



Designing and Explaining a Policy-Making Model for Increasing the Credibility of Sharia Resolutions in Islamic Banking in Afghanistan

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Abstract

The present study was conducted with the aim of designing and explaining a policy-making model for increasing the credibility of Sharia resolutions in Islamic banking in Afghanistan. Given the re-establishment of Islamic governance and the necessity of fully aligning banking operations with Sharia, the absence of a clear and codified framework for the Sharia policy-making process is considered the most important challenge facing the country's banking system. In this study, the credibility of Sharia resolutions is understood as a concept beyond mere jurisprudential correctness and includes jurisprudential robustness, legal coherence, transparency, acceptability, and effective enforcement. This study was conducted using a qualitative approach and thematic analysis. Data were collected through semi-structured interviews with 15 experts in the fields of Islamic banking, jurisprudence, law, and economics, who were selected through purposive sampling based on expert criteria. The sample size was determined according to the principle of theoretical saturation. Data analysis was carried out in three stages of open, axial, and selective coding using MAXQDA software. Open coding led to the identification of 532 initial codes, which were categorized during axial coding into three axial codes: "Sharia governance and supervision," "laws, regulations, and institutional frameworks," and "institutional and governance factors." The central phenomenon of the study was named "institutional-social legitimation of Sharia resolutions." Adopting a process-oriented and systemic perspective, the present study, for the first time, presents an indigenous model adapted to the political, administrative, and cultural structure of Afghanistan, which seeks to increase the credibility of Sharia resolutions through redefining the roles and functions of Sharia institutions, improving approval and supervision processes, and strengthening interactions among key actors. The credibility of Sharia resolutions is not merely a jurisprudential issue, but rather a macro-level managerial and policy-making issue that requires the design of multidimensional and coordinated policies at various institutional, legal, educational, and supervisory levels.

Keywords: Policy-making, credibility of Sharia resolutions, Islamic banking, Sharia governance, Afghanistan.

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1. Introduction

Artificial intelligence has rapidly become one of the most influential technological forces reshaping education, teaching, learning, curriculum design, assessment, institutional management, and the broader governance of knowledge-based organizations. In educational contexts, artificial intelligence refers to the use of computational systems capable of performing tasks that traditionally

require human intelligence, such as reasoning, prediction, language processing, adaptive feedback, content generation, decision support, and pattern recognition. The emergence of generative artificial intelligence, particularly large language models such as ChatGPT, has intensified scholarly and professional debate about the future of education because these systems are no longer limited to administrative automation or narrow learning analytics; rather, they directly enter the core pedagogical space by producing explanations,



lesson plans, feedback, learning materials, assessment items, academic writing support, and interactive tutoring experiences [1-3]. As a result, artificial intelligence is increasingly viewed not merely as an auxiliary digital tool, but as a disruptive educational technology that requires systematic investigation from pedagogical, managerial, ethical, organizational, and policy perspectives [4-6].

The growing integration of artificial intelligence into education is closely linked to the broader digital transformation of schools and higher education institutions. Educational systems around the world are under increasing pressure to improve instructional quality, personalize learning, enhance access, increase efficiency, develop future-oriented competencies, and respond to the needs of digital societies. In this context, artificial intelligence offers considerable potential because it can support adaptive instruction, automate routine tasks, identify learners' needs, improve feedback quality, and provide data-driven insights for teachers, administrators, and policy-makers [7-9]. Artificial intelligence can also contribute to institutional sustainability by helping higher education institutions align educational practices with the United Nations Sustainable Development Goals, particularly through improved access to learning opportunities, evidence-based decision-making, and more efficient use of institutional resources [10]. However, these benefits are not automatic; they depend on how educational institutions design, manage, regulate, and evaluate the adoption of artificial intelligence technologies [6, 11].

One of the most visible domains of artificial intelligence in education is its role in supporting teaching and learning processes. AI-based tools can assist teachers in preparing instructional materials, generating examples, adapting content to different proficiency levels, designing classroom activities, and supporting formative assessment. In particular, ChatGPT and similar generative systems have attracted attention because of their ability to produce human-like responses, explain complex concepts, summarize information, and simulate dialogue. Empirical and review-based studies suggest that ChatGPT can be used as a supportive tool in instruction, especially when teachers employ it critically and intentionally rather than treating it as a replacement for professional judgment [12-14]. Teachers' perceptions of ChatGPT often include both enthusiasm and caution: while many educators recognize its usefulness for lesson preparation, feedback, and learner support, they also express concerns regarding accuracy, dependency, academic

integrity, and the need for clear pedagogical guidelines [15-17].

The instructional relevance of artificial intelligence has been examined across different subject areas, including science education, mathematics education, language teaching, and general classroom pedagogy. In science education, artificial intelligence has been associated with new possibilities for inquiry-based learning, conceptual explanation, simulation, and personalized support. Research trends over the last decade indicate a growing scholarly interest in the intersection of artificial intelligence and science education, with increasing emphasis on adaptive learning environments, intelligent tutoring systems, automated assessment, and teacher support [18]. More recent studies have examined the use of ChatGPT for science learning and lesson planning, suggesting that generative AI can support pre-service teachers in designing instructional sequences, although the quality of outputs still requires professional review and pedagogical refinement [19]. Similarly, science teachers' views regarding the use of ChatGPT show that educators perceive its potential for improving instructional preparation and student engagement, while also highlighting the necessity of critical evaluation and contextual adaptation [15].

In mathematics education, artificial intelligence has become particularly important because mathematics learning often requires individualized feedback, step-by-step explanation, conceptual scaffolding, and attention to learners' misconceptions. Mathematics teachers' perspectives indicate that AI tools can support teaching practices by providing alternative explanations, generating exercises, and helping learners engage with mathematical problems; however, teachers also report challenges related to reliability, students' overreliance on AI-generated answers, and the difficulty of ensuring that AI-supported learning strengthens rather than weakens mathematical reasoning [17]. These concerns point to a fundamental issue in AI-supported education: the value of artificial intelligence depends not only on the technical capability of the tool, but also on teachers' digital competence, pedagogical design, classroom management strategies, and institutional support mechanisms [3, 8].

Language education provides another significant context for the use of artificial intelligence, particularly because generative AI tools are highly capable of producing, correcting, translating, summarizing, and modifying text. In English as a Foreign Language classrooms, AI and ChatGPT can enhance classroom support by helping learners practice

writing, receive immediate feedback, expand vocabulary, improve grammatical accuracy, and engage in communicative tasks [20]. At the same time, these tools transform assessment techniques because they challenge traditional written assignments and require educators to redesign tasks in ways that assess critical thinking, process-based learning, oral performance, reflective engagement, and authentic application rather than mere text production [2, 20]. Therefore, artificial intelligence does not simply add a new resource to language classrooms; it compels educators to reconsider the relationship between authorship, learning evidence, academic honesty, and assessment validity.

