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The Implications of Artificial Intelligence (AI) for Knowledge and Theology: An Epistemological and Theological Critique

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Abstract

The increasing use of generative Artificial Intelligence (AI) in academic and religious contexts has raised questions about how AI-generated outputs affect epistemic agency, knowledge evaluation, and the attribution of religious authority. However, existing scholarship remains fragmented across research on AI and cognition, digital religion and religious authority, and the emerging use of AI in Islamic knowledge contexts. This study addresses this gap through a critical integrative literature review with a qualitative interpretive design. The analysis examined approximately 15 contemporary peer-reviewed studies published primarily between 2021 and 2026, supplemented by selected foundational philosophical and Islamic theological sources. The literature was identified through Scopus, Web of Science, Google Scholar, and ScienceDirect and analyzed thematically across four epistemological dimensions epistemic agency, cognitive offloading, epistemic justification, and attribution of authority and four Islamic-theological dimensions religious authority, scholarly transmission and accountability, lived religious knowledge, and the relationship between rational reflection and spiritual awareness. The findings indicate that generative AI can support information retrieval, organization, translation, and cognitive assistance, while over-reliance may reduce opportunities for independent verification and critical engagement. In Islamic contexts, the central issue concerns the attribution of authority to AI-generated information without adequate scholarly verification and contextual judgment. The study contributes a conceptual distinction between AI's technological capabilities and the epistemic or religious authority attributed to its outputs. The concept of *Ulul Albab* further provides a theological framework for understanding knowledge as involving both intellectual reflection (*fikr*) and spiritual awareness (*dhikr*).

Keywords: Artificial Intelligence; Cognitive Offloading; Epistemic Agency; Islamic Epistemology; Religious Authority; *Ulul Albab*.

Introduction

The rapid development of generative Artificial Intelligence (AI), particularly large language models (LLMs), has changed the conditions under which people access, produce, and evaluate information. Rather than assuming that these technologies have already produced a "profound epistemological and theological shift," it is more precise to understand them as creating new technological affordances that may influence epistemic practices depending on how users interact with them and how institutions incorporate them. Recent research indicates that

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generative AI can facilitate information retrieval, summarization, writing, and other cognitively demanding tasks, while simultaneously creating new challenges concerning human oversight, critical evaluation, and the distribution of cognitive work between users and AI systems (Skulmowski, 2024; Zhai et al., 2024). The implications therefore concern not only what AI can technically produce, but also how users attribute credibility and authority to its outputs. In this sense, the epistemological significance of generative AI should be treated as an emerging and empirically developing problem rather than as an already established transformation of human knowledge.

One important issue concerns the relationship between generative AI, cognitive offloading, and epistemic agency. AI systems can externalize parts of reasoning, information retrieval, synthesis, and textual production, thereby reducing the cognitive effort required for particular tasks. Such externalization is not inherently detrimental; its consequences depend on whether users continue to monitor, evaluate, and revise AI-generated outputs. A systematic review by Zhai et al. (2024), for example, identifies evidence that excessive reliance on AI dialogue systems may affect decision-making, critical thinking, and analytical reasoning, while also emphasizing that AI can improve efficiency and support learning. Similarly, Skulmowski (2024) distinguishes the potential benefits of generative AI assistance from the risk of an AI-related "placebo effect," in which users may overestimate their own abilities after receiving AI assistance. Accordingly, the expression "illusion of expertise" in this study is not presented as an established population-level phenomenon; rather, it is used as a conceptual interpretation of documented problems involving overestimation, cognitive offloading, and inadequate monitoring of human–AI contributions. Furthermore, the term "binary-generated outputs" is inappropriate for describing LLMs because their outputs are probabilistically generated natural-language responses rather than binary products. The more precise term used here is "AI-generated outputs" or "LLM-generated responses."

