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From Declarative Values to Institutional Practice: Living Islamic Ethics in Generative AI Governance at Two Indonesian State Islamic Universities

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Abstract

Generative artificial intelligence (AI) poses challenges for Islamic universities seeking to reconcile innovation, academic integrity, and religious responsibility. This study examines how Islamic ethical principles are interpreted and translated into generative AI governance at two Indonesian state Islamic universities, and how the findings qualify an existing multilevel Living Islam model. A qualitative multiple-case design draws on 37 semi-structured interviews, 18 institutional documents, and two co-design workshops conducted between February and June 2026 at UIN Sunan Kalijaga Yogyakarta and UIN Maulana Malik Ibrahim Malang. Four empirical themes concern AI's productive yet subordinate role, a gap between declared values and enforceable procedures, lecturers' frontline governance work, and tensions among efficiency, integrity, privacy, and equitable access. These patterns inform a six-stage analytic cycle linking normative interpretation, stakeholder deliberation, institutional translation, pedagogical enactment, ethical accountability, and reflective evaluation. The proposed cycle is only partially evidenced in both cases and should not be confused with a fully implemented policy system. The study conceptualizes Living Islamic Ethics as an institutionally mediated process and distinguishes general AI safeguards from their specifically Islamic moral justification. Its findings are limited by a two-case design, reliance on reported practice, and incomplete documentation of spontaneous ethical references and workshop model development.

Keywords:

generative artificial intelligence governance; higher education policy; institutional ethics; Islamic higher education; Living Islamic Ethics

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Introduction

Generative artificial intelligence (AI) is expanding the capacity of lecturers, students, researchers, and administrative staff to draft, revise, summarize, translate, and evaluate academic content. Its applications extend to information retrieval, instructional materials, feedback, assessment design, research tasks, and academic administration.

These affordances also raise concerns about epistemic reliability, authorship, academic integrity, personal data, algorithmic bias, cognitive dependence, and the allocation of responsibility between people and technological systems. The central question is therefore not simply whether generative AI should be used, but how its use should be governed, justified, and aligned with educational purposes.

Generative AI governance encompasses the values, policies, organizational arrangements, procedures, and oversight mechanisms that specify legitimate uses, decision-making authority, risk mitigation, and accountability for errors or harm. Institutional approaches range from restrictive responses to academic misconduct to guidance for supervised use. Existing policies differ in their treatment of AI disclosure, authorship, privacy, output validation, risk classification, human oversight, and user responsibility (Barus, Hidayanto, Eitiveni, et al., 2025). A systematic review likewise identifies data protection, algorithmic justice, transparency, student well-being, and human accountability as critical dimensions of educational AI governance (Alfiras et al., 2026). Chan (2023) connects these concerns through pedagogical, governance, and operational dimensions rather than treating integrity, privacy, infrastructure, literacy, and responsibility as isolated issues.

UNESCO advocates a human-centered approach that protects learners' agency and data and places educational aims above technological substitution (Miao & Holmes, 2023). Yet principles such as transparency, fairness, privacy, and accountability require contextual interpretation. Their significance may differ across epistemic communities and moral traditions, while ostensibly neutral frameworks can overlook the metaphysical, religious, and relational dimensions of Muslim ethical reasoning (Chaudhary, 2020). Accordingly, inclusive AI governance should engage Islamic ethics as well as general professional standards.

Alongside the pressures for efficiency and innovation shared by higher education institutions, Islamic universities have a mandate to integrate intellectual development, professional competence, moral formation, and spiritual responsibility. Their adoption of generative AI raises questions about academic integrity, the validity of Islamic knowledge, lecturers' pedagogical authority, students' intellectual independence, and character formation. Although AI may support conceptual understanding and academic writing, it may also produce inaccurate claims, fabricated references, decontextualized religious interpretations, and confident yet historically or methodologically deficient answers.

Research on AI adoption in Indonesian Islamic higher education reports possibilities for personalized learning, administrative efficiency, and improved access to educational resources, alongside concerns about privacy, bias, the digital divide, lecturers' preparedness, and the erosion of pedagogical authority and moral mentorship (Achruh et al., 2024). Technical infrastructure and user training are therefore insufficient without attention to the relationship between technological capability and human moral authority.

Indonesia's Law No. 27 of 2022 on Personal Data Protection provides a binding framework for handling identifiable information, including rights of data subjects and responsibilities surrounding data processing (Government of Indonesia, 2022). A national higher education guide on generative AI in teaching and learning also provides relevant sector-level guidance (Direktorat Pembelajaran dan Kemahasiswaan, 2024). These sources establish a policy context for evaluating institutional arrangements; the interview and document corpus does not establish whether participants were aware of, or had implemented, every provision of that guidance.

Islamic ethics offers normative resources for assessing this relationship. Amānah (entrusted responsibility) concerns the responsible use of knowledge and technology. ʿAdl (justice) and qisṭ (equity) direct attention to access, data practices, and the distribution of technological benefits and harms. Maṣlaḥah (public benefit) evaluates AI against educational and social well-being; lā ḍarar (avoidance of harm) calls for risk prevention. Tabayyun and ṣidq concern verification and truthfulness, while ḥifẓ al-ʿaql (protection of intellect) can inform the protection of reasoning, critical judgment, and intellectual agency (Ali et al., 2025; Chaudhary, 2020; Kannike & Fahm, 2025). These contemporary applications are interpretive extensions rather than assertions that classical juristic terms originally denoted digital systems.

Kannike and Fahm (2025) associate tawḥīd, maqāṣid al-sharīʿah, iḥsān, and ʿadl with moral coherence, collective welfare, virtue, and justice in AI governance. Merely listing these principles, however, does not explain how they become assigned responsibilities, verification routines, assessment arrangements, and complaint procedures. Drawing on Taha Abdurrahman's trusteeship ethics, Ali et al. (2025) argue that exclusively rule-oriented approaches can miss the moral relationships binding people to God, knowledge, other people, and the natural world. Their analysis helps frame governance as an exercise of accountable human stewardship rather than mechanical compliance.

An Islamic ethical approach to AI governance cannot be reduced to declaring whether a technology is legally permissible. It also considers the purpose of use, the distribution of benefits and risks, power relations, actors' responsibilities, and procedures for correction when technology causes harm. These normative resources require translation into operational, accountable, and revisable institutional decisions.

Such translation is necessarily participatory because values are not interpreted identically by leaders, lecturers, students, religious scholars, IT staff, and quality assurance personnel. In co-design workshops with 12 Muslim women in the United Kingdom, Campbell-Esen et al. (2026) identified four domains of Islamic AI ethics: honesty and trust, knowledge and accountability to God, justice and power relations, and unity and inclusion. This supports the value of participatory inquiry, although its community setting differs from Indonesian university governance. Likewise, Holmes et al. (2022) call for cross-community and interdisciplinary approaches that address data, algorithms, pedagogy, agency, justice, and inclusion.

Research on Islamic AI ethics has largely followed three pathways: conceptual or juristic specification of ethical principles, studies of uptake and perceived risks in Islamic education, and higher education governance analyses focused on institutional policy and integrity. Less is known about how Islamic principles are interpreted by different actors, negotiated through policymaking, and institutionalized in teaching and oversight. Aflahah et al. (2026) found that lecturers at two Islamic higher education institutions recognized AI risks and used technical and pedagogical controls, while their references to Islamic values remained largely declarative. The present study adds leaders, students, IT staff, and quality assurance personnel and compares institutional mechanisms through interviews, documents, and co-design workshops. International studies find that guidance is unevenly distributed among institutional groups and is often less developed for students, researchers, administrative staff, and information governance (An et al., 2025; Erhardt et al., 2025). Indonesian student-perception research similarly calls for clear rules, ethical training, and safeguards against misuse, without tracing Islamic values across institutional actors and levels (Barus, Hidayanto, Handri, et al., 2025). The resulting gap is conceptual, empirical, contextual, and institutional: existing work does not adequately explain the movement from moral statements to governance routines in Indonesian Islamic universities.

This gap distinguishes declared ethics from enacted ethics. References to amānah, ʿadl, or maṣlaḥah in mission statements or institutional discourse do not establish whether these values govern data protection, AI-use disclosure, verification, assessment design, allocation of

responsibility, or review. The analytical focus must therefore move from identifying ethical vocabulary to tracing processes of institutionalization.

The multilevel framework proposed by Murfi et al. (2025) links normative reinterpretation, ethical internalization, collective action, institutional mediation, policy translation, and public outcomes. It suggests that values pass through actors, practices, organizations, and policy before producing observable change. Derived from systematic analysis, however, that framework has not been empirically examined in the specific context of generative AI governance in Islamic higher education.

This study uses Living Islamic Ethics as a process-oriented analytic concept. Studies of lived religion emphasize situated practice rather than equating religion with formally prescribed beliefs (McGuire, 2008), while accounts of everyday Islam draw attention to inconsistent and negotiated moral experience (Schielke, 2009). Treating Islam as a discursive tradition highlights the authority, reasoning, and contestation through which practices are justified (Asad, 1986). Indonesian studies of the living Qur'an and living hadith examine textual reception, transmission, and socially situated enactment (Qudsy, 2016; Rafiq, 2021). Living Islamic Ethics overlaps with these approaches in studying religion in practice but has a narrower analytic object: the institutional translation of ethical interpretation into policies, allocated responsibilities, pedagogical routines, and accountability mechanisms. It is not presented as a substitute for those traditions or as an independently verified universal theory.

The two cases are UIN Sunan Kalijaga Yogyakarta and UIN Maulana Malik Ibrahim Malang, Indonesia. Four research questions guide the comparison:

1. How do leaders, lecturers, students, and institutional administrators interpret Islamic ethical principles in their use of generative AI?
2. How are these principles translated into policy, pedagogical practice, and oversight?
3. What tensions and institutional conditions shape the enactment of Islamic ethics in generative AI governance?
4. How do cross-case findings support, modify, or limit the multilevel Living Islamic Ethics framework in generative AI governance?

The study makes three contributions. First, it conceptualizes Living Islamic Ethics as a relationship among ethical interpretation, stakeholder deliberation, policy, pedagogical enactment, and accountability. Second, it offers comparative evidence of mechanisms that enable or impede the institutionalization of Islamic values in AI governance. Third, it develops a context-sensitive governance heuristic for aligning technological innovation with integrity, justice, human agency, and educational benefit in Islamic higher education.

Methods

Research Design

This study adopted a qualitative multiple-case design with embedded units of analysis to examine interpretation, organizational processes, and institutional mechanisms rather than to estimate AI prevalence or test statistical associations. Multiple-case inquiry enables both within-case investigation and systematic cross-case comparison (Creswell & Poth, 2018; Yin, 2018).

UIN Sunan Kalijaga Yogyakarta and UIN Maulana Malik Ibrahim Malang constituted the two institutional cases. The primary unit of analysis was university-level governance of generative AI. Embedded units comprised policy and leadership, pedagogy, student use, and technology and quality assurance. This structure permitted formal rules, educational practice, user experience, and oversight to be interpreted together.

The study was interpretivist, treating AI use as a sociotechnical practice constituted through interactions among technology, moral commitments, policies, actors' interests, and institutional conditions. It did not presume a single universal interpretation of ethical AI use; instead, it

examined how stakeholders understood, negotiated, and enacted Islamic ethical principles in particular situations.

Setting and Case Selection

The universities were purposively selected as state Islamic institutions engaged in digital transformation, with diverse academic programs and potential variation in AI governance arrangements. The aim was analytic, not statistical, generalization concerning how Islamic ethics becomes institutional practice.

Case selection was intended to offer institutional variation without presupposing the findings. The comparison examined decision-making structures, digital policies, AI use in faculties and courses, technology support, and references to Islamic values in academic governance. Case characterizations were derived from the reported interviews and reviewed documents rather than treated as selection assumptions.

Data collection took place from February to June 2026. Recruitment, interviews, and document collection were undertaken in February and March; transcription and within-case analysis in March and April; participant feedback and co-design workshops in May; and cross-case synthesis and framework refinement in May and June.

Participants and Sampling

Purposive sampling, informed by a maximum-variation strategy, included individuals engaged in policy, AI-supported teaching, technology administration, quality assurance, or student academic use. Sampling considered discipline, institutional role, AI-use intensity, free and paid access, and academic experience. However, the participant profile summarized in Table 1 permits comparison by institution and role only; distributions by discipline, gender, study level, and use intensity were not available for reporting.

The study included 37 participants, 19 from UIN Sunan Kalijaga and 18 from UIN Maulana Malik Ibrahim: four leaders or policymakers, 12 lecturers, 14 students, three IT personnel, and four academic or quality assurance administrators. Recruitment sought diversity of perspectives rather than numerical balance by role. Table 1 reports the documented distribution.

Table 1. Participant composition by institution and role

Participant group	UIN Sunan Kalijaga	UIN Maulana Malik Ibrahim	Total
Leaders / policymakers	2	2	4
Lecturers	6	6	12
Students	7	7	14
Information technology personnel	2	1	3
Academic administration / quality assurance	2	2	4
Total	19	18	37

Recruitment stopped when the available interviews and documents were considered sufficiently informative to address the research questions, compare the cases, and interrogate

developing analytic categories. This is a claim of information sufficiency, not a claim that every possible perspective was exhausted.

Participants were assigned institution-specific role codes: SK-P1 to SK-P2 for leaders, SK-D1 to SK-D6 for lecturers, SK-M1 to SK-M7 for students, SK-TI1 to SK-TI2 for IT personnel, and SK-AM1 to SK-AM2 for academic or quality assurance administrators at UIN Sunan Kalijaga. Parallel MLG prefixes were used at UIN Maulana Malik Ibrahim. Highly specific job titles were withheld to reduce deductive identification.

Data Collection

The corpus included 37 semi-structured interviews and 18 institutional documents. Interviews lasted 45–75 minutes; 29 were conducted face to face and eight via video conference. With participant permission, interviews were audio-recorded, transcribed verbatim in Indonesian, checked against recordings, and pseudonymized. Participant quotations are translated from the Indonesian excerpts reported in the study; fidelity to the original transcripts requires final author verification.

Participants were approached individually according to the study's criteria. Unit leaders were not informed who accepted or declined, and no financial incentives were offered. Interviews addressed participants' experience with applications including ChatGPT, Gemini, Copilot, and any other applications they identified, without assuming identical platforms or versions.

The interview guide addressed four domains: Islamic ethical interpretation, experience of generative AI, institutional governance, and learning implications. Eight documented topics were (1) academic uses, (2) perceived risks and benefits, (3) responsible AI use, (4) amānah, ʿadl, maṣlaḥah, tabayyun, ṣidq, and ḥifẓ al-ʿaql, (5) existing policy and oversight, (6) responsibility for problematic outputs, (7) tensions among efficiency, integrity, and Islamic educational aims, and (8) possible governance improvements. Open questions precede named ethical principles in the documented topic list, but question order within individual interviews and spontaneous versus prompted references were not separately recorded. Accordingly, invocations of named principles are treated as elicited accounts rather than evidence of spontaneous frequency. Supplementary Material S1 reproduces the eight documented topics without claiming to be the original verbatim field instrument.

Eighteen documents, nine from each institution (SK-DOC1 to SK-DOC9; MLG-DOC1 to MLG-DOC9), were reviewed for their relevance to academic integrity, assessment, research, digital services, data protection, and AI-related guidance (Table 2). A document-level sampling log, issue dates, and public or internal classifications are not reported. With only one semester course plan per university, documentary evidence cannot determine the prevalence of differences across courses; such variation is principally supported by lecturer accounts. Claims about document content are consequently limited to the coded analytic summaries, not presented as independently checkable verbatim excerpts.

Table 2. Institutional documents included in the analytic corpus

Document category	UIN Sunan Kalijaga code	UIN Maulana Malik Ibrahim code	Analytic focus
Academic integrity	SK-DOC1	MLG-DOC1	Honesty, authorship, and violations
Assessment regulations	SK-DOC2	MLG-DOC2	Assignments, evaluation, and process evidence
Research and research ethics	SK-DOC3	MLG-DOC3	Data, authorship, verification, and responsibility

Digital services	SK-DOC4	MLG-DOC4	Access, security, and authorization
Personal data protection	SK-DOC5	MLG-DOC5	Data classification and processing
Semester course plan	SK-DOC6	MLG-DOC6	Course-level AI use
AI literacy training	SK-DOC7	MLG-DOC7	Competence, risks, and responsible practice
Internal circular	SK-DOC8	MLG-DOC8	Institutional response to AI developments
Digital platform guidance	SK-DOC9	MLG-DOC9	Technical procedures and user support

Two participatory co-design workshops followed initial analysis, one in each university. Each involved 12 of the interview participants and lasted approximately 120 minutes, bringing together academic leaders or administrators, lecturers, students, IT personnel, and quality assurance staff. Participants reviewed preliminary findings, discussed AI use in teaching, assessment, research, and administration, and considered the practical utility of proposed governance components. Workshop discussions were recorded, summarized, and included in the analysis. The available workshop accounts do not establish whether a complete six-stage diagram was presented to participants. Accordingly, workshop agreement is treated as formative feedback on governance proposals, not as independent discovery or final validation of the six-stage model. The joint sessions were not anonymous among participants, a condition with implications for student participation and power asymmetries.

Analytical Framework

Islamic ethical principles were used as sensitizing concepts rather than predetermined exhaustive coding categories, drawing on studies of Islamic digital and AI ethics (Ali et al., 2025; Chaudhary, 2020; Kannike & Fahm, 2025). Their provisional interpretive functions are set out in Table 3.

Table 3. Islamic ethical principles as sensitizing concepts

Principle	**Analytic focus**	**Possible governance manifestation**
Amānah	Entrusted responsibility	Clear accountability, data protection, documentation
Masʾūliyyah	Moral accountability	Human responsibility for AI-related decisions and outputs
ʿAdl and qisṭ	Justice and equity	Bias prevention and protection of vulnerable groups
Maṣlaḥah	Public benefit	Alignment of AI use with educational purposes
Lā ḍarar	Avoidance of harm	Risk assessment and mitigation
Tabayyun and ṣidq	Verification and honesty	Fact-checking, source tracing, and AI-use disclosure
Shūrā	Participatory deliberation	Cross-stakeholder involvement
Ḥifẓ al-ʿaql	Protection of intellect	Preventing dependence and strengthening critical thought
Karāmah insāniyyah	Human dignity	Privacy, consent, autonomy, and appeal mechanisms
Iḥsān	Moral excellence	Using AI to improve quality and inclusion

The framework supported attention to principles that were named, interpreted, disputed, translated, or omitted. It remained open to other categories. Notably, shūrā, karāmah insāniyyah,

and iḥsān were part of the initial sensitizing framework, but the reported evidence does not support treating them as frequently or explicitly invoked participant categories. The analysis therefore distinguishes the research team's interpretive vocabulary from participants' documented wording.

Data Analysis

Analysis proceeded abductively and iteratively. Researchers repeatedly read interviews, documents, and workshop summaries, generated inductive codes for experiences and tensions, and compared these codes with Islamic ethical and AI governance concepts. This movement between empirical material and sensitizing constructs was used to support, qualify, or revise initial interpretations.

The analytic sequence drew on familiarization, coding, candidate-theme development, theme review, definition, and narrative analysis (Braun & Clarke, 2021). Themes were evaluated for interpretive relevance to processes, roles, institutional conditions, and mechanisms rather than for frequency alone. Because the initial guide explicitly named selected principles, counts of references to these terms cannot establish their spontaneous salience without prompt-sensitive recoding.

Within-case analysis preceded cross-case comparison across five domains: ethical interpretation, institutional rules and governance mechanisms, formal-policy/practice relationships, emerging tensions, and enabling or obstructing conditions.

An analytic matrix connected ethical principle, actor interpretation, institutional rule, practice, tension, and reported consequence. Analytic reporting linked interview extracts or document codes to initial categories and cross-case interpretations. Gioia et al. (2013) informed the transparency objective, but the study did not claim to adopt Gioia methodology as its main analytic design. Although the reported participant and document identifiers support limited traceability, coded matrices were not available to verify spontaneous versus prompted references or independently reproduce numerical summaries.

Trustworthiness and Reflexivity

Credibility was pursued through comparison of participants, data sources, and cases. Interview accounts were considered alongside institutional documents and other stakeholder perspectives, and cross-case analysis was used to identify shared and context-specific patterns. Such comparisons do not turn participants' accounts into direct observation of classroom conduct.

The research team reports actively examining divergent accounts. Preliminary findings were shared with eight participants, four from each university, representing leaders, lecturers, students, and academic administrators; their feedback informed distinctions between formal policy and enacted practice. Memos, coding matrices, decision notes, and an audit trail were reported. The available manuscript gives limited detail on the precise revisions made after these checks, which restricts external auditability.

The researchers' backgrounds in Islamic education, academic research, and scholarly publishing, including professional links to UIN Sunan Kalijaga Yogyakarta, required reflexive scrutiny. The reported safeguards included not recruiting students under the researchers' direct assessment, withholding participation decisions from unit leaders, documenting prior assumptions, separating insider familiarity from recorded evidence, examining divergent accounts, and comparing the two universities. These measures mitigate, but cannot eliminate, the effects of privileged access and interpretive familiarity (Tracy, 2010). Given the study site's association with the publishing institution, professional and any editorial relationships require explicit disclosure at author level before submission.

Research Ethics and Data Protection

Participants were pseudonymized, potentially identifying positions were suppressed, audio files and transcripts were stored in encrypted media with layered authentication, and the identity-to-code key was kept separately with access restricted to the researchers. Interview recording permission and recruitment outside direct managerial oversight were reported. Committee approval or exemption details, the form of informed consent, explicit communication of withdrawal rights, and workshop-specific consent for potentially identifiable mixed-status discussion are not documented in the available study record. These matters require confirmation from the contemporaneous ethics file before submission. The presence of leaders and students in the same workshop may also have inhibited open disagreement.

Results

Analysis identified four reported empirical themes comprising eight subthemes: (1) productive AI without moral or epistemic authority; (2) gaps between declared values and operational rules; (3) pedagogy and human oversight as frontline governance; and (4) tensions involving innovation, integrity, privacy, and equitable access. A ninth row in Table 4 records a cross-case integrative dimension, deliberation and accountability, used subsequently to construct the six-stage governance cycle; it is not treated as a fifth independently emergent empirical theme. Table 4 summarizes case differences, while Table 5 links the claims to illustrative evidence and their limits.

Table 4. Summary of case differences across empirical themes and subthemes

Empirical theme / analytic category	Subtheme / analytic dimension	UIN Sunan Kalijaga	UIN Maulana Malik Ibrahim
Productive AI, not an authority	Academic efficiency and support	Distributed and adaptive experimentation	Use linked to value integration and educational purposes
Productive AI, not an authority	Limits of epistemic authority	Interdisciplinary verification emphasized	Moral responsibility and human authority emphasized
Declarative values and operational rules	References to Islamic values	Present in academic and integrity discourse	Expressed more explicitly in normative discourse
Declarative values and operational rules	Translation into policy	Flexible but varies across units / courses	Greater normative coordination; uneven technical instruments
Pedagogy and human oversight	Output verification	Disclosure, source checking, documentation	Oral presentations, comprehension checks, substantive validation
Pedagogy and human oversight	Assessment redesign	Varied reflective tasks	Greater emphasis on mastery and moral responsibility
Institutional tensions	Efficiency and integrity	Dependence risks and divergent classroom rules	Risk that efficiency displaces learning
Institutional tensions	Access and inequality	Prompt literacy and paid-service gaps	Differences in user readiness and technical support
Cross-case analytic synthesis (not a fifth empirical theme)	Deliberation and accountability	Deliberative initiatives need minimum standards and data safeguards	Normative legitimacy needs disclosure, auditing, and student involvement

Table 5. Evidence anchors and inferential boundaries for the four empirical themes

Theme / source	Illustrative evidence anchors	What the evidence can establish
1. AI without moral authority	SK-D3 and MLG-D2 interview excerpts; six lecturer accounts per case	Reported use for drafting and revision with retained human responsibility; not independently observed behavior.
2. Declarative-to-operational gap	SK-AM1, MLG-AM2; coded SK-DOC1 and SK-DOC7, MLG-DOC1 and MLG-DOC8	Stakeholders report divergent requirements; coded document descriptions lack independently verifiable excerpts.
3. Lecturer-level governance	MLG-D5 and SK-TI2 interview excerpts; reported five of six lecturers in each case	Reported verification and assessment practices; the interview-level frequency matrix requires checking.
4. Institutional tensions	SK-M5 excerpt; reported data-protection documents SK-DOC5 and MLG-DOC5	Perceptions of dependency, privacy, and access; not direct measurement of platform privacy or learning loss.
Cross-case model synthesis	Two co-design workshops (12 interviewees each); Table 6	Formative proposals and debate inform the conceptual cycle; neither implementation nor model validation is established.

Productive AI Without Moral or Epistemic Authority

The first theme concerns qualified acceptance of generative AI. Participants described it as useful for drafting ideas, organizing writing, editing language, developing teaching resources, summarizing texts, and obtaining preliminary feedback. Across the reported accounts, recurring benefits concerned academic efficiency, access to initial explanations, and support for revision. The source does not provide a frequency matrix that would justify ranking these as the three most prevalent benefits. Participants also emphasized verification and retained human responsibility.

> "AI helps me speed up the initial stage, for example by creating an outline or finding another way to explain a concept. But I never regard its output as finished. I still have to check the sources, the logic, and its fit with the course objectives." (SK-D3; translated from Indonesian).

> "Technology can help, but it has no intention and does not bear amānah [entrusted responsibility]. The decision to use or reject its answers remains with lecturers and students, who bear the responsibility." (MLG-D2; translated from Indonesian).

Participants' reported boundary was that AI lacks intention, moral judgment, situated experience, and accountability. This boundary was especially salient in interpreting Islamic sources, generating references, assessing students, or informing decisions that affect individuals. In these circumstances, AI output was treated as provisional material subject to human judgment.

Amānah was interpreted in three connected ways: users remain answerable for the accuracy and effects of outputs they adopt; materially relevant AI assistance should be disclosed; and personal information, unpublished manuscripts, research data, and internal records should not be uploaded to public AI systems without adequate safeguards. Masʾūliyyah reinforces the view that responsibility for errors cannot be delegated to a machine.

The cases differed in how these boundaries were expressed. At UIN Sunan Kalijaga, they were reported through teaching experiments, classroom agreements, and interdisciplinary discussion. At UIN Maulana Malik Ibrahim, they were more often associated with scientific integration, lecturers' moral responsibility, and institutional coordination.

The Gap Between Declarative Values and Operational Rules

The second theme concerns the distance between affirming Islamic ethical principles and specifying enforceable procedures. Accounts across the stakeholder groups referred to trust, honesty, verification, justice, public benefit, and responsibility. Because some of these principles were explicitly introduced in the interview guide, the material does not establish that nearly all groups raised each principle spontaneously. Reported normative agreement nevertheless coexisted with uncertainty over acceptable use, disclosure duties, source checking, data safeguards, and responsibility for violations.

Document analysis suggests that both universities had general provisions on academic integrity, assessment, research, and digital services, without a consistently operationalized generative AI governance regime. At UIN Sunan Kalijaga, the reviewed integrity and digital literacy materials (SK-DOC1; SK-DOC7) appeared to leave room for course-level interpretation, consistent with variation described in lecturer interviews. At UIN Maulana Malik Ibrahim, the reviewed integrity document and internal circular (MLG-DOC1; MLG-DOC8) were reported to connect technology more explicitly with Islamic values, while use classification, output auditing, and appeals procedures remained uneven. Because complete verbatim extracts are not available in the reported corpus, these findings represent coded document summaries rather than quotations that readers can verify independently.

The data point toward three degrees of institutionalization. At a declarative level, values appear in mission statements and moral direction. At a procedural level, exhortations to be honest, verify, and maintain integrity are present without uniform instruments. At an operational level, some lecturers or units have introduced AI-use declarations, source checks, oral presentations, task restrictions, and consultation about cases.

> "The values themselves are clear; we all agree on honesty and responsibility. The problem is that, once they reach the classroom, every lecturer may set different boundaries. Students do not always know when AI counts as legitimate assistance and when it counts as a violation." (SK-AM1; translated from Indonesian).

> "We can determine whether a violation occurred after a case emerges, but we do not yet have shared indicators to assess the process of AI use from the outset." (MLG-AM2; translated from Indonesian).

Both cases reveal a lag between general institutional rules and rapidly changing AI practices. The reported pattern at UIN Sunan Kalijaga gives greater prominence to pedagogical experimentation and interdisciplinary deliberation, whereas that at UIN Maulana Malik Ibrahim foregrounds normative coordination. These are comparative tendencies within the analyzed corpus, not fixed attributes of either university.

Pedagogy and Human Oversight as Frontline Governance

The third theme identifies lecturers as proximate governance actors. Where university-level AI rules remained insufficiently detailed, lecturers interpreted ethical requirements through assignments, use instructions, feedback practices, and assessment. Governance therefore operated not only through central policy but also through course-level decisions about permissible assistance, evidence of students' work, and accountability for submitted outputs.

Reported practices included requiring disclosure of AI-assisted work and its purpose, retaining relevant prompts and outputs, checking quotations against original sources, arranging oral defenses, using reflective journals, comparing AI responses with scholarly literature, and limiting AI to preparatory drafting or editing. These practices sought to sustain reading, reasoning, writing, and revision. Yet disclosure rules require consistent guidance and trust, since ambiguity,

inconsistent enforcement, and fear of sanctions can undermine student compliance (Gonsalves, 2025).

Within the study's six lecturer interviews at UIN Sunan Kalijaga, five were reported to use at least two disclosure or verification measures, although formats differed. At UIN Maulana Malik Ibrahim, five of six lecturers reportedly emphasized oral presentations, comprehension checks, and moral responsibility, while prompt logging was not routine. These within-sample counts describe the researcher's coding of 12 interviews rather than institutional prevalence ; the coding basis requires independent checking against the interview-level matrix. Analytically, they suggest two overlapping routes: process transparency and validation of substantive understanding.

Tabayyun appeared particularly actionable in participants' reported teaching practices: fluent AI responses were not accepted without checking source existence, quotation accuracy, context, conceptual validity, and disciplinary relevance. In Islamic studies, verification also concerned interpretive plurality, source authority, and historical context. This contemporary operationalization of tabayyun should be distinguished from its original Qur'anic setting.

> “The problem is not only that AI can be wrong, but that it often presents mistakes with great confidence. That is why tabayyun must become an academic skill. Students must consult original sources rather than simply trust an answer that looks neat.” (MLG-D5; translated from Indonesian).

Human oversight was understood as an expression of masʾūliyyah. Students were held responsible for submitted work, lecturers for task design and assessment decisions, and universities for consistent standards, data protection, training, and procedures for handling problematic cases.

> “The IT unit can manage accounts and system security, but we cannot decide on our own whether a particular use serves the objectives of a course. Lecturers, academic administrators, and the quality assurance unit must be involved.” (SK-TI2; translated from Indonesian).

Despite broad support for shared responsibility, its boundaries remained uncertain for administrative AI applications, research data analysis, and decision-support services.

Tensions Among Innovation, Integrity, Privacy, and Equitable Access

The fourth theme concerns tensions that a comprehensive ban cannot resolve. The first concerns efficiency versus depth of learning. AI accelerates text production and access to explanations but may reduce the reading, source selection, argument development, and revision through which academic competence develops.

> “AI makes assignments quicker, but sometimes I only realize that I can explain the result in writing while, if questioned again, I do not really understand the thinking process. Without limits, it is very easy to become dependent.” (SK-M5; translated from Indonesian).

A second tension concerns personalization and privacy. Some participants recognized that personal records and unpublished manuscripts should not be entered into public AI systems. Few, however, could explain platform-level prompt storage or reuse and different categories of sensitive data. The reviewed documents likewise did not consistently specify which institutional or personal data could be shared with public AI services.

A third tension involves equitable access. Students with better devices, prompting skills, language proficiency, or paid accounts may obtain greater benefits. In this context, ʿadl concerns

not only algorithmic bias but also training support, the distribution of access, and assignments that do not make paid AI services an implicit requirement for success.

The fourth tension involves pedagogical authority. Some participants regarded AI as a source of varied explanations and feedback; others worried about diminishing lecturer–student interaction. Across both cases, lecturers retained responsibility for contextual judgment, character development, knowledge validation, managing disagreement, and moral guidance.

Both institutions mainly addressed these tensions through course-level rules, user literacy, and human oversight rather than comprehensive university-wide prohibition. The source reports a comparatively experimental and decentralized pattern at UIN Sunan Kalijaga and a stronger emphasis on normative integration at UIN Maulana Malik Ibrahim. In the co-design workshops, a common proposal was to establish minimum university-wide standards, while participants differed over lecturers' discretion to add rules. A divergent or negative case came from participants who questioned whether policies must use explicitly religious terminology when substantive honesty, fairness, and accountability are secured. This disagreement qualifies any claim that explicitly Islamic vocabulary is indispensable to effective governance. Neither pattern removed the tensions between innovation, caution, equity, and educational aims.

Workshop feedback: proposals, agreement, and disagreement

Both workshop groups discussed minimum institutional expectations and the limits of lecturer discretion. The workshop summaries support the shared need for university-level baseline standards and disagreement about how far additional course rules should be permitted. Case-specific votes, verbatim positions, the number of dissenters, and presentation of the complete cycle diagram were not documented. Table 6 therefore identifies what the record supports rather than attributing undocumented positions to particular participants.

Table 6. Evidence-bounded summary of the co-design workshop discussions

Evidence status	Documented workshop content	Interpretive status
Proposed	Institutional minimum standards for responsible AI use	Governance proposal reported across both settings
Broad agreement	Need for baseline standards at university level	Reported agreement, not implementation or external validation
Debated	How much discretion lecturers should retain to add course-specific requirements	Reported disagreement; no participant-level vote or transcript supplied
Not established	Whether the completed six-stage diagram was shown; case-specific workshop positions	Cannot be presented as independent model validation

Cross-Case Synthesis: Conditions for Institutionalizing Ethics

The cross-case evidence suggests, rather than independently establishes as an emergent fifth theme, a six-stage Living Islamic Ethics governance cycle adapted from Murfi et al. (2025): normative interpretation, stakeholder deliberation, institutional translation, pedagogical enactment, ethical accountability, and reflective evaluation. This is an empirically informed analytic synthesis of the four reported themes and the formative workshop discussion. Its transitions and limits are considered in the Discussion and explicitly mapped against the earlier multilevel framework in Table 7.

The proposed stages connect recurring concerns in the corpus. Normative interpretation concerns the ethical significance of amānah, masʾūliyyah, ʿadl, maṣlaḥah, tabayyun, lā ḍarar, and

ḥifẓ al-ʿaql. Deliberation concerns consultation across actors. Institutional translation concerns use classifications, disclosure, protection of data, responsibilities, and case-handling procedures. Pedagogical enactment concerns course design and assessment. Accountability concerns verification, documentation, human oversight, complaints, and correction. Reflective evaluation concerns revision of institutional rules in response to technological change and educational consequences. Not every stage is documented as a settled institutional practice in either case.

In UIN Sunan Kalijaga, deliberation and teaching-level experimentation appeared stronger than common minimum rules and data protection procedures; the proposed cycle was therefore particularly vulnerable at the transition from localized enactment to institutional standardization. At UIN Maulana Malik Ibrahim, normative articulation appeared more prominent than detailed disclosure, auditing, and student participation; here the vulnerable transitions concerned inclusive deliberation and the translation of shared values into reviewable mechanisms. These are observed gaps in the reported corpus, not measured cycle-completion scores.

Three enabling conditions recurred in the cross-case interpretation: leadership that supplies legitimacy and resources, participation combining religious, pedagogical, and technical expertise, and conversion of values into usable instruments. Obstacles included technological change outpacing policy review, fragmented unit-level rules, uneven literacy and access, and uncertain understanding of data risks.

Discussion

Across both cases, generative AI was presented as useful but subordinate to human moral and epistemic judgment. References to Islamic ethics coexisted with a persistent gap between normative commitments and operational routines, placing lecturers in frontline governance roles. Concerns about efficiency, privacy, and equal access were managed largely through locally developed teaching practices rather than comprehensive central policy. The comparison supports an institutionalization account whose successive stages remain unevenly realized rather than an assertion that the six-stage cycle is already implemented.

Islamic ethical principles acquired practical meaning through organizational relationships and decision-making. UIN Sunan Kalijaga's reported tendency toward experimentation and interdisciplinary consultation can be interpreted in relation to its integration-interconnection paradigm, which encourages engagement among fields; UIN Maulana Malik Ibrahim's reported emphasis on moral accountability and coordinated value articulation can be considered alongside its ulul albab integrative orientation. These are contextual interpretive links, not evidence that either philosophical paradigm caused the observed governance differences. Both universities embrace forms of knowledge integration and display both consultation and normative reasoning. The more defensible contrast concerns the relative location of decision-making and the instruments through which ethical commitments are expressed. Fast-changing AI practices and slower policy development left lecturers with immediate assessment authority but without consistently shared standards.

The findings are consistent with international research showing that AI guidance can be uneven across organizational levels and concentrated in teaching contexts (An et al., 2025; Erhardt et al., 2025). The Islamic university setting does not uniquely invent the translation of institutional values into policy, a process that also occurs in secular universities. Its contextual significance lies instead in the particular sources of normative legitimacy, the authority of Islamic knowledge, and the relationship of human accountability to religious obligations. Aflahah et al. (2026) similarly identified pedagogical controls alongside largely declarative Islamic values. Extending that insight, the present cases show how such gaps are negotiated across roles and organizational arrangements. Compared with the cross-community account of Holmes et al. (2022) and Chan's (2023) pedagogical, governance, and operational framework, Living Islamic Ethics makes explicit the institutionally mediated movement between Islamic ethical justification

and specific governance routines. It refines, but cannot universally validate, Murfi et al.'s (2025) multilevel proposition.

Mapping the proposed cycle to the earlier multilevel model

Table 7 makes the relationship with Murfi et al. (2025) explicit. The original elements cannot simply be equated with the six new labels: certain components are retained, others operationally specified or combined, while the earlier claim about public outcomes is narrowed because no downstream impact was measured.

Table 7. Analytical mapping between the Murfi et al. (2025) model and the proposed governance cycle

Element	Proposed governance-cycle counterpart	Analytic change and corpus basis	Limit of inference
Normative reinterpretation	Normative interpretation	Retained; principle-specific accounts in interviews	The relevance of named values may be prompt-elicited
Ethical internalization	Pedagogical enactment; ethical accountability	Re-specified as observable or reported verification and teaching responsibilities	Internal moral change itself was not measured
Collective action	Stakeholder deliberation	Narrowed to documented multi-actor consultation and workshop discussions	The breadth and equality of participation remain uncertain
Institutional mediation	Institutional translation	Combined with policy translation; institutional documents and reported unit procedures	Few AI-specific instruments were fully specified
Policy translation	Institutional translation; pedagogical enactment	Split into formal procedures and course-level adaptations	Only one course plan per site was reviewed
Public outcomes	Ethical accountability; reflective evaluation	Recast as prospective feedback and correction stages based on reported gaps	No measured public impact or completed iterative feedback loop

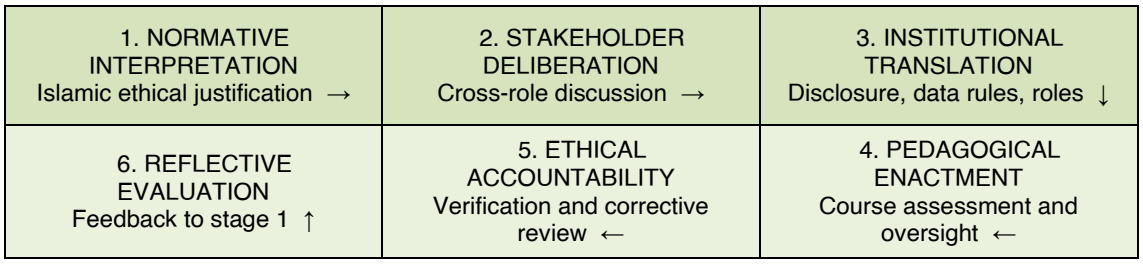


Figure 1. Six-stage Living Islamic Ethics governance cycle and documented transition gaps

Interpretation: the proposed sequence is iterative, not a verified implementation timeline. At Sunan Kalijaga, the documented weak transition is from decentralized course-level enactment to shared standards and data safeguards. At Maulana Malik Ibrahim, weak transitions concern student-inclusive deliberation and the specification of disclosure, auditing, and review. Arrows denote proposed analytical relationships, not verified causal pathways or a completed governance cycle.

The workshop evidence supports the practical appeal of common minimum standards but does not establish that the proposed framework was generated inductively during the workshops

or subsequently implemented. The stages are therefore a researcher's synthesis informed by interviews, documents, and formative participant feedback. The model is weakest as an account of completed public outcomes, organizational learning, and equitable participation, because such processes were not directly monitored.

Indonesia's personal data law makes the privacy tension legally consequential, not merely a matter of voluntary ethical preference (Government of Indonesia, 2022). Contemporary national guidance on educational use of generative AI may inform future policy design (Direktorat Pembelajaran dan Kemahasiswaan, 2024), but these materials were not additional fieldwork observations and should not be used to infer historical compliance in the two universities.

The philosophical contribution requires a distinction between the source meaning of Islamic principles and their contemporary analogical application. Qur'an 49:6 calls for verification of consequential reports within a particular communicative and moral setting; applying tabayyun to machine-generated statements extends that discipline of critical scrutiny without equating AI with a morally responsible human informant. Classical ḥifẓ al-ʿaql concerns the protection of reason among the objectives of Islamic law; reading it as protection against unreflective cognitive outsourcing likewise extends, rather than repeats, its classical meaning. Auda's (2008) purposive and systems-oriented account of maqāṣid makes such context-sensitive elaboration intelligible when the extension is justified by educational benefit and the prevention of harm. Trusteeship ethics adds a relational account of responsibility to God, knowledge, and others (Ali et al., 2025), while iḥsān may be interpreted as a horizon of excellence rather than reduced to minimum procedural compliance (Kannike & Fahm, 2025). These are argued normative interpretations, not measured participant beliefs or proof that classical jurists addressed AI.

What is specifically Islamic about these arrangements? The interview material supports a qualified answer. Disclosure, verification, fairness, and privacy are not unique to Islam, and the negative case shows that some stakeholders regard explicit religious terminology as unnecessary where substantive protections work. Islamic distinctiveness is therefore neither a proprietary set of technical controls nor the mere presence of Arabic labels. It can lie in the reasons given for those controls: amānah and masʾūliyyah link responsibility to accountability before God and other persons; religious knowledge requires sensitivity to textual authority and interpretive method; maṣlaḥah ties institutional design to public and educational purposes. The evidence establishes such a vocabulary of justification more clearly than it establishes that participants uniformly used these additional reasons or that religious formulations yielded better outcomes. Shūrā, karāmah insāniyyah, and iḥsān are especially better characterized here as analytic resources than as well-attested spontaneous interview themes.

The results have several limits. A two-case interpretive design with a modest leadership subgroup cannot establish sector-wide patterns, and participant reports do not establish actual classroom behavior. Named ethical concepts in the interview guide may have primed later responses; spontaneous and prompted invocations cannot be separated from the reported coding summaries. Only one course plan per institution was reviewed, and the documents' dates and access classifications remain unreported. Negative-case reporting is limited to the disagreement about explicit religious language, while alternative positions such as assigning epistemic authority to AI were not documented in the reported data. Workshop proposals and agreements cannot be equated with independent confirmation of the model, particularly when a completed diagram's presentation status is unverified; mixed-status workshops may also have discouraged student dissent. Professional proximity to a study site can bias both access and interpretation despite reflexive safeguards. The framework accordingly offers transferability questions for comparable settings, not proof of universal applicability. Future studies should include classroom observations, more course documents, traceable code matrices, prompt-sensitive analysis, longitudinal institutional review, and independently assessed learning outcomes.

Conclusion

This study finds that Islamic ethical commitments affect generative AI governance most clearly where institutional actors translate them into accountable decisions rather than merely invoking them in policy language.

Across the two Indonesian state Islamic universities, participants treated AI as a productive tool without autonomous moral or epistemic authority. Operational rules lagged behind declarations, and lecturers introduced verification and assessment safeguards while negotiating tensions among efficiency, integrity, privacy, and equitable access. These comparisons inform a six-stage Living Islamic Ethics governance cycle encompassing normative interpretation, stakeholder deliberation, institutional translation, pedagogical enactment, ethical accountability, and reflective evaluation. The cycle is an analytic refinement, not a demonstrated fully functioning mechanism in either university.

Conceptually, the study shifts discussion from a catalogue of Islamic principles to an explanation of how ethical meaning is institutionally mediated. Practically, it points to transparent disclosure requirements, source verification, safeguards for sensitive data, shared accountability, and iterative policy review. Its insights may offer sensitizing questions for other faith-based higher education institutions, but their transfer requires examination of each institution's traditions, governance arrangements, and evidentiary conditions rather than direct adoption of a purportedly universal model.

The two-case and interview-based design limits statistical generalization and captures only one phase of rapid technological change. Longitudinal comparisons with additional institutions, classroom observation, and stronger documentation of how values become enforceable procedures are needed to test the proposed governance transitions.

Declarations

Author contributions (CRediT)

Ni`matul Istiqomah: Conceptualization, Methodology, Resources, Analysis, Validation, Investigation Writing – Original Draft. **Siti Mastura Baharuddin:** Validation, Investigation, Writing. **Ali Murfi:** Formal Analysis, Validation, Investigation, Writing

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Data availability

Due to ethical and privacy considerations, the interview data supporting the findings of this study are not publicly available. De-identified interview excerpts and relevant institutional document extracts may be obtained from the corresponding author upon reasonable request, subject to participant consent and institutional permissions.

Ethics approval

This study was conducted in accordance with applicable ethical principles for social research. Measures were taken to protect participants' confidentiality and the security of research data. Details of formal ethical approval or exemption are not stated in the manuscript.

Informed consent

Informed consent was obtained from participants before data collection. Participation was voluntary, and permission to audio-record interviews was obtained from participants. Interview

data were pseudonymized to protect participants' identities, and identifying information was handled confidentially.

Competing interests

The authors acknowledge their professional and institutional affiliations with Universitas Islam Negeri (UIN) Sunan Kalijaga, which was one of the research sites and the host institution of the journal. Any relevant institutional or professional relationships have been considered in the reporting of this study. The authors declare no other competing interests.

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