Another major area of discussion concerns whether artificial intelligence can replace teachers or whether it should be understood as a complementary pedagogical resource. Although AI systems can generate instructional content and respond to student questions, the teacher's role remains central because education involves ethical judgment, emotional support, classroom interaction, motivation, contextual interpretation, socialization, and the cultivation of critical thinking. Fundamental analyses of ChatGPT in classroom settings emphasize that AI cannot fully replace the professional, relational, and moral functions of teachers [21]. Comparative studies of ChatGPT-generated and teacher-generated content also show that while AI-generated materials may be useful and efficient, they do not automatically surpass teacher-created resources, especially when teaching requires contextual sensitivity, curriculum alignment, and knowledge of students' needs [22]. Thus, the most productive framing is not teacher replacement, but teacher augmentation through responsible and pedagogically grounded AI use.

The use of ChatGPT and other AI tools among students has also become a critical issue. Undergraduate students increasingly use AI tools for writing support, idea generation, explanation, translation, summarization, and assignment preparation, while teachers often observe both advantages and risks in these practices [23]. From the learner perspective, AI can reduce barriers to understanding, provide immediate assistance, and support self-directed learning. From the teacher perspective, however, unregulated use may undermine independent thinking, reduce academic integrity, and make it difficult to evaluate students' real competence. These tensions indicate that educational institutions need explicit policies, assessment redesign, and AI literacy programs for both teachers and students [3, 23]. In this regard, personalized feedback is one of the most promising applications of AI because it can help

learners receive timely, individualized responses, although the feasibility and efficacy of such feedback depend on the quality of prompts, the accuracy of generated content, and the teacher's capacity to validate and contextualize AI outputs [24].

Beyond classroom instruction, artificial intelligence has important implications for curriculum planning and educational design. Curriculum systems must respond to AI both as a tool for educational improvement and as a subject of learning in itself. The integration of AI into curriculum planning requires attention to digital literacy, ethical reasoning, critical evaluation of information, data awareness, creativity, problem-solving, and human-AI collaboration competencies [25]. In addition, emerging technologies such as augmented reality show that AI-related digital transformation is part of a broader technology-enhanced learning ecosystem, where immersive, adaptive, and interactive tools reshape instructional strategies and learning environments [26]. Therefore, curriculum planning must move beyond fragmented technology adoption and develop coherent strategies for aligning learning objectives, teaching methods, assessment systems, teacher training, and educational infrastructure.

Artificial intelligence is also reshaping educational administration and institutional management. Earlier work on the academic and administrative role of artificial intelligence in education shows that AI can support admissions, scheduling, resource allocation, student monitoring, administrative communication, and institutional decision-making [1]. At the higher education level, artificial intelligence is increasingly linked to strategic transformation, as universities seek to improve competitiveness, efficiency, innovation, research productivity, and student services [4]. These transformations are not limited to technical implementation; they require governance structures, organizational readiness, leadership commitment, stakeholder engagement, and policies that address accountability, transparency, privacy, and equity [5, 11]. Consequently, the integration of AI into education must be understood as an organizational change process rather than only a technological upgrade.

Human resource management is another field that intersects with AI-driven educational transformation. Educational institutions depend on teachers, administrators, instructional designers, and technical staff who must develop new competencies to work effectively with AI. Studies on the role of artificial intelligence in human resource management indicate that AI may influence

recruitment, performance evaluation, training, decision-making, and job design [27]. At the same time, concerns about job elimination and role transformation demonstrate the need to examine artificial intelligence not only from the standpoint of efficiency, but also in relation to occupational identity, professional development, and the future of work [28]. In education, this issue is especially important because the adoption of AI may change teachers' responsibilities, reduce certain repetitive tasks, and increase the importance of higher-order pedagogical, ethical, and supervisory roles.

Despite its potential, the integration of artificial intelligence into education faces several challenges. Systematic reviews have identified opportunities such as personalization, automation, improved analytics, and enhanced engagement, alongside challenges related to ethics, bias, privacy, teacher readiness, infrastructure, accessibility, transparency, and the reliability of AI-generated content [3, 29]. The emergence of ChatGPT has intensified these debates because generative AI can produce plausible but incorrect information, blur the boundary between assistance and misconduct, and create new forms of dependency among learners [2, 30]. Teachers' and students' perceptions of ChatGPT show that successful implementation requires clear institutional policies, practical training, digital competence, and ethical frameworks rather than unrestricted or purely experimental use [14, 16, 23].

A key gap in the current discussion is that many studies address specific tools, subject areas, or stakeholder perceptions, while fewer studies offer an integrated understanding of how artificial intelligence can be adopted in education in ways that are pedagogically effective, ethically responsible, institutionally manageable, and aligned with long-term educational goals. The literature indicates that AI in education must be studied simultaneously at the micro level of classroom practice, the meso level of curriculum and institutional management, and the macro level of educational policy and social transformation [4, 5, 10]. Such an integrated perspective is necessary because the effectiveness of AI depends on the interaction among technological affordances, teacher agency, student behavior, institutional capacity, regulatory structures, and cultural expectations. Without such a perspective, artificial intelligence may remain either an overestimated innovation or an under-regulated risk rather than becoming a meaningful instrument for improving educational quality.

Accordingly, the present study aims to examine the role of artificial intelligence and ChatGPT in education by

analyzing their pedagogical, administrative, strategic, and ethical implications for teaching, learning, assessment, curriculum development, and educational management.

2. Methodology

The present study was conducted with the aim of designing and explaining a policy-making model for increasing the credibility of Sharia resolutions in Islamic banking in Afghanistan. Accordingly, a qualitative approach was selected for the study. The research data were collected through semi-structured interviews. The target population of these interviews included experts in banking, law, jurisprudence, Islamic thought, and economics. Semi-structured interviews make it possible not only to answer predetermined questions, but also to identify new and unexpected findings and obtain comprehensive and in-depth perspectives on technical, economic, religious, social, and legal dimensions.

After data collection, thematic analysis was conducted to identify the patterns, themes, and components affecting the enhancement of the credibility of Sharia resolutions in Islamic banking. This analysis was carried out using MAXQDA software in three coding stages: open, axial, and selective coding. The sampling method was purposive and was conducted using judgmental sampling based on expert criteria. In this method, participants were selected based on having at least 10 years of managerial or research experience in related fields, having authored notable works or conducted prominent projects related to Sharia resolutions in Islamic banking, and holding an organizational position relevant to the research topic. The sample size was determined as 15 participants based on the principle of theoretical saturation.

3. Findings and Results

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criteria. In this method, participants were selected based on having at least 10 years of managerial or research experience in related fields, having authored notable works or conducted prominent projects related to Sharia resolutions in Islamic banking, and holding an organizational position relevant to the research topic. The sample size was determined as 15 participants based on the principle of theoretical saturation.

Table 1. Characteristics of Participants

No.	Last Name	Education	Occupation
1	Moqim	Master's degree in Law	Employee of Da Afghanistan Bank
2	Rastaqi	Master's degree in Management	Bank employee
3	Alizi	Master's degree in Accounting	Bank employee
4	Edrisi	Master's degree in Accounting	Bank employee
5	Bayat	Bachelor's degree in Economics	Employee of Bank-e-Millie Afghan
6	Yadgar	Bachelor's degree in Economics	Employee of Bank-e-Millie Afghan
7	Sadat	Master's degree in Finance and Banking	Employee of Bank-e-Millie Afghan
8	Amani	Master's degree in Finance and Banking	Employee of Bank-e-Millie Afghan
9	Ziaei	Master's degree in Sharia and Law	Regulatory Deputy of the Banking Supervision Directorate for Financial Services
10	Rafiqi	Bachelor's degree in Economics	Employee of the Financial and Banking Services Supervision Department
11	Mushfiq	Bachelor's degree in Economics	Bank employee
12	Yousafzai	Master's degree in Private Law	Contract specialist at Da Afghanistan Bank
13	Barakzai	Bachelor's degree in Law	Contract specialist at Da Afghanistan Bank
14	Haqmal	Master's degree in Commercial Law	Employee of Da Afghanistan Bank
15	Muzammil	Master's degree in Jurisprudence and Law	Employee of Da Afghanistan Bank

Open coding is the first and most fundamental stage in qualitative data analysis. At this stage, the researcher approaches the interview texts analytically and without presuppositions, identifying, naming, and categorizing the concepts embedded in them. In this study, the data from all interviews were examined sentence by sentence with precision, and every phrase, idea, or key concept related to the research questions was extracted as an open code. These codes were formed either verbatim or in wording very close to the participants' statements and were kept, as far as possible, free from the researcher's interpretive bias so that they would constitute the simplest semantic units of analysis.

The precise and detailed process of open coding in this study ultimately led to the identification of 532 initial open codes, which indicates the richness of the data, the diversity of participants' experiences, and the sufficient depth and accuracy of the coding process. These initial codes formed the foundation of all subsequent analytical stages and provided a rich and detailed framework for understanding the experiences and expertise of the participants. These raw codes provided the necessary material for the next stages of analysis, namely the formation of semantic clusters or axial codes, and paved the way for achieving the final research model.

Table 2. Axial Codes and Open Subcodes

Axial Code	Open Subcodes and Frequencies
Sharia governance and supervision	Independence of the Sharia board (8); strengthening Sharia supervision (6); weakness of Sharia supervision (8); role of the Sharia supervisory board (6); central bank supervision (7); establishment of a strong supervisory system (7); practical supervision and evaluation (3)
Laws, regulations, and institutional frameworks	Establishment of a comprehensive legal framework (4); revision of laws and regulations (4); standardization of operational criteria (4); legal support (9); development of the legal and regulatory framework (6); modeling based on global standards (7); implementation of Sharia resolutions (5); heterogeneity in the level of implementation of resolutions (5); documentation of resolutions (4)
Institutional and governance factors	Government support (13); central bank support (6); support by the competent authority (4); interbank coordination (8); lack of full coordination among institutions (4); governance of the Islamic Emirate (7); political challenges of the country (6); strengthening cooperation (4)

In the axial coding process, three axial codes were obtained under the titles of Sharia governance and supervision; laws, regulations, and institutional frameworks; and institutional and governance factors. Each of these three axes is described and explained below.

First Axial Code: Sharia Governance and Supervision

Based on the analysis of interviews conducted with 15 experts and specialists in Islamic banking in Afghanistan, the axial category of Sharia governance and supervision was identified as one of the most important dimensions of the policy-making model for increasing the credibility of Sharia resolutions. This category, with a cumulative frequency of more than 45 open codes, reflects the considerable emphasis placed by participants on the role of supervisory structures, institutions, and mechanisms in legitimizing and strengthening the credibility of Sharia resolutions. Among these, the independence of the Sharia board, with a frequency of 8, and the weakness of Sharia supervision, also with a frequency of 8, emerged as the most important positive and negative components of this area. Participants such as Mr. Moqim emphasized that all resolutions issued by the Sharia Supervisory Board of Da Afghanistan Bank and the Sharia boards of banks enjoy full legitimacy and independence, but the level of implementation of these resolutions across banks is not uniform. Mr. Rastaqi also identified the emphasis of the banking supervisory board on the implementation of Sharia resolutions as one of the key intervening factors.

In the supervisory dimension, central bank supervision, with a frequency of 7, and the role of the Sharia supervisory board, with a frequency of 6, were identified as two fundamental pillars of the supervisory system. Participants explicitly emphasized the need to strengthen these institutions. For example, Mr. Alizi stated that weakness in the practical implementation of Sharia resolutions has somewhat limited their effectiveness, and he considered the existence or absence of a comprehensive law, principles, and regulations for Islamic banking, as well as the supervisory capacity of the central bank and Sharia units, to be influential intervening factors in the implementation of resolutions. Moreover, Mr. Bayat emphasized careful supervision and review of financial institutions active in this sector and the stability of the country's financial sector through professional, comprehensive, and effective supervision of Islamic banks' activities. Amani also regarded a strong and effective inspection and supervisory system as one of the main factors shaping the credibility of Sharia resolutions and

emphasized the strengthening and support of Sharia inspection and auditing as a key strategy.

Conversely, supervisory challenges, particularly the weakness of Sharia supervision, with a frequency of 8, weakness in post-approval supervision of resolutions, as raised by Mr. Edrisi, and weakness in the Sharia supervision and auditing system, as raised by Mr. Yadgar, were identified as serious barriers to the effective implementation of resolutions. Participants proposed solutions such as establishing a strong supervisory system, with a frequency of 7, practical supervision and evaluation, with a frequency of 3, and creating a supervisory hierarchy, as reflected in other codes, to overcome this situation. Mr. Mushfiq emphasized that continuous supervision must be carried out, and Mr. Ziaei emphasized precise supervision of Sharia resolutions by Da Afghanistan Bank. Overall, the participants believed that the independence of Sharia boards, strengthening central bank supervision, establishing a strong supervisory system, and continuous practical evaluation constitute the four fundamental pillars of effective Sharia governance, which can create the conditions for increasing the credibility and effectiveness of Sharia resolutions in Afghanistan's Islamic banking system.

Second Axial Code: Laws, Regulations, and Institutional Frameworks

Based on the analysis of the interviews, the axial category of laws, regulations, and institutional frameworks, with a cumulative frequency of more than 48 open codes, was identified as one of the fundamental infrastructures in the policy-making model for increasing the credibility of Sharia resolutions. Among these, legal support, with a frequency of 9, and modeling based on global standards, with a frequency of 7, were the most frequent components of this axial category. Participants such as Mr. Moqim emphasized the existence of laws, regulations, and guidelines to support the implementation of resolutions, full awareness of AAOIFI standards, and the adaptation of these standards to the current conditions of the country in accordance with the Hanafi school of jurisprudence. Similarly, Mr. Rastaqi regarded the strengthening of the legal framework of Islamic banking by the central bank as one of the main factors shaping the credibility of resolutions, while Mr. Alizi referred to modeling based on international methods and standards in the field of Islamic banking and to the existence or absence of a comprehensive law, principles, and regulations for Islamic banking as intervening factors.

In the dimension of formulating and revising regulations, the components of establishing a comprehensive legal

framework, with a frequency of 4, revising laws and regulations, with a frequency of 4, and developing the legal and regulatory framework, with a frequency of 6, indicate an urgent need to update and complete the existing laws. Mr. Edrisi emphasized the existence of appropriate legal and supervisory frameworks and the level of development of Islamic banking laws and regulations as influential and intervening factors. Mr. Bayat considered the provision of a legal and regulatory framework and the standardization of Islamic banks' activities in accordance with internationally accepted standards to be among the key strategies. Yadgar also identified legal and regulatory frameworks as one of the main intervening conditions, and Mr. Sadat emphasized the enactment of supportive laws and regulations for Islamic banking and the establishment of unified standards for the activities of Islamic banks. On the other hand, Mr. Rafiqi considered compatibility with national laws and institutional independence to be among the factors affecting the credibility of resolutions and emphasized the formulation and use of unified Sharia standards at the national or international level, which would reduce disagreements and increase customer confidence in the market.

In the area of implementation and compliance, the components of implementing Sharia resolutions, with a frequency of 5, and heterogeneity in the level of implementation of resolutions, with a frequency of 5, indicate a gap between the formulation and implementation of laws. Mr. Moqim explicitly acknowledged that the level of implementation of resolutions across banks is not uniform and that no unified perspectives are observed. In addition, documentation of resolutions, with a frequency of 4, and standardization of operational criteria, with a frequency of 4, were identified as practical solutions for reducing this heterogeneity. Mr. Ziaei emphasized the Sharia and legal framework and the existence of a Sharia and legal structure, while Mr. Barakzai regarded the clarity of Islamic banking laws, the level of support from supervisory institutions, and the existence of effective supervisory mechanisms as intervening factors affecting the credibility and implementation of resolutions. Overall, the participants believed that establishing a comprehensive legal framework, continuously revising regulations, standardizing operational criteria, modeling based on global standards, and accurately documenting resolutions constitute the main pillars of an effective legal system for increasing the credibility of Sharia resolutions in Islamic banking in Afghanistan, and that lack of coordination in this area represents the most important barrier to the effective implementation of resolutions.

Third Axial Code: Institutional and Governance Factors

Based on the analysis of the interviews, the axial category of institutional and governance factors, with a cumulative frequency of more than 52 open codes, was identified as the most influential and most frequent category in the policy-making model for increasing the credibility of Sharia resolutions. Among these, government support, with a frequency of 13, interbank coordination, with a frequency of 8, and governance of the Islamic Emirate, with a frequency of 7, were identified as three key components of this area. Participants explicitly emphasized the indispensable role of governance in advancing Islamic banking. For example, Mr. Rastaqi stated that, from the perspective of domestic policy and government policy, the current situation is completely appropriate and suitable for increasing the credibility of Sharia resolutions, and he regarded the comprehensive support of the government, especially the central bank, for Islamic banking as one of the main factors shaping the credibility of resolutions. Mr. Sadat also referred to developments after the governance of the Islamic Emirate and stated that after the governance of the Islamic Emirate and the prohibition of *riba*-based transactions in Afghanistan's banking system, conditions for the growth of Islamic banking became available and the sector has been moving toward development, to the extent that most banks have abandoned the conventional system and have adjusted all their activities in accordance with Islamic banking. He also regarded coordination between the central bank and Islamic banks, as well as comprehensive support for banks with Islamic systems by the central bank and the government, as influential factors.

In the dimension of institutional support, the components of central bank support, with a frequency of 6, and support by the competent authority, with a frequency of 4, indicate the need for active support from supervisory and policy-making institutions for Sharia resolutions. Mr. Moqim emphasized the level of support and supervision by Da Afghanistan Bank regarding the implementation of resolutions and the existence of coordination, support, and cooperation between the Sharia Supervisory Board of Da Afghanistan Bank and the banks. Mr. Alizi regarded the supervisory principles and regulations of the central bank as factors affecting the enhancement of the credibility of resolutions. Moreover, Mr. Rafiqi proposed close cooperation among the central bank, supervisory institutions, and Sharia boards, which would lead to greater coherence in policy-making and regulatory implementation, as a key strategy. Mr. Mushfiq referred to the support of

relevant organizations such as Da Afghanistan Bank as the most important factor in shaping the credibility of resolutions. On the other hand, Mr. Ziaei emphasized the support, encouragement, and promotion of Sharia resolutions, provided they are correct, and guiding them toward making sound and appropriate decisions, as well as support by the competent authority. Mr. Barakzai also considered the level of support from supervisory institutions and the existence of effective supervisory mechanisms to be intervening factors affecting the implementation of resolutions.

Conversely, institutional and governance challenges, particularly the political challenges of the country, with a frequency of 6, and the lack of full coordination among institutions, with a frequency of 4, were identified as serious barriers. Mr. Yadgar identified the political and economic situation of the country, and Mr. Sadat referred to the country's economic and political challenges, stating that the country faces multiple problems in these respects, as fundamental limitations. Likewise, Mr. Edrisi referred to the economic and political situation of the country, and Mr. Yousafzai identified environmental factors such as economic stability, political developments, and access to specialized human resources as intervening conditions affecting the credibility and practical implementation of Sharia resolutions. To address these challenges, the component of strengthening cooperation, with a frequency of 4, was proposed as a key strategy. Mr. Bayat emphasized cooperation with scholars and religious authorities, namely close cooperation with religious authorities to approve and promote Islamic banking services, while Mr. Haqmal emphasized greater coordination between Sharia boards and the executive departments of banks. Overall, the participants believed that decisive government support, effective supervision by the central bank, inter-institutional coordination, and political stability constitute the four fundamental pillars of institutional and governance factors, which can create the conditions for increasing the credibility and effectiveness of Sharia resolutions in Afghanistan's Islamic banking system, and that any weakness or lack of coordination in this area represents the most important obstacle to achieving the objectives of Islamic banking.

Selective Coding

Institutional-Social Legitimation of Sharia Resolutions in the Islamic Banking System

The central phenomenon extracted from the analysis of interviews with 15 experts in Islamic banking in Afghanistan is the institutional-social legitimation of Sharia resolutions,

which indicates a multidimensional process of acquiring legitimacy, acceptability, and practical efficiency for resolutions issued by the Sharia boards of banks. This phenomenon emphasizes not only institutional and legal aspects, but also social, cultural, and behavioral dimensions. As Mr. Moqim noted, the credibility and implementation of Sharia resolutions mostly depend on the scholarly and jurisprudential standing of the members of banks' Sharia boards and the executive officials of banks. Mr. Rafiqi also emphasized that the credibility of Sharia resolutions results from a combination of strong reliance on Sharia sources, the expertise of the jurists serving on Sharia boards, compliance with international standards, central bank supervision, institutional independence, compatibility with national laws, and responsiveness to economic needs.

This central phenomenon reflects a transition from a purely jurisprudential and legal view of the credibility of resolutions toward a more comprehensive domain in which institutional factors, including government support, central bank supervision, and inter-institutional coordination; knowledge-related factors, including jurisprudential expertise, human resource training, and public awareness; behavioral factors, including organizational commitment, financial culture, and social acceptance; and environmental factors, including economic stability and technical infrastructure, all interact dynamically to shape the credibility of Sharia resolutions. As Mr. Ziaei stated, completeness, governance, comprehensiveness, and full credibility require time, experience, research, capacity building, understanding of the economic realities of the country, and awareness of the sensitivities of the banking sector by the Sharia boards of banks. This comprehensive perspective elevates the phenomenon of legitimation from a merely jurisprudential issue to a macro-level managerial and policy-making issue that requires the design of a multidimensional policy-making model.

Context

The context in which the central phenomenon has emerged consists of the political, economic, institutional, and cultural setting governing Afghanistan's banking system in the period after the re-establishment of the Islamic Emirate.

Participants explicitly emphasized the fundamental transformations in this context. Mr. Sadat stated that after the governance of the Islamic Emirate and the prohibition of *riba*-based transactions in Afghanistan's banking system, conditions for the growth of Islamic banking became available and the sector has been moving toward

development, to the extent that most banks, including Bank-e-Millie Afghan and Pashtany Bank, have completely abandoned the conventional system and have adjusted all their activities, products, and services in accordance with Islamic banking. Mr. Rastaqi also stated that, from the perspective of domestic policy and government policy, the current situation is completely appropriate and suitable for increasing the credibility of Sharia resolutions, and that there is public interest in society in the Islamization of the existing banking system.

However, the existing context is also accompanied by challenges. Mr. Moqim stated that, compared with countries such as Malaysia, Indonesia, Iran, Pakistan, and Arab countries, Afghanistan has not yet reached a fully implementable stage. Mr. Rastaqi also noted that, from the perspective of banking and monetary policies and practical applications, there are problems and more time is needed. Mr. Ziaei, referring to the beginning of the Islamization process of the banking sector, which genuinely requires considerable time and the resolution of related issues, emphasized the transitional and transformative nature of the current context. Overall, the existing context is dual in nature: on the one hand, there is political support and social interest in the Islamization of banking, while on the other hand, shortages of infrastructure, specialized human resources, and practical experience have made the process of legitimation difficult. Mr. Edrisi also emphasized the gap between the theoretical and practical context by noting that a distance is observed between the approval and full implementation of resolutions, which can affect their credibility.

Causal Conditions

Causal conditions are the factors that have led to the formation and importance of the central phenomenon and include the following:

A) Urgent Need for Sharia Legitimacy in the Financial System

The most important causal condition is the banking system's fundamental need to acquire Sharia legitimacy in order to gain public trust. Mr. Alizi emphasized gaining public trust through transparency in banks' performance, and Mr. Rastaqi considered public assurance regarding the Sharia compliance of banks' activities to be one of the consequences of the effective implementation of resolutions. Mr. Bayat also stated that interest-based activities have been stopped in all banks; therefore, people use Islamic banking products and services, which indicates society's genuine need for Sharia-compliant services.

B) Governance Requirements and National Macro-Policies

The governance of the Islamic Emirate and its macro-policies for the Islamization of the financial system represent another important causal condition. Mr. Ziaei stated that with the second governance of the Islamic Emirate of Afghanistan, the country's financial and banking system has been moving toward Islamization and growth; therefore, one of the requirements of the Islamic system is that all dimensions of the country be Islamic, whether political, economic, or military. Accordingly, the leadership of the Islamic Emirate of Afghanistan is determined to Islamize the financial system, especially the country's banking sector. Mr. Sadat also identified the governance of the Islamic Emirate and the prohibition of *riba*-based transactions as the main factor in the growth of Islamic banking.

C) International Pressures and the Need for Compliance With Global Standards

Modeling based on global standards and the need for compliance with international criteria constitute other causal conditions. Mr. Moqim emphasized full awareness of AAOFI standards and the adaptation of these standards to the current conditions of the country. Mr. Alizi considered modeling based on international methods and standards in the field of Islamic banking to be one of the factors affecting the enhancement of the credibility of resolutions. Mr. Rafiqi also regarded compliance with international standards as one of the main factors contributing to the credibility of resolutions.

Intervening Conditions

Intervening conditions are the factors that exert positive or negative effects on the legitimation process and include the following:

A) Shortage of Specialized Human Resources

The most important negative intervening condition is the severe shortage of specialized personnel. Mr. Moqim identified the shortage of experienced and specialized employees who are fully familiar with the jurisprudence of transactions and contemporary Islamic finance and banking in accordance with the Hanafi school of jurisprudence as one of the most important challenges. Mr. Bayat also stated that the shortage of specialists, namely the absence of specialized individuals in the fields of Islamic banking and Sharia, is a serious challenge and obstacle. Mr. Rafiqi emphasized the shortage of individuals who have expertise in both Islamic transaction jurisprudence and modern banking and finance.

B) Support From the Government and the Central Bank

Conversely, decisive support from the government and the central bank is a positive and facilitating intervening condition. Mr. Rastaqi emphasized the comprehensive support of the government, especially the central bank, for Islamic banking. Mr. Sadat considered coordination between the central bank and Islamic banks, as well as comprehensive support for banks with Islamic systems by the central bank and the government, to be influential factors. Mr. Ziaei also regarded the support, encouragement, and promotion of Sharia resolutions, provided they are correct, and guiding them toward making sound and appropriate decisions as key strategies.

C) Jurisprudential Disagreements and Heterogeneity in Implementation

Mr. Moqim explicitly acknowledged that, in some cases, differences in jurisprudential interpretations lead to differences in how resolutions are implemented, and this issue is considered one of the fundamental challenges. Yadgar also emphasized differences in jurisprudential perspectives, and Mr. Mushfiq emphasized the absence of consensus among Islamic scholars regarding certain banking transactions. Conversely, Mr. Rafiqi proposed the formulation and use of unified Sharia standards at the national or international level, which would reduce disagreements and increase customer confidence in the market.

Strategies

The strategies identified for increasing the credibility of Sharia resolutions are as follows:

A) Strengthening the System of Training and Human Resource Empowerment

Participants unanimously emphasized the necessity of investing in training. Mr. Alizi regarded the training and development of specialized and professional human resources as one of the fundamental strategies, and Mr. Edrisi emphasized increasing specialized training for employees and managers. Mr. Sadat emphasized the training and education of specialists in Islamic banking and the holding of seminars and public awareness programs. Mr. Mushfiq proposed increasing public awareness of Islamic banking at the level of respected scholars and mosques, as well as at universities and academic and scientific centers across the country. Mr. Rastaqi also emphasized providing training programs for Sharia board members and enhancing the capacity of specialists in Sharia affairs related to Islamic banking.

B) Establishing a Comprehensive Legal Framework and Standardizing Criteria

Mr. Moqim emphasized the formulation of standards for the Islamic banking sector and the standardization and strengthening of banks' Sharia boards. Mr. Alizi proposed the establishment of a national supreme Sharia council to unify procedures and implement valid international standards. Mr. Rafiqi emphasized the formulation and use of unified Sharia standards at the national or international level, and Mr. Barakzai emphasized the development of clear operational guidelines for banks. Mr. Bayat also considered the standardization of Islamic banks' activities in accordance with internationally accepted standards to be one of the key strategies.

C) Strengthening the Sharia Supervision and Auditing System

Mr. Edrisi emphasized the establishment of an effective Sharia supervision and auditing system and the strengthening of the independence and position of Sharia boards. Mr. Bayat proposed the formation of strong and independent supervisory boards to review the performance of Islamic banks. Yadgar emphasized strengthening the independence and authority of Sharia boards and establishing an effective Sharia supervision and auditing system. Mr. Ziaei considered precise supervision of Sharia resolutions by Da Afghanistan Bank and strengthening the structure and framework of Sharia governance in banks to be key strategies.

D) Increasing Transparency and Public Awareness

Mr. Moqim emphasized strengthening transparency and accountability in relation to compliance with Sharia resolutions, and Mr. Rastaqi proposed advertising Sharia resolutions and Islamic banking products. Mr. Sadat emphasized transparency in the formulation and publication of Sharia resolutions, and Mr. Mushfiq emphasized explaining and clarifying Islamic banking services for customers throughout the country through print, visual, audio, and social media.

Consequences

The consequences resulting from the successful implementation of strategies and the legitimization of Sharia resolutions are as follows:

A) Increased Trust Among Stakeholders, Including Customers, Investors, and Supervisory Institutions

Mr. Alizi emphasized increasing the level of trust among depositors and investors. Mr. Edrisi regarded increased trust among customers and investors and the enhancement of the credibility and reputation of Islamic banks as positive consequences. Yadgar emphasized increasing the trust of customers and investors and improving the credibility and

legitimacy of banks. Mr. Sadat stated that the effective and credible implementation of Sharia resolutions leads to increased trust among customers, investors, and other stakeholders in Islamic banks, because they become assured that banking activities are carried out in accordance with Sharia principles and rulings. Mr. Rafiqi also stated that when customers, investors, and depositors become assured that a bank operates in accordance with Sharia rulings, they will have greater trust in it.

B) Development and Sustainable Growth of Islamic Banking

Mr. Moqim regarded the development of Islamic banking, attraction of domestic and foreign capital, and strengthening of the country's financial stability as effects of implementing Sharia resolutions. Mr. Alizi emphasized the creation of conditions for the sustainable growth of Islamic banking and the development of the Islamic financial market. Mr. Bayat considered the correct implementation of Sharia resolutions to increase banks' competitiveness and improve the position of Islamic banking in Afghanistan's financial system. Mr. Yousafzai also stated that, at the macro level, the credibility and correct implementation of Sharia resolutions can contribute to the sustainable development of Islamic banking, increased stability of the financial system, and strengthening of the position of Islamic banks in Afghanistan.

C) Improved Performance and Financial Stability of Banks

Mr. Edrisi emphasized improved bank performance and financial stability and reduced Sharia non-compliance risk. Yadgar referred to the reduction of Sharia and operational risks, the development of Islamic banking services and products, and the strengthening of growth and sustainability in Afghanistan's Islamic financial system. Mr. Rafiqi emphasized increased efficiency and innovation in banking and reduced vulnerability of the banking system. Mr. Ziaei referred to economic growth in accordance with Sharia principles, financial inclusion, employment generation in related sectors, and the fight against poverty and unemployment as macro-level consequences of the effective implementation of Sharia resolutions.

D) Attainment of Divine Satisfaction and Social Legitimacy

Mr. Ziaei emphasized the attainment of divine satisfaction as the first and most important consequence, and Mr. Rastaqi regarded gaining the satisfaction and support of the absolute majority of society as one of the consequences of the effective implementation of resolutions. Mr. Muzammil also stated that if Sharia resolutions are implemented correctly, continuously, and effectively, customers' trust and confidence in banks will increase, and the legitimacy and acceptability of Islamic banking will be strengthened. Mr. Barakzai referred to society's inclination to use Islamic financial services as one of the important consequences.

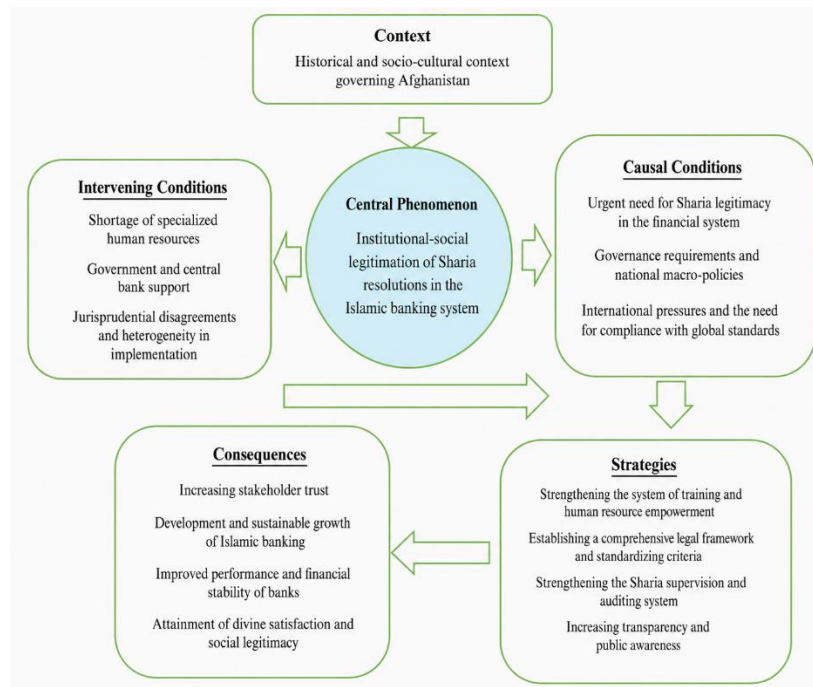


Figure 1. Paradigmatic Diagram of the Study

4. Discussion and Conclusion

The findings of the present study indicated that artificial intelligence, particularly generative artificial intelligence tools such as ChatGPT, has become a transformative force in education by influencing teaching methods, learning support, assessment practices, curriculum development, institutional management, and strategic educational planning. The results showed that AI is not limited to a technical or auxiliary role; rather, it increasingly functions as an educational infrastructure that can reshape how teachers design instruction, how students access learning support, how institutions manage academic processes, and how educational systems respond to digital transformation. This finding is consistent with previous studies emphasizing the academic and administrative role of artificial intelligence in education and its capacity to support both pedagogical and organizational functions [1]. Similarly, the results align with studies that describe artificial intelligence as a disruptive educational technology that moves beyond traditional digital learning tools by generating content, supporting dialogue, personalizing learning, and challenging established models of instruction and assessment [2, 3].

One of the main findings of the study was that teachers and educational practitioners generally perceive artificial intelligence as a supportive tool for improving teaching and learning, particularly in lesson preparation, content generation, explanation of concepts, classroom support, and instructional planning. This result is supported by empirical and review-based studies showing that ChatGPT can assist teachers in preparing instructional materials, generating examples, simplifying complex content, and enhancing classroom interaction when used under professional supervision [12, 13]. The findings also correspond with research showing that teachers view ChatGPT as a useful supporting tool in the digital era, although their acceptance depends on pedagogical readiness, technological familiarity, and institutional guidance [14]. In this regard, the study confirms that the effective use of AI in education depends less on the mere availability of technology and more on teachers' ability to integrate it purposefully into instructional design.

The results also suggested that AI-supported education can improve personalization and feedback processes. AI tools can provide immediate explanations, individualized responses, adaptive learning pathways, and formative feedback, which are particularly important in contexts where

teachers face large classes, diverse student needs, or limited instructional time. This finding is consistent with studies that have explored the feasibility and efficacy of ChatGPT for personalized feedback in teaching and have shown that generative AI may support timely learner guidance when its outputs are monitored and refined by educators [24]. The finding is also aligned with systematic evidence indicating that AI in education creates opportunities for personalized learning, adaptive support, automated feedback, and learner-centered instruction [3, 29]. However, the present study also confirmed that personalization through AI cannot be considered inherently reliable, because the quality of AI-generated feedback depends on prompt quality, content accuracy, contextual relevance, and teacher validation.

Another important finding was that the role of artificial intelligence varies across subject domains. In science education, AI can support lesson planning, conceptual explanation, inquiry-based learning, and the generation of instructional scenarios. This result is consistent with research on artificial intelligence in science education, which shows that the field has increasingly focused on adaptive learning systems, intelligent tutoring, automated assessment, and teacher support over the past decade [18]. It also aligns with evidence showing that ChatGPT can support pre-service teachers in science lesson planning, although its outputs require careful pedagogical evaluation [19]. In mathematics education, the findings showed that AI may help teachers generate exercises, explain procedures, and provide step-by-step support, which is consistent with studies reporting mathematics teachers' recognition of AI's potential for instructional support alongside concerns about accuracy and student dependency [17]. Therefore, the findings confirm that AI integration must be discipline-sensitive and should reflect the epistemic structure, assessment demands, and learning challenges of each subject area.

The study also found that AI tools are particularly influential in language education and academic writing support. ChatGPT and similar systems can support learners by improving vocabulary development, grammar correction, translation, drafting, revision, and communicative practice. This finding is consistent with research showing that AI and ChatGPT can enhance English as a Foreign Language classroom support and transform assessment techniques by providing students with immediate linguistic assistance and alternative forms of practice [20]. At the same time, the findings indicated that language-related AI use creates serious concerns about authorship, academic honesty, and

the authenticity of student performance. This interpretation is supported by studies emphasizing that generative AI requires a rethinking of assessment models, because conventional written assignments may no longer provide valid evidence of independent student learning [2, 30]. Thus, the results suggest that AI in language education should be accompanied by process-based assessment, reflective tasks, oral evaluation, and explicit AI-use policies.

Another major finding was that artificial intelligence should not be conceptualized as a substitute for teachers. Although AI tools can generate educational content and respond to learners' questions, the findings showed that the professional, ethical, emotional, social, and contextual roles of teachers remain irreplaceable. This result strongly aligns with studies arguing that ChatGPT cannot replace the teacher in the classroom because teaching involves human judgment, relational interaction, moral responsibility, motivation, and contextual interpretation [21]. The finding is also supported by comparative research indicating that ChatGPT-generated content may be useful, but teacher-generated content remains essential because teachers can adapt instruction to curriculum goals, learners' needs, classroom culture, and educational values [22]. Therefore, the study supports an augmentation model of AI integration, in which artificial intelligence expands teachers' capacities rather than replacing their professional agency.

The findings further demonstrated that students' use of AI tools is increasing and that this use has both educational benefits and risks. Students can use ChatGPT and other AI tools for clarification, summarization, writing support, translation, idea generation, and self-directed learning. This finding is consistent with studies examining students' and teachers' perspectives on undergraduate use of ChatGPT and AI tools, which show that students often perceive AI as accessible, efficient, and helpful for academic tasks [23]. However, the present study also indicated that unregulated use of AI may weaken independent thinking, increase dependency, and create challenges for academic integrity. This interpretation aligns with previous studies that identify ethical concerns, overreliance, plagiarism, misinformation, and insufficient AI literacy as major challenges in educational AI adoption [3, 29]. Therefore, the results emphasize that educational institutions must move from prohibition-oriented responses toward structured AI literacy and responsible-use frameworks.

The study also revealed that AI has important implications for curriculum planning and educational design. The findings indicated that curriculum systems must

address AI both as a tool for learning and as a content area that students need to understand critically. This is consistent with studies highlighting the application of artificial intelligence in education and curriculum planning and emphasizing the need to incorporate digital literacy, ethical reasoning, technological competence, and future-oriented skills into curricula [25]. The findings also align with research on technology-enhanced learning and augmented reality in higher education, which shows that emerging technologies require strategic curriculum-level planning rather than fragmented or isolated implementation [26]. Accordingly, AI integration should be embedded in curriculum goals, teaching strategies, assessment policies, and teacher education programs.

At the institutional level, the results showed that artificial intelligence can contribute to educational administration, organizational transformation, and strategic management. AI can support decision-making, academic planning, monitoring, communication, administrative efficiency, human resource processes, and institutional innovation. This finding is consistent with studies emphasizing the role of AI in managing the strategic transformation of higher education and improving institutional responsiveness in rapidly changing educational environments [4]. It also corresponds with research on artificial intelligence adoption in public organizations, which shows that successful adoption requires organizational readiness, leadership support, governance arrangements, and stakeholder engagement [11]. From a management perspective, the findings are also aligned with studies suggesting that AI management should be evaluated in terms of feasibility, desirability, and viability, because technical possibility alone is insufficient for successful implementation [6].

The findings also indicated that AI adoption in education is closely related to human resource development and professional role transformation. Teachers, administrators, and educational staff need new competencies in prompt design, AI evaluation, ethical decision-making, digital pedagogy, data literacy, and instructional redesign. This result is supported by studies on the role of artificial intelligence in human resource management, which show that AI affects training, job design, decision-making, and professional development [27]. It is also consistent with research examining AI and job elimination, which indicates that artificial intelligence may transform professional roles rather than simply removing them, thereby requiring reskilling and role redefinition [28]. In education, this means that AI integration must be accompanied by teacher

empowerment rather than imposed as a purely technical reform.

The study further found that AI adoption can contribute to sustainability and broader educational development when implemented responsibly. AI may help institutions expand access, improve learning support, optimize resources, and strengthen evidence-based planning. This finding is consistent with research arguing that artificial intelligence can support the implementation of the Sustainable Development Goals in higher education institutions by improving institutional capacity, educational inclusion, and sustainability-oriented decision-making [10]. It also aligns with studies emphasizing the role of AI technologies in organizing educational processes and increasing the efficiency of educational systems [7, 8]. However, the results also indicate that sustainability-oriented AI use requires equitable access, ethical governance, and attention to the digital divide; otherwise, AI may reproduce inequalities rather than reduce them.

Overall, the findings of this study are consistent with the broader literature showing that artificial intelligence in education creates a dual reality: it offers major opportunities for teaching, learning, feedback, assessment, curriculum development, and institutional management, while simultaneously producing challenges related to ethics, accuracy, dependency, equity, privacy, teacher readiness, and governance. This dual interpretation is supported by studies that describe artificial intelligence as both an opportunity and a challenge for education systems [3, 9]. The findings also correspond with phenomenological and perception-based studies showing that teachers' acceptance of ChatGPT depends on their experiences, concerns, and perceived usefulness in real classroom conditions [15, 16]. Therefore, the discussion confirms that the future of AI in education should not be framed as unconditional adoption or complete rejection, but as responsible integration grounded in pedagogy, ethics, management, and policy.

This study had several limitations that should be considered when interpreting its findings. First, the study relied on existing literature and conceptual analysis, which means that its conclusions are shaped by the scope, quality, and thematic orientation of the available sources. Second, because artificial intelligence technologies are developing rapidly, some findings may become outdated as new tools, policies, and educational practices emerge. Third, the study addressed artificial intelligence in education broadly, and therefore could not examine all educational levels, disciplines, cultural contexts, or institutional types in equal

depth. Finally, the study focused primarily on pedagogical, administrative, and strategic implications, while technical dimensions such as algorithmic design, model architecture, data governance systems, and infrastructure requirements were not examined in detail.

Future studies should conduct empirical investigations with teachers, students, administrators, curriculum planners, and policy-makers to examine how AI tools are actually used in educational settings and what measurable effects they have on learning outcomes, instructional quality, assessment validity, and institutional performance. Longitudinal research is also needed to determine whether AI-supported learning produces sustained educational benefits or only short-term improvements in efficiency and engagement. Comparative studies across disciplines, educational levels, and cultural contexts would help clarify whether AI adoption differs between schools, universities, vocational education, and teacher education programs. Future research should also examine the ethical, psychological, and social consequences of AI use, including dependency, academic integrity, student motivation, teacher identity, equity, and trust in educational institutions.

Educational institutions should develop clear and practical policies for the responsible use of artificial intelligence in teaching, learning, assessment, and administration. Teachers and students should receive structured AI literacy training that covers effective prompting, critical evaluation of AI-generated content, ethical use, academic integrity, and the limits of automated systems. Assessment practices should be redesigned to emphasize process, reflection, oral defense, authentic problem-solving, and demonstrated understanding rather than relying only on conventional written products. Institutions should also establish support structures for teachers, including professional development, technical guidance, ethical protocols, and opportunities for collaborative experimentation. Most importantly, AI should be implemented as a tool for strengthening human-centered education, not as a replacement for teacher judgment, student effort, or institutional responsibility.

Authors' Contributions

Authors equally contributed to this article.

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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

All procedures performed in this study were under the ethical standards.

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