These epistemic questions become particularly significant when generative AI is applied to religious knowledge. Existing studies suggest that AI-mediated religious communication can affect how religious information is produced, circulated, and encountered by users, but the available evidence does not justify the claim that AI has already replaced scholars or become a primary source of religious authority for society as a whole. Research on digital religion has demonstrated that technological mediation can reshape religious practices and the relationship between online and offline religious spaces (Rohmawati et al., 2024). More recent research specifically examining generative AI indicates that AI systems can produce religious explanations and engage users in religious or spiritual discourse, thereby creating new questions about trust, legitimacy, and authority (Tsuria & Tsuria, 2024; Öhman, 2024). In the Islamic context, recent scholarship has examined the ethical and epistemological boundaries of AI-generated religious guidance and has found a distinction between AI's capacity to retrieve, organize, and formulate religious information and the legitimacy required for authoritative jurisprudential judgment (Niam, 2024; Belhassen et al., 2025). These findings support a more cautious formulation: the central concern is not that AI objectively possesses religious authority, but that its fluency, accessibility, and responsiveness may contribute to the attribution or negotiation of authority by human users. This distinction is particularly important within Islamic epistemology, where the legitimacy of religious knowledge is connected not only to textual information but also to methods of interpretation, contextual judgment, scholarly accountability, and established chains of knowledge transmission.

Recent scholarship reveals three partially connected strands of research. First, studies of

generative AI and cognition have examined cognitive offloading, over-reliance, self-assessment, and critical thinking, demonstrating that the effects of AI assistance are context-dependent rather than uniformly beneficial or harmful (Skulmowski, 2024; Zhai et al., 2024). Second, scholarship on digital religion has examined how digital technologies mediate religious practice, identity, communication, and authority, while emerging research on generative AI has begun to address AI-mediated religious discourse and the construction of credibility around religious chatbots and AI-generated guidance (Tsuria & Tsuria, 2024; Davis et al., 2026). Third, recent Islamic scholarship has begun to examine AI-generated religious information, Islamic jurisprudence, and the boundaries of religious authority, including questions concerning whether computational fluency can legitimately substitute for scholarly reasoning and accountability (Niam, 2024; Belhassen et al., 2025). However, these strands remain insufficiently integrated. Cognitive studies generally examine AI as a cognitive or educational technology without examining the theological foundations of religious knowledge, while studies of AI and religion frequently focus on ethical use, religious communication, or authority without systematically connecting these issues to epistemic agency and the conditions under which knowledge is considered legitimate. The present study addresses this intersection by developing an Islamic-theological critique of generative AI that connects three dimensions: the epistemic status of AI-generated knowledge, the preservation of human epistemic agency, and the theological conditions of religious authority. The novelty therefore lies not in claiming that AI has already transformed Islamic theology, but in examining conceptually how AI-mediated knowledge production may challenge established criteria through which Islamic knowledge is evaluated and religious authority is legitimized.

Against this background, this study adopts an explicitly Islamic-theological and epistemological scope. It does not attempt to provide a comparative theological analysis of Christianity, Judaism, Islam, or other religious traditions. Instead, the analysis focuses on Islamic conceptions of knowledge, human intellectual responsibility, and religious authority, with particular attention to the relationship between AI-generated information and scholarly transmission. The study is guided by the following research questions: (1) How should AI-generated knowledge be epistemologically understood within an Islamic framework of knowledge and human epistemic agency? (2) What challenges may generative AI pose to the criteria of religious authority, scholarly accountability, and knowledge transmission in Islam? (3) Under what conceptual conditions can generative AI function as an assistive technology without being treated as an autonomous source of religious authority? These questions frame the article as a critical conceptual inquiry rather than as a claim that AI inevitably diminishes knowledge or theology. The analysis therefore distinguishes between the technological capabilities of AI, the ways users attribute authority to AI outputs, and the normative theological criteria by which such outputs should be evaluated.

Method

Research Design

This study employed a critical integrative literature review with a qualitative interpretive design. This approach was selected because the study aims to integrate contemporary empirical research with philosophical and Islamic theological literature to examine the epistemological and theological implications of generative Artificial Intelligence (AI). Rather than establishing causal relationships or measuring the effects of AI empirically, the study critically synthesizes existing literature to develop an interpretive understanding of the relationship between AI, knowledge, epistemic agency, and

religious authority. An integrative review is appropriate for bringing together empirical and theoretical literature from different scholarly perspectives (Whittemore & Knafl, 2005).

Research Approach

The study employed two complementary analytical perspectives: epistemology and Islamic theology. The epistemological perspective examined four analytical dimensions: epistemic agency, cognitive offloading, epistemic justification, and attribution of authority. These dimensions were used to assess how AI may influence the distribution of cognitive tasks, human responsibility for evaluating information, and the credibility attributed to AI-generated outputs.

The Islamic-theological perspective examined religious authority, scholarly transmission and accountability, lived religious knowledge, and the relationship between rational reflection and spiritual consciousness. The concepts of *sanad* and *Ulul Albab* were examined specifically within the Islamic context and were not generalized to other religious traditions. The analysis also distinguished between AI's technological affordances, authority attributed to AI by users, institutional adoption, and the actual decision-making role of AI. This distinction was maintained to avoid treating the technical capabilities of AI as equivalent to autonomous epistemic or religious authority.

Data Sources

The data consisted of two categories of scholarly sources. The first category comprised contemporary peer-reviewed literature published primarily between 2021 and 2026. These studies constituted the main analytical corpus and addressed three areas relevant to the research questions: generative AI and epistemic agency; AI, digital religion, and religious authority; and the use of AI in Islamic theological and jurisprudential contexts.

The second category consisted of selected foundational theoretical and theological sources used to establish the conceptual framework for interpreting the contemporary literature. These sources included works concerning epistemology, philosophy of technology, digital religion, science and religion, and Islamic theological concepts. Foundational sources were treated as theoretical support rather than as contemporary empirical evidence.

Relevant literature was identified through Scopus, Web of Science, Google Scholar, and ScienceDirect, supplemented by backward and forward citation tracking. The search strategy combined terms including *"generative AI," "large language models," "ChatGPT," "epistemic agency," "cognitive offloading," "religious authority," "digital religion," "Islamic theology," "Islamic jurisprudence," "fatwa," "ijtihad,"* and *"sanad."* Peer-reviewed journal articles and scholarly reviews were prioritized. News articles, commercial webpages, promotional materials, duplicate publications, and studies that did not address the research questions were excluded.

Following the screening and full-text assessment, the contemporary literature selected for the analysis was limited to approximately 15 peer-reviewed studies, depending on their direct relevance to the three analytical themes. These studies were subsequently organized according to the research questions and analytical framework. Foundational philosophical and theological sources were used as supporting references and were not treated as contemporary empirical evidence. The identification and screening procedure was informed by the stages of identification, screening, eligibility, and inclusion recommended by PRISMA 2020 (Page et al., 2021).

Data Collection

Data were collected through structured documentation of the selected literature. For each source, information concerning the author, publication year, research context, study design, population or corpus where applicable, AI application, principal findings, limitations, and relevance to the epistemological or theological framework was recorded.

The selected sources were then classified according to the principal analytical themes. The initial categories were derived deductively from the research questions and analytical framework, particularly epistemic agency, cognitive offloading, epistemic justification, attribution of authority, religious authority, scholarly transmission, and lived religious knowledge. Additional inductive categories were developed when recurrent concepts or issues emerged from the literature.

To reduce selective citation and confirmation bias, sources presenting beneficial, neutral, contradictory, and critical perspectives on AI were retained when they were relevant to the research questions. This allowed the analysis to consider not only the potential risks associated with AI but also evidence concerning enhanced learning, reduced cognitive burden, improved accessibility, and productive human AI collaboration.

Data Analysis

The collected literature was analyzed through thematic and critical interpretive analysis. The selected studies were examined to identify recurring themes, similarities, differences, and contradictory findings concerning generative AI, epistemic agency, cognitive offloading, knowledge justification, and religious authority. The analytical framework and the relationship between evidence, thematic synthesis, epistemological interpretation, and Islamic-theological interpretation are presented in Figure 1.

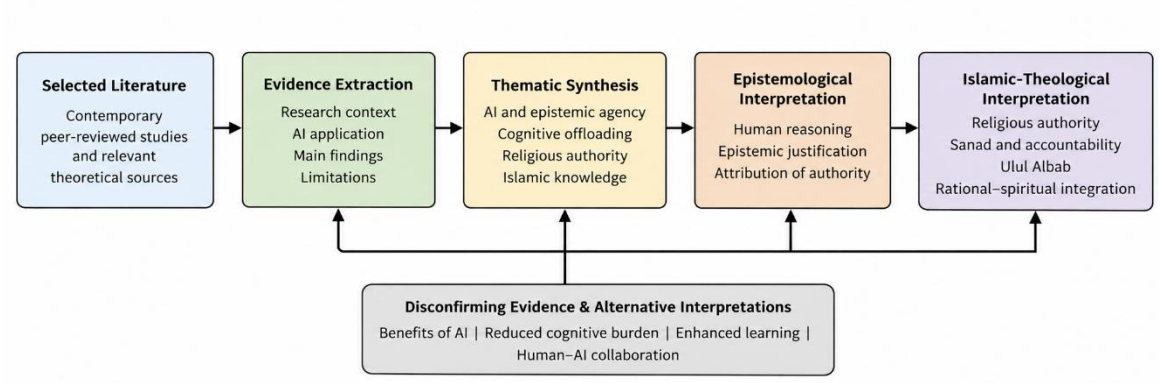


Figure 1. Anlytics Process of The Critical Integrative Literature Review

The analysis also considered disconfirming evidence and alternative interpretations, including studies reporting beneficial uses of AI, enhanced learning, reduced cognitive burden, improved accessibility, and productive human–AI collaboration. These perspectives were considered alongside critical findings to reduce confirmation bias and ensure that the interpretation was grounded in the selected literature rather than based solely on assumptions concerning the risks of AI.

Where Qur'anic concepts such as *Ulul Albab* were used, they were treated as theological sources rather than empirical evidence. Their interpretation was based on the relevant Qur'anic text, its authorized translation, and relevant Islamic scholarly literature. Accordingly, theological interpretations were maintained separately from empirical claims derived from contemporary studies. This distinction ensured that the study's conclusions clearly differentiated between evidence reported in the literature and its subsequent epistemological and Islamic-theological interpretation.

Results

Cognitive Offloading and Over-Reliance on AI-Generated Outputs

The reviewed literature indicates that generative AI can alter how users distribute cognitive tasks between themselves and computational systems. This finding is particularly evident in educational and research contexts, although the available evidence does not support a uniform or inevitable

decline in human reasoning. Zhai, Wibowo, and Li (2024), through a systematic review of 14 studies retrieved from ProQuest, IEEE Xplore, ScienceDirect, and Web of Science, examined over-reliance on AI dialogue systems in research and education. Their synthesis identified concerns related to decision-making, critical thinking, and analytical reasoning when users accept AI-generated recommendations without sufficient evaluation. At the same time, the review also identified productive applications of AI in research and education, including support for information access, writing, data interpretation, and problem-solving. The authors therefore locate the principal concern in patterns of over-reliance rather than in AI use itself.

This distinction is also reflected in Skulmowski's (2024) analysis of generative AI as a form of cognitive externalization. The study distinguishes between the use of AI as an assistant that reduces cognitive burden and the attribution of human-like competence or authority to the system. Generative AI may therefore function as an external cognitive resource, but the epistemic consequences depend on how users interpret and evaluate its contribution. The literature consequently provides stronger support for the concept of epistemic dependence or over-reliance than for a generalized claim that AI inevitably produces an "illusion of expertise."

The evidence also indicates that the relationship between AI use and cognitive performance is context-dependent. The systematic review by Zhai et al. (2024) focuses primarily on educational and research settings and does not establish long-term effects across all populations. Its findings therefore cannot be generalized to all AI users or treated as evidence of a population-wide decline in intellectual capacity. Instead, the literature suggests that the transfer of cognitive tasks to AI becomes epistemically significant when users reduce independent verification, evaluation of sources, or engagement with alternative arguments.

Within this context, the distinction between information access and epistemic justification becomes important. AI-generated responses may provide rapid access to organized information, but accessibility does not by itself establish the truth, reliability, or adequacy of that information. The reviewed literature therefore identifies human evaluation as a continuing component of responsible knowledge practices. This finding is particularly relevant to the present study because the research question concerns human epistemic agency rather than the technical capabilities of AI alone.

LLM-Generated Knowledge and the Status of Understanding

The literature also indicates that the technical operation of large language models should be distinguished from philosophical claims concerning understanding or consciousness. LLMs generate linguistic outputs through learned patterns in large-scale training data and computational prediction. This technical characteristic does not, by itself, establish that an LLM possesses human-like consciousness, lived experience, or intentional understanding. Skulmowski (2024) emphasizes the importance of distinguishing the technological function of generative AI from users' tendency to anthropomorphize such systems. Similarly, Öhman (2024) argues that LLMs can appear to users as a unified extra-human voice because diverse traces of human-produced data are synthesized into a single conversational interface. This is presented as a conceptual account of perceived authority rather than evidence that LLMs possess consciousness or independent agency.

In this study, the term "ontology of knowledge" is therefore used in a limited epistemological sense to refer to assumptions concerning what counts as knowledge, how knowledge is justified, and who or what is regarded as a credible source of knowledge. The reviewed literature does not demonstrate that LLMs literally transform the ontology of knowledge. Rather, it indicates that widespread interaction with AI can raise questions about how users distinguish information generation from knowledge justification and how authority is attributed to computational outputs.

The evidence therefore supports a more limited analytical proposition: generative AI may

influence epistemic practices by changing how information is accessed, organized, summarized, and evaluated. Whether this becomes an epistemic problem depends on the extent to which users retain responsibility for verification and judgment. Accordingly, the findings do not support the conclusion that AI has replaced human epistemic agency; they indicate instead that AI introduces new conditions under which human epistemic agency must be exercised.

Digital Mediation and the Transformation of Religious Authority

The literature concerning digital religion indicates that technological mediation can change the ways religious knowledge and authority are accessed without necessarily demonstrating the disappearance of established religious authorities. Rohmawati, Zulkifli, and Hakiem (2024) examined the mediatization and hypermediation of Muslim religious practices in Indonesia through a qualitative library-based study. Their findings indicate that social media facilitates virtual religious practices, creates hybrid online–offline religious spaces, and contributes to changes in the structure of religious communities. The study also identifies challenges to traditional forms of authority through the emergence of popular religious figures in digital spaces.

This finding provides an important context for understanding generative AI. Digital technologies can decentralize access to religious information and modify the relationship between religious audiences and established authorities. However, the evidence does not establish that such decentralization necessarily results in the replacement of religious scholars by AI. Rather, it indicates that authority is increasingly mediated through digital environments in which multiple actors and technological systems participate in the circulation of religious information.

A similar pattern appears in the study by Abror, Adawiah, and Sofia (2024), which examined the relationship between AI, digital culture, and Indonesian ulema through qualitative descriptive analysis involving online observations and evaluations of formal and informal policies. The study describes changes in the roles of religious figures as communities interact with AI and other digital technologies. Its findings emphasize increased individual autonomy and changes in the relationship between religious communities and scholars. However, the study does not establish that AI has replaced ulema as the primary source of religious authority across Muslim communities.

The evidence therefore supports the interpretation of AI as part of a broader process of digital mediation and decentralization of religious information, rather than as an autonomous replacement for religious authority.

Islamic Sanad, Scholarly Accountability, and AI-Mediated Knowledge

Within the Islamic context, the concept of *sanad* has a specific meaning associated with the transmission and authentication of religious knowledge through recognized scholarly chains. It should therefore not be treated as equivalent to apostolic succession or other systems of authority belonging to different religious traditions. The present analysis limits the concept of *sanad* to its function within Islamic knowledge transmission.

The literature on AI and Islamic religious authority indicates that the central issue is not simply whether AI can reproduce religious information, but whether computational fluency can satisfy the epistemic and ethical requirements associated with authoritative religious judgment. Niam (2024), in an ethical analysis of IslamGPT, examines an AI platform designed to provide answers concerning Islamic teachings. The study identifies concerns regarding accuracy, credibility, and the potential blurring of boundaries between AI-generated information and legitimate religious authority. It emphasizes the importance of verification by qualified religious experts and treats AI as potentially useful for religious education while questioning its suitability as an autonomous source of authoritative religious decisions.

More recent evidence is provided by Belhassen, Ali, and Hachicha (2025), whose study combined Islamic legal-doctrinal analysis, scenario-based auditing of four generative AI systems, epistemic and ethical evaluation matrices, and expert interviews. Their findings indicate that generative AI performed relatively well in source retrieval, comparison, translation, and preliminary organization of established jurisprudential positions. Performance became less reliable when tasks required contextual judgment, reconciliation of conflicting evidence, treatment of *ikhtilaf*, or individualized normative decisions. The interviewed experts rejected autonomous AI *ijtihad* and unsupervised high stakes fatwa generation. These findings provide direct evidence for distinguishing computational assistance from legitimate juristic authority.

Taken together, these studies suggest that AI may expand access to Islamic legal and theological information while leaving unresolved the questions of contextual judgment, scholarly accountability, and authoritative interpretation. The literature therefore does not establish that Muslim communities generally use AI as their primary source of fatwas. Instead, the available evidence supports a more limited conclusion: AI is emerging as an additional medium through which Islamic knowledge can be accessed and organized, while its status as an authoritative source remains contested and subject to human verification.

Attribution of Authority and the Representation of Religion by AI

The reviewed literature further indicates that the perceived authority of AI may depend partly on how religious information is represented and how users interpret the system's communicative form. Tsuria and Tsuria (2024) analyzed conversations with several generative AI tools concerning Judaism, Islam, and Christianity. Their analysis found that the systems struggled to represent the complexity of religious issues, emphasized diversity of viewpoints, and frequently encouraged respectful and sensitive engagement with religious differences. These findings suggest that AI-generated religious discourse may adopt a pluralizing and axiological orientation when addressing religiously sensitive topics.

This evidence should not, however, be interpreted as proof that AI systems universally promote secularization or relativize religious truth. The outputs of generative AI are shaped by multiple factors, including training data, model architecture, system-level constraints, alignment procedures, and user prompts. Consequently, the form and content of an AI response cannot be attributed to a single ideological mechanism without comparative analysis of specific models and prompts.

The literature instead supports a narrower observation: AI-mediated religious discourse may frame religious questions differently from tradition-specific forms of scholarly instruction, particularly when systems prioritize plurality, sensitivity, or avoidance of categorical claims. Whether such framing constitutes secularization requires direct discourse analysis across models, prompts, and religious topics and therefore remains a theoretical possibility rather than an established finding of the present literature review.

The concept sometimes described as an “AI God” should likewise be treated as a bounded theoretical proposition. Öhman (2024) argues that LLMs can be interpreted anthropologically as a personification of accumulated human knowledge because diverse traces of past human communication are presented through a single conversational interface. The argument concerns perceived authority and anthropomorphization; it does not claim that LLMs are literally divine beings or that users universally treat them as gods. The concept is therefore relevant to this study as a theoretical lens for examining the attribution of authority, not as an empirical description of religious belief.

Qur'anic and Tafsir-Based Understanding of Ulul Albab

The theological analysis of *Ulul Albab* is grounded in Qur'an 3:190–191 and supported by recognized Islamic exegetical literature rather than by translation alone. The verses describe *Ulul Albab* as those who remember Allah while standing, sitting, and lying down and who reflect upon the creation of the heavens and the earth (Ministry of Religious Affairs of the Republic of Indonesia, 2019). In *Tafsir Al-Mishbah*, Shihab (2002) interprets these verses in relation to the integration of remembrance of Allah (*dhikr*) and intellectual reflection (*fikr*). The concept therefore connects rational reflection on creation with spiritual awareness rather than treating intellectual activity as independent from religious consciousness.

This theological understanding provides a conceptual basis for distinguishing between information processing and knowledge as a morally and spiritually situated human activity. The distinction is relevant to the present study because generative AI can process and reorganize large quantities of information, whereas the Qur'anic concept of *Ulul Albab* describes a human subject who combines reflection, remembrance, and awareness of the meaning of creation.

The same interpretive direction is reinforced by Qur'an 39:9, which distinguishes those who possess knowledge from those who do not (Ministry of Religious Affairs of the Republic of Indonesia, 2019). Within the theological framework used in this study, knowledge is therefore not reduced to the possession or reproduction of information. It is associated with the intellectual and spiritual orientation of the knowing subject. This interpretation is derived from Qur'anic and tafsir sources and should therefore be distinguished from empirical claims concerning how AI users actually behave.

Relevance of Ulul Albab to AI-Mediated Knowledge

When considered alongside the contemporary literature, the concept of *Ulul Albab* provides a theological framework for examining the role of human epistemic agency in AI-mediated knowledge practices. The literature on AI does not demonstrate that users who employ generative AI necessarily lose spiritual awareness or intellectual capacity. Rather, the reviewed studies indicate that risks arise when users accept AI outputs without adequate verification or transfer substantial evaluative responsibility to the system (Zhai et al., 2024; Skulmowski, 2024).

From an Islamic theological perspective, this distinction is significant. The concern is not the use of AI as such but the possibility that computational assistance may be mistaken for a substitute for the human processes of reflection, verification, responsibility, and spiritual orientation associated with the concept of *Ulul Albab*. Thus, the theological relevance of *Ulul Albab* lies in providing a criterion for examining the relationship between technological assistance and human responsibility rather than in demonstrating an observed decline in users' spirituality.

The findings from the literature and the theological sources consequently converge on a limited but significant point: AI can assist the production, organization, and retrieval of information, but the epistemic and theological evaluation of that information remains dependent on human judgment and, in religious contexts, on tradition-specific criteria of authority and accountability.

Cross-Thematic Findings

Across the three analytical domains, the literature reveals a consistent distinction between AI capability, human attribution of authority, and legitimate knowledge or religious judgment. In educational and research contexts, AI can reduce cognitive effort and facilitate access to information, while over-reliance may create difficulties in critical evaluation and independent reasoning. In digital religious contexts, AI and other digital media can broaden access to religious information and contribute to the decentralization of religious communication, but current evidence does not

establish the displacement of religious scholars as a general phenomenon.

In Islamic contexts specifically, recent studies indicate that generative AI can support information retrieval, translation, comparison, and preliminary organization of religious knowledge, while limitations become more apparent in tasks requiring contextual interpretation, reconciliation of divergent positions, individualized judgment, and normative accountability (Niam, 2024; Belhassen et al., 2025). The literature therefore supports the conceptual distinction between AI as an assistive epistemic technology and AI as an autonomous source of religious authority.

The theological sources considered in this study further establish that Islamic conceptions of knowledge involve more than the reproduction of information. The concept of *Ulul Albab*, particularly in Qur'an 3:190–191, connects intellectual reflection with remembrance of God and spiritual awareness. This does not constitute empirical evidence about AI use, but it provides a theological criterion through which the implications of AI-mediated knowledge can subsequently be interpreted.

Taken together, the findings provide the empirical and textual basis for addressing the three research questions: the epistemological significance of AI lies primarily in its effects on patterns of cognitive delegation and authority attribution; the principal challenge to Islamic religious authority concerns verification, contextual judgment, scholarly accountability, and knowledge transmission; and the literature supports the conceptualization of generative AI as an assistive technology when its outputs remain subject to human evaluation and tradition-specific standards of religious authority. The normative implications of these findings are developed separately in the Discussion.

Discussion

The findings of this study indicate that the epistemological and theological implications of generative AI are more appropriately understood in terms of changes in epistemic practices and authority attribution than as an inevitable decline of knowledge or religion. The literature reviewed in this study shows that generative AI can facilitate information access, organization, translation, and preliminary analysis, while also creating risks when users rely on generated outputs without adequate verification. This interpretation is consistent with recent scholarship on epistemic agency, which emphasizes that responsible knowing requires individuals to remain active participants in evaluating and justifying knowledge claims. The findings therefore refine the initial concern of this study: the central issue is not the existence of AI-generated information itself, but the conditions under which computational assistance may alter the distribution of cognitive responsibility between humans and AI.

An additional dimension of this epistemological transformation concerns the relationship between linguistic plausibility and epistemic reliability. Floridi and Chiriatti (2020) distinguish the computational capabilities of language models from the interpretive understanding traditionally associated with human cognition. Similarly, Bender et al. (2021) emphasize the limitations of large-scale language modeling and the risks of treating statistically generated language as intrinsically meaningful or authoritative. More directly, Farquhar et al. (2024) demonstrate that large language models can produce coherent but unsupported responses and introduce a method for identifying certain forms of hallucination through semantic uncertainty. These findings reinforce the distinction between informational accessibility and epistemic legitimacy. The relevance to religious scholarship is particularly significant because inaccurate textual attribution, fabricated references, and decontextualized interpretations may acquire unwarranted credibility when communicated through persuasive language. Consequently, responsible AI-assisted knowledge production requires systematic verification of source authenticity, evidential adequacy, and interpretive consistency rather than reliance on linguistic sophistication alone.

This interpretation also requires engagement with scholarship that reports beneficial and epistemically productive uses of generative AI. Recent systematic reviews do not support a uniformly negative account of ChatGPT or generative AI in education. A systematic review and meta-analysis of 69 experimental studies found that ChatGPT interventions were associated with improvements in academic performance, affective-motivational outcomes, and higher-order thinking tendencies, while also reducing mental effort in some contexts. The authors nevertheless emphasize methodological limitations and the need for objective and longer-term measures. Similarly, a systematic review of 72 studies on student engagement found both engagement and disengagement associated with ChatGPT-supported learning, indicating that outcomes depend on how the technology is integrated into learning activities. These findings qualify the more critical interpretation presented in this study. Generative AI should therefore not be conceptualized as inherently detrimental to human reasoning. Its epistemic consequences appear to depend on the degree of human involvement, the structure of the task, the quality of verification, and the pedagogical or institutional context in which it is used.

The empirical evidence underlying these interpretations is provided by Deng et al. (2025), who synthesized 69 experimental studies examining ChatGPT-supported learning, and Lo et al. (2024), who reviewed 72 studies addressing behavioral, emotional, and cognitive engagement. Their findings demonstrate that positive educational outcomes may coexist with problematic patterns of dependency, disengagement, and insufficient independent evaluation. Heung and Chiu (2025) further identified a positive overall relationship between ChatGPT-supported learning and student engagement while recognizing overreliance as a potential risk. Similarly, Chan and Hu (2023) reported that university students perceived generative AI as useful for learning support and information accessibility but expressed concerns regarding accuracy, ethical use, and dependency. Taken together, these studies suggest that improved task performance should not automatically be interpreted as evidence of strengthened epistemic autonomy. The present study extends this discussion by distinguishing improvements in the accessibility and organization of information from the continued exercise of independent reasoning, source criticism, and accountable judgment.

The relationship between AI and cognitive offloading further supports this conditional interpretation. Zhai et al. (2024) identify concerns about over-reliance on AI dialogue systems and their possible implications for students' cognitive abilities, but their review does not establish a universal or inevitable decline in cognition. Skulmowski (2024) similarly distinguishes between productive cognitive externalization and problematic anthropomorphization or over-attribution of competence to generative AI. The findings of the present study therefore extend these discussions by connecting cognitive offloading with the concept of epistemic agency. When AI is used to reduce routine cognitive burdens while users continue to evaluate sources, compare arguments, and formulate judgments, it can function as an assistive epistemic resource. Conversely, when users transfer evaluative responsibility to the system, the same technology may weaken opportunities for independent epistemic engagement. The theoretical contribution of this study is consequently not a claim that AI necessarily diminishes human agency, but a framework for distinguishing assistance from substitution of epistemic responsibility.

More recent empirical investigations provide additional support for this distinction. Gerlich (2025), examining AI use and critical thinking, identified associations between reliance on AI tools, cognitive offloading, and critical-thinking performance. However, the study's observational components do not establish that AI use necessarily causes cognitive deterioration. Cheng and Li (2026) offer a more differentiated interpretation by demonstrating that trust in generative AI is associated with critical thinking through both supportive and constraining pathways. Perceived

usefulness and AI self-efficacy were positively associated with critical-thinking engagement, whereas cognitive offloading exhibited a negative association. Furthermore, Wang et al. (2026), through a scoping review of 123 studies, distinguished agency-supportive patterns involving self-regulation and reflective engagement from agency-eroding patterns involving excessive delegation and uncritical acceptance. These findings strengthen the present study's central argument that the consequences of AI reliance cannot be reduced to a simple dichotomy between technological dependence and intellectual autonomy. Rather, the epistemic significance of cognitive offloading depends on whether users retain responsibility for evaluating evidence, formulating interpretations, and justifying conclusions.

A similar distinction is relevant to religious authority. The findings indicate that digital technologies can broaden access to religious information and alter how religious knowledge is mediated, but the available literature does not demonstrate the general displacement of religious scholars by generative AI. In the Islamic context, Niam (2024) identifies concerns about accuracy, credibility, and the potential blurring of boundaries between AI-generated religious information and legitimate religious authority, while also recognizing the potential of AI to support religious education. The study emphasizes verification by qualified religious experts when AI is used for religious purposes. More direct evidence is provided by Belhassen et al. (2025), whose comparative study included scenario-based audits of four generative AI systems and expert interviews. Their findings indicate that AI performed relatively well in source retrieval, translation, comparison, and preliminary organization of established jurisprudential positions, but showed limitations in contextual judgment, reconciliation of conflicting evidence, treatment of ikhtilaf, and individualized normative decisions. The experts rejected autonomous AI ijtihad and unsupervised high-stakes fatwa generation.

These findings are consistent with the distinction developed in this study between technological capability and legitimate religious authority. A system may retrieve and organize religious information without possessing the scholarly accountability required for authoritative interpretation. In this respect, the concept of sanad is relevant not because it renders all digitally mediated knowledge invalid, but because it highlights a specifically Islamic concern with transmission, scholarly accountability, and the qualifications of those who interpret religious sources. The contribution of the present study is therefore to reposition the discussion from the question of whether AI can "know" religion to the more precise question of what conditions are required before AI-generated religious information can be treated as epistemically and religiously authoritative.

The distinction between computational capability and legitimate religious authority also requires consideration of the methodological characteristics of Islamic jurisprudence. Religious interpretation frequently involves evaluating textