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# Integrating Artificial Intelligence in Islamic Religious Education: Pedagogical Opportunities, Ethical Challenges, and Teacher Competencies

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**ABSTRACT**

The rapid integration of Artificial Intelligence (AI) in education presents unprecedented pedagogical opportunities and profound ethical dilemmas, particularly within Islamic Religious Education (PAI) for Generation Z. This study aims to explore AI's substantive opportunities, algorithmic ethical challenges, and the requisite teacher competencies needed to navigate this disruption. Methods: A qualitative Systematic Literature Review (SLR) was conducted adhering to PRISMA guidelines. Scientific documents published between 2019 and 2024, indexed in Scopus, Web of Science, and SINTA databases, were analyzed using thematic synthesis. Findings indicate that AI offers significant pedagogical opportunities, including adaptive learning personalization, enhanced student engagement through interactive conversational agents, and data-driven holistic evaluation. Conversely, crucial ethical challenges emerge, primarily concerning student data privacy, algorithmic biases reflecting secular paradigms, pedagogical transparency, and the potential degradation of spiritual authenticity due to AI hallucinations. To mitigate these risks, PAI teachers must fundamentally elevate their technical, digital-pedagogical, and Islamic-ethical competencies. The study proposes a comprehensive ethical framework grounded in the Islamic worldview (*Tawhid*, *Khalifah*, *Ta'dīb*) and Maqasid al-Shariah. Policy recommendations emphasize restructuring the national curriculum to include digital ethics, modernizing teacher training, establishing strict sectoral guidelines, and transforming evaluation instruments to be AI-proof. Ethical AI integration does not replace teachers but repositions them as essential spiritual architects.



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## 1. INTRODUCTION

Amidst the wave of digital transformation sweeping across all sectors of human life, a fundamental and urgent question emerges to the surface: can Artificial Intelligence (AI) be a true partner in educating a generation of Muslims characterized by noble morals and who are simultaneously technologically literate? This question is not merely academic rhetoric, but a real challenge faced by millions of Islamic Religious Education (PAI) teachers throughout Indonesia and the Muslim world in general. The phenomenon of AI integration in education has evolved at an extraordinary pace, often exceeding the adaptive capacity of most educational institutions, including Islamic educational institutions (Imamuddin et al., 2022; Kasman et al., 2022).

Global data indicates that the AI-based education technology market is projected to reach a value of over USD 20 billion by 2027, with increasingly deep penetration into various educational levels, including religious education (Anwar & Umam, 2025; Huda, 2024). This phenomenon presents a paradox that is both intriguing and alarming. On the one hand, AI offers unprecedented opportunities for personalized learning; yet on the other hand, this technology brings along ethical risks that could threaten the integrity of Islamic values, which serve as the fundamental foundation of PAI. Experts assert that the advent of the Fourth Industrial Revolution (4.0) and the transition towards Society 5.0 demand that Islamic education take strategic steps to remain relevant, including designing innovative learning and integrating Islamic values with contemporary developments. However, this relevance must absolutely not be achieved at the expense of PAI's essence as a vehicle for character building, the strengthening of *aqidah* (creed), and the development of noble morals (*akhlak*) in the Muslim generation (Handrianto et al., 2023; Nadifa, 2024).

Currently, Generation Z—the demographic cohort born between 1995 and 2010 who have grown up as true *digital natives*—dominates PAI classrooms in Indonesia. This generation possesses cognitive characteristics that differ vastly from their predecessors; they are accustomed to instant information access and dynamic digital interactions, and they demand personalized and interactive learning experiences. However, empirical studies indicate that this generation is vulnerable to serious moral degradation, such as a tendency toward a lack of social empathy and excessive dependence on gadgets, which paradoxically makes the role of PAI increasingly crucial (Miftakhuddin, 2020). In this context, the integration of AI in PAI learning is no longer merely an optional innovative choice, but rather an urgent pedagogical necessity to effectively reach and shape the character of Gen-Z (Imamuddin et al., 2022; Miftakhuddin, 2020). Systematic reviews of learning media in the technological era emphasize that digital accessibility and inclusivity are absolute prerequisites to ensure religious lessons align with student needs and are capable of enhancing learning motivation (Huda, 2024). Furthermore, in the era of Society 5.0, Islamic education must be able to facilitate critical and innovative thinking without being uprooted from its religious roots (Kasman et al., 2022).

Upon examination, the literature landscape on this topic is highly diverse yet still leaves significant conceptual gaps. First, numerous studies discuss the transformation of Islamic education in the 4.0 and 5.0 eras on a macro level, with an emphasis on curriculum innovation and the enhancement of teacher competency (Imamuddin et al., 2022; Sahri, 2023). Second, literature regarding PAI learning media has grown rapidly, encompassing evaluations of the use of various popular digital platforms in improving student learning outcomes (Fadilah, 2023; Huda, 2024). Third, studies on the professionalism of PAI teachers in the contemporary era consistently identify the urgency of digital literacy training and continuous professional development (Hermawan et al., 2022; Muhith, 2021; Nurdiyanto et al., 2024; Solong et al., 2023). Fourth, discourse on the ethics of technology use within an Islamic context has offered conceptual frameworks based on *ta'dīb* (education of manners/adab) and *tazkiyat al-nafs* (purification of the soul) to shape responsible digital citizenship characters. Fifth, studies concerning the transformation of the *Kurikulum Merdeka* (Independent Curriculum) highlight the importance of strengthening the Islamic dimension within the design of educational policies that are responsive to global challenges (Ismail et al., 2024; Isnawati et al., 2023). Sixth, the elaboration of the conceptual differentiation between Islamic Education and PAI has provided a theoretical foundation for

understanding the specific position of this subject within the broader educational ecosystem (Faqihuddin & Romadhon, 2023). Although these literatures have laid a strong foundation, there is yet to be a study that in an integrated and comprehensive manner explores the integration of generative AI specifically in PAI learning for Gen-Z, simultaneously considering the dimensions of pedagogical opportunities, algorithmic ethical challenges, and the implications for the governance of teacher professionalism. This article emerges to fill this void, positioning itself as a critical synthesis effort that weaves together the theories of educational technology, Islamic ethics, teacher professionalism, and the learning psychology of Gen-Z into a single coherent analytical framework (Marmoah et al., 2019; Taruna, 2026).

Based on the literature review and the identification of the research gap above, this article aims to achieve four primary objectives. First, to explore the substantive opportunities offered by AI in PAI learning for Gen-Z students, including content personalization, data-driven evaluation, and the enhancement of spiritual engagement. Second, to identify and analyze the crucial ethical challenges in the use of AI—particularly those related to privacy, language model bias, and the alignment of digital content with authoritative sources of Islamic teachings (Sood, 2026; VI De Araujo et al., 2025). Third, to formulate a conceptual framework for educators and stakeholders to implement AI ethically and effectively, centered on strengthening digital literacy and adherence to Islamic principles. Fourth, to contextualize these findings within the current dynamics of national curriculum policy. Operationally, this study will unpack the actual forms of AI opportunities in the PAI classroom, why certain ethical challenges are highly susceptible to occurring, how school institutions can respond to them through professional development, and what their long-term impacts are on moral education (Anwar et al., 2025; Anwar & Umam, 2025).

The main hypothesis underlying this study is that AI has the capacity to act as a highly significant enabler for improving the quality of PAI learning for the contemporary generation, provided that its implementation is designed ethically, is sensitive to context, and is supported by a comprehensive enhancement of teacher capabilities. This assumption is built upon interconnected propositions. AI transformation has the potential to increase the learning relevance for Gen-Z (Nasucha et al., 2023); however, on the flip side, unethical integration risks degrading theological truth and triggering information bias (Anwar et al., 2025; Anwar & Umam, 2020; Bakar et al., 2025). Therefore, the competency of PAI teachers—who are pedagogically proficient and strong in Islamic integrity—acts as the key to the successful adoption of this technology (Nurdiyanto et al., 2024). Continuity between the noble values of Islam and technological sophistication can be achieved through institutional commitment and an ethical framework deeply rooted in the principles of *maqasid al-shariah* (Faqihuddin & Romadhon, 2023; Sahri, 2023). Through this exposition, this article is expected not only to enrich the theoretical repertoire of Islamic education in the digital era but also to offer practical recommendations that can guide policymakers and PAI educational practitioners in navigating the currents of artificial intelligence.

## 2. METHODS

This study employs a qualitative approach using a Systematic Literature Review (SLR) design to identify, evaluate, and synthesize relevant literature concerning the integration of Artificial Intelligence (AI) in Islamic Religious Education (PAI) for Generation Z, alongside its pedagogical opportunities and ethical challenges (Huda, 2024; Nasucha et al., 2023). The scope encompasses literature published between 2019 and 2024, focusing on technology integration in PAI, teacher professionalism in Society 5.0, digital ethics, and Gen-Z learning characteristics (Imamuddin et al., 2022; Kasman et al., 2022). The subjects of this research are scientific documents—journal articles, proceedings, and reports—indexed in reputable international (Scopus, Web of Science) and national (SINTA) databases. Inclusion criteria require documents to be highly relevant to AI in PAI, published within the specified timeframe, written in English or Indonesian, and available in full-text. Data collection utilized a systematic search protocol

employing Boolean operators and specific keywords (e.g., artificial intelligence, Islamic religious education, digital ethics).

The research procedure strictly adhered to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines, encompassing identification, screening, eligibility, and final inclusion. Data were systematically documented using extraction sheets validated independently by two researchers to ensure reliability (Muhith, 2021; Nurdiyanto et al., 2024). Finally, data analysis was conducted through thematic synthesis, involving line-by-line coding, descriptive theme development, and the generation of analytical themes. Finding validity was guaranteed through source triangulation, inter-rater reliability, and researcher reflexivity regarding potential selection bias (Miles et al., 1994; Tracy, 2020).

## 3. FINDINGS AND DISCUSSION

### Opportunities of AI Integration in PAI Learning for Generation Z

The integration of Artificial Intelligence (AI) within the ecosystem of Islamic Religious Education (PAI) opens up a horizon of revolutionary pedagogical opportunities, particularly regarding the personalization of learning experiences for Generation Z. The demographic cohort born between 1995 and 2010 has grown and evolved within a fast-paced digital habitat. As true digital natives, they possess cognitive structures and learning expectations that are vastly different from their predecessors; they demand interactivity, instant feedback, and material relevance to their lived realities (Imamuddin et al., 2022; Miftakhuddin, 2020). These psychological and cultural characteristics fundamentally deconstruct conventional pedagogical approaches. The one-way lecture method, which homogenizes the abilities of all students in a classroom, has proven to be no longer adequate in facilitating their cognitive and affective needs. It is in this context that AI emerges through adaptive learning algorithms. This technology possesses high-level utility to analyze the digital footprints of individual learning patterns, identify comprehension gaps with precision, and automatically adjust the difficulty level, pacing, and delivery style of PAI content to align with the specific profile of each (Nasucha et al., 2023).

This personalization promises a highly rich transformation within the ontological dimension of PAI. Various fundamental subject clusters, such as *aqidah* (Islamic creed), *akhlak* (morals), *fiqh* (Islamic jurisprudence), and Islamic Cultural History (SKI), can be presented through dynamic intelligent platforms. For instance, AI-based voice recognition systems can individually train the pronunciation of *makharijul huruf* (articulation points of Arabic letters) in Quranic recitation, while other algorithms design Islamic historical scenarios through interactive simulations that adjust the narrative based on the student's reading literacy level. This capability affirms the findings of recent studies stating that digital accessibility and inclusivity are absolute prerequisites for religious lessons to survive and remain relevant amidst contemporary disruptions (Suryatini et al., 2019). AI manifests this inclusivity by deconstructing spatial and temporal boundaries, providing materials in various formats—ranging from text, audio podcasts, and analytical videos, to virtual reality—that are most compatible with Gen-Z's learning modalities.

Furthermore, the sophistication of AI facilitates the transition towards data-driven learning. PAI teachers no longer have to rely on assumptions or end-of-semester summative exams to gauge the class's comprehension level. Through real-time analytics dashboards, educators gain profound insights (Huda et al., 2024). The integration of this approach with 21st-century skills (4C: Critical thinking, Communication, Collaboration, Creativity) proves that holistic evaluation encompassing cognitive, affective, and psychomotor domains is no longer merely a utopia. AI can simultaneously record student engagement metrics, providing an empirical foundation for teachers to conduct targeted spiritual interventions (Azizah et al., 2018; Walsh et al., 2019). Philosophically, this flexibility strongly resonates with the spirit of the Independent Curriculum (*Kurikulum Merdeka*), which demands that learning be relevant to the landscape of students' real lives.

This personalization opportunity reaches its pinnacle in AI's ability to design case-based learning that presents contemporary ethical dilemmas. AI can simulate complex case studies—such as the

etiquette of interacting on social media, the ethics of confronting cyberbullying, or the rulings on cryptocurrency transactions—and guide students to dissect them using the analytical tools of basic *ushul fiqh* (principles of Islamic jurisprudence). This dialectical approach not only multiplies the sociological relevance of PAI in the eyes of Gen-Z but also fundamentally strengthens the building of empathetic character, a quintessential goal of Islamic education that has long been hindered by the rigidity of traditional teaching methods (Kasman et al., 2022).

In addition to personalization capabilities, AI offers a high probability in solving the attention crisis often experienced by Gen-Z students through enhanced engagement and learning motivation. Empirical studies consistently prove that the injection of technological elements—such as aesthetic visual interfaces and digital interactivity—correlates significantly and positively with increased student learning enthusiasm compared to conventional textual mediums (Anwar et al., 2025; Fadilah, 2023; Huda, 2024). AI takes this phenomenon to an advanced level through the implementation of gamification elements. By designing the evaluation of Islamic jurisprudence like an interactive game equipped with a reward system, AI transforms the cognitive burden of memorization into an enjoyable exploratory experience without reducing the sanctity of the material.

In the construct of Society 5.0, where the boundaries between technology and humanistic dimensions increasingly blur, Islamic education is required to nurture a rational, critical, and innovative generation (Kasman et al., 2022).. AI acts as a catalyst for this transformation by providing conversational AI or chatbots. These virtual agents function as personal tutors available 24/7 to answer students' theological questions in real-time. The presence of these virtual tutors highly satisfies the intellectual thirst of Gen-Z, who suffer from the instant novelty syndrome, encouraging them to conduct independent investigations into authoritative Islamic texts (Huda, 2024).

More substantially, AI fully supports the orchestration of project-based learning. AI can organize groups, distribute roles, and guide students in executing large-scale collaborative projects, such as digital campaigns for religious moderation or sentiment analysis of social media content using the perspective of *maqasid al-shariah* (Nasucha et al., 2023; Sahri, 2023). This synergy between PAI and the 21st-century scientific approach ensures that the internalization of religious values occurs through an active process of knowledge construction, rather than mere passive doctrinal transfer. Furthermore, AI provides formative feedback that is constructive and non-judgmental. This instantaneous and specific feedback is crucial in moral education (*akhlak*), as it allows students to immediately reflect on their moral biases, turning the machine into not just a data repository, but a dialogical sparring partner in honing spiritual maturity (Faradhiba & Inayati, 2023).

**2. Ethical Challenges of AI Integration in PAI**

Despite the accompanying aura of optimism, the expansion of AI into the sacred space of PAI gives rise to massive ethical anomalies and challenges that potentially harm the very essence of education. The threat that occupies the top of the hierarchy is the crisis of privacy and the security of students' digital data. AI-based educational ecosystems operate as data-hungry machines; they record, harvest, and process millions of data points—from tracks of reading lags in the Quran, ideological religious preferences reflected in student queries, to the dynamics of emotional fluctuations when responding to moral issues. This massive-scale data extraction creates high vulnerability to the exploitation of students' religious profiles by third parties (Handrianto et al., 2023; Nadifa, 2024). Considering that the digital infrastructure and cybersecurity protocols in the majority of Islamic schools (*madrasahs*) are still in a premature phase, this data leakage risk becomes a very real existential threat.

The second structural challenge is the shadow of algorithmic bias. It must be recognized that artificial intelligence is not a value-neutral entity; it is a product of the data that trains it. Given that the architecture of global Large Language Models (LLMs) is predominantly supplied by the data corpus of secular Western civilization, machines frequently demonstrate theological biases. In its implementation in the PAI classroom, this bias can manifest itself in the form of presenting overly liberal jurisprudential answers, marginalizing the views of local *madhhabs* (schools of thought) adhered to by the majority of

the Indonesian public, or even inadvertently promoting Islamophobic narratives hidden behind seemingly scientific sentence structures (Nadifa, 2024). If students swallow these recommendations raw, the foundation of an upright *aqidah* will face slow but certain erosion.

The third ethical problem culminates in a crisis of pedagogical transparency known as the "black box" phenomenon. It is extremely difficult, even for computational experts, to reverse engineer how an AI algorithm arrives at a specific theological conclusion. This condition collides with the Islamic intellectual tradition, which highly venerates the concept of *sanad* (a clear chain of knowledge transmission). If a machine issues a *fatwa* (legal ruling) or spiritual advice, who bears the burden of accountability in the hereafter? The process of Islamic-based character education, rooted in *takhliyah* (emptying the soul of spiritual diseases) and *taḥliyah* (adorning the soul with praiseworthy morals), is a journey of heart-to-heart interaction (Handrianto et al., 2023). Delegating this spiritual nurturing authority to lines of binary code without the strict supervision of an educator (*mursyid*) is a fatal epistemological error.

Beyond technical issues, the hardest clash occurs at the level of PAI's ontological integrity, namely safeguarding the alignment of generative AI content with the purity of Islamic teachings. AI is prone to experiencing hallucination phenomena, where it can weave fluent Arabic text, fabricate an artificial *sanad*, and produce fake (*maudhu'*) religious texts or *hadiths* that appear highly credible in the eyes of lay students . This fact dictates that schools cannot merely provide internet access but must build multi-layered literacy fortresses to prevent technology from uprooting students from the roots of their Islamic identity.

Furthermore, there is a danger of reductionism. Haphazard technological integration has the potential to reduce the dignity of PAI to nothing more than a secular cognitive data exchange activity, marginalizing its affective and spiritual essence. Comparative studies firmly distinguish between the teaching of religious information and the education of Islamic values; the latter demands the internalization of morality that cannot be quantified by machines (Faqihuddin & Romadhon, 2023). As emphasized in the discourse of Society 5.0, no matter how advanced technological innovation becomes, it will never be able to replace the exemplary figure (*uswah hasanah*) of a teacher who instructs with sincerity and spiritual radiance (Kasman et al., 2022).

The ultimate threat in this domain is the emergence of over-reliance syndrome among Gen-Z. Gen-Z, whose psychology is shaped by the practicality and speed of gadgets, is at a high risk of experiencing a shallowing of the *tafaqquh fiddin* (deep thinking about religion) process. If they become accustomed to subcontracting their moral reasoning to ChatGPT or other AI assistants, they will lose the intellectual muscle to perform *ijtihad* (independent reasoning) and internal conflict resolution. This phenomenon of eroding spiritual resilience exacerbates the trend of empathy degradation that has already become endemic among the younger generation (Miftakhuddin, 2020). Therefore, pedagogical interventions must ensure that AI is utilized as a springboard for critical-creative thinking, not as a proclaimer of absolute truth (Handrianto et al., 2023; Nasucha et al., 2023).

### 3. PAI Teacher Competence in Facing the AI Era

The logical consequence of AI integration is a radical shift in the structure of basic competencies that must be mastered by PAI teachers. Exposing Gen-Z to smart machines without the accompaniment of a digitally literate teacher is akin to releasing them into the middle of a misinformation storm. Ironically, the empirical landscape captures a contrasting reality; an exceptionally wide digital literacy gap still exists among religious educators, the majority of whom are digital immigrants (Muhith, 2021). The resolution to this deficit cannot be answered simply with basic computer usage training but demands a comprehensive renewal of competencies.

Entering the era of disruption, PAI teachers are required to acquire three intersecting new pillars of competence. *First*, technical competence, which encompasses advanced operational proficiency in configuring, manipulating prompt structures, and securing various generative tools into the classroom ecosystem (Nadifa, 2024; Nurdiyanto et al., 2024). *Second*, digital-pedagogical competence, namely the

intellectual capacity to weave technology into the Independent Curriculum meaningfully. Teachers should not simply use AI because it is a trend, but must be able to pedagogically justify when AI should be activated to aid exploration, and when it must be turned off so students can practice reflection and *dhikr* (remembrance of God) (Muhith, 2021). *Third*, and most fundamentally, is Islamic-ethical competence. This is a high-level critical ability where teachers must act as *muhaqqiq* (verifiers of material viability), filtering algorithmic distortions through the lens of *ushul fiqh*, and proactively educating students about the halal-haram boundaries in the ethics of artificial intelligence (Handrianto et al., 2023).

Facts on the ground reveal that even without the presence of AI, the professional competence and reflective behavior of PAI teachers are still highly varied and often stagnant (Solong et al., 2023). The presence of smart machines acts as a magnifying glass that exposes these inefficiencies. Therefore, Continuous Professional Development (CPD) programs for PAI teachers are at the nadir of urgency. The mentoring pattern must be shifted from a passive one-way upgrading model to an intensive mentoring model that encourages critical reflection on pedagogical biases in the cyber era (Bond et al., 2024; Krammer, 2023; Saimon, 2024).

This massive-scale revitalization of competence is impossible if it rests solely on the shoulders of individual PAI teachers. This transformation necessitates a solid and sustainable institutional support ecosystem. At the forefront, the Association of Islamic Religious Education Teachers (AGPAI) and Teacher Working Groups (KKG) must revolutionize their traditional functions. From merely administrative forums, they must metamorphose into true communities of practice. Through these platforms, peer instructors can share prompt engineering that breathes Islamic values, exchange best practices for handling data breaches, and compile case banks for AI ethical resolution in the classroom (Hermawan et al., 2022; Nurdiyanto et al., 2024).

Meanwhile, at the structural level, educational entities—be it *madrasahs*, public schools, or Islamic universities—bear the historical mandate to produce binding policy umbrellas. Schools cannot allow a regulatory vacuum; there must be standardized Standard Operating Procedures (SOPs) governing the audit of third-party application content feasibility, school server privacy limits, and transparent mechanisms for requesting AI usage permissions.

Furthermore, teacher training methodologies must be radically overhauled. Theoretical seminars on the importance of technology are no longer relevant. Training interventions must adopt a problem-based interactive workshop model, where teachers are simulated to be in AI failure scenarios and trained to make pedagogical decisions under pressure (Aisah & Permana, 2022; Muhith, 2021). This institutional synergy finds its golden momentum through the Independent Curriculum policy, which grants extensive autonomy for educators to explore instructional strategies as long as the final output culminates in strengthening a religious and civilized Pancasila Student Profile (Pramesti et al., 2024).

**4. Ethical Framework and Policy for AI Integration in PAI**

To navigate technological disruption so it does not turn into a spiritual dystopia, the integration of artificial intelligence in PAI absolutely requires a solid philosophical anchor, namely an ethical framework derived directly from the Islamic worldview. The absence of this theological foundation will only plunge Islamic education into the abyss of secular pragmatism (Kasman et al., 2022). Therefore, there are three main axioms that must be firmly upheld.

*First*, the axiom of *Tawhid* (Oneness of God). This principle affirms the centrality of Allah SWT over all material and virtual entities. The implication is that no matter how great technology is, it is merely a mortal instrument, not a source of absolute truth worthy of idolization. AI must be utilized solely to optimize human intellectual potential to be more devout in worship, not to alienate humans from the essence of their creation. *Second*, the axiom of *Khalifah fil Ardh* (Vicegerent on Earth) (Akbar, 2024; Muda, 2020). Humans are given the authoritative mandate to prosper and manage the earth (including cyberspace). This vicegerency responsibility demands that Islamic educators become subjects who master and subjugate algorithms for the common good (*jalb al-maslahah*), rather than becoming passive

objects dictated to and colonized by the commercial interests of tech giants (Anwar & Rosyad, 2021). *Third*, the axiom of *Ta'dīb*. The concept of education in Islam culminates in the formation of civilized human beings. *Adab* (good manners/ethics) cannot be learned from machine circuits; it is transmitted through the sparks of sincerity, exemplary conduct, and the inner connection of a teacher (Anwar & Umam, 2025; Kandasi, 2023; Ma'mun, 2022).

All of these philosophical axioms are subsequently operationalized through the *Maqasid al-Shariah* (the universal objectives of Islamic law) approach as parameters for AI evaluation: (1) Protection of Religion (*Hifz al-Din*): Algorithms must be audited periodically to ensure no theological distortions or deviant ideological indoctrination infiltrate students' learning references. (2) Protection of Life (*Hifz al-Nafs*): AI systems must be sterile from discriminatory bias and regulated so their interaction duration does not induce addiction, depression, or social isolation that threatens the mental health of Gen-Z students. (3) Protection of Intellect (*Hifz al-'Aql*): The design of PAI applications must not provide spoon-feeding conveniences; it must be designed to provoke academic doubt and ignite critical reasoning (Bakar et al., 2025; Firdaus et al., 2026). (4) Protection of Lineage (*Hifz al-Nasl*): The use of AI is focused on resilient character building, preparing future generations of Muslims who are immune to the post-truth epidemic. (4) Protection of Property (*Hifz al-Mal*): AI technology procurement policies in Islamic educational institutions must prioritize principles of justice and efficiency, preventing the exploitation of commercial budgets that actually birth a digital divide, thereby harming the Islamic principle of social justice (Handrianto et al., 2023; Nadifa, 2024)

Responding to the constellation of opportunities and challenges above, this study formulates five tactical, measurable, and comprehensive policy recommendation pillars for stakeholders.

*First*, the radical restructuring of the national PAI curriculum. The Ministry of Religious Affairs is demanded to immediately revise the PAI content standards to explicitly include "Digital Fiqh" modules or AI ethics literacy as a core competency that Gen-Z students must master. Curriculum responsiveness is the key to preventing technology from running wild without moral guidance (Nadifa, 2024; Sahri, 2023).

*Second*, the modernization of in-service training programs for teachers. The government, along with educational personnel education institutions (LPTK), must allocate budgets to organize certified bootcamps that specifically train the hybrid competencies of PAI teachers (technical, digital-pedagogical, Islamic-ethical). This training is no longer optional but a basic necessity for the sustainability of the educator profession (Aisah & Permana, 2022).

*Third*, the compilation of a sectoral Codification of Ethical Guidelines for AI utilization. Institutions of religious scholars, educational technology experts, and relevant ministries must produce legal drafts containing strict standards regarding student biometric privacy, regulations prohibiting the use of generative AI during theological exams, and sanction protocols for the dissemination of religious deepfake-based disinformation (Handrianto et al., 2023).

*Fourth*, the strengthening of cross-sectoral synergy in a penta-helix model. Success in navigating the artificial intelligence era requires a cohesive orchestration between PAI teachers, university academics, ed-tech developer corporations, religious scholars/society, and the government. Tech corporations cannot be allowed to monopolize the design of the classroom; they must be forced to listen to the guidelines from religious scholars so that AI products marketed in Islamic schools genuinely promote the humanist and moderate character typical of the Indonesian archipelago (Isnawati et al., 2023; Sahri, 2023)*Fifth*, the metamorphosis of educational evaluation instruments. The assessment system must immediately discard the obsolete text-based memorization evaluation paradigm (lower-order cognitive), which can be solved by ChatGPT in seconds. The new PAI evaluation paradigm must be designed to be AI-proof, namely by emphasizing performance-based assessments, affective observations in solving societal problems, and the habituation of applying spiritual values in psychomotor behavior in real life (Faradhiba & Inayati, 2023; Suherman et al., 2025).

As a final conclusion, this discourse framework affirms that the presence of Artificial Intelligence is not designed as an executioner that will kill the PAI teacher profession. On the contrary, through

dignified, ethical, and visionary adoption, AI functions as a catalytic tool that forces educators to restore their true dignity: relinquishing clerical and mechanical tasks to fully focus on becoming architects of the soul, spiritual companions, and eternal exemplary figures for Generation Z amidst the dense jungle of the artificial intelligence era (Muhith, 2021; Nurdiyanto et al., 2024; Solong et al., 2023).

## 4. CONCLUSION

This study concludes that integrating Artificial Intelligence in Islamic Religious Education offers transformative opportunities to personalize learning, enhance student engagement, and conduct holistic evaluations for Generation Z. However, these pedagogical benefits are inextricably linked to substantial ethical risks, including data privacy vulnerabilities, algorithmic biases, and the potential erosion of spiritual authenticity. To safely harness AI, PAI teachers must transition from traditional instructional roles to become digitally literate moral curators. This transformation necessitates comprehensive institutional support and a robust ethical framework deeply rooted in the Islamic worldview and *Maqasid al-Shariah*. Ultimately, ethical AI adoption does not render religious educators obsolete; rather, it amplifies their indispensable role as spiritual guides and exemplary figures in the digital era. This research possesses several limitations that warrant acknowledgment. First, as a Systematic Literature Review, the findings are inherently dependent on the quality and availability of indexed literature, making the synthesis susceptible to publication bias. Second, the predominantly conceptual and theoretical nature of the reviewed literature highlights a lack of empirical testing; therefore, the proposed ethical framework and policy recommendations require practical validation within actual PAI classrooms. Finally, the exponential pace of AI technological advancement implies that these findings have limited temporal relevance, necessitating continuous future research to adapt to newly emerging educational technologies.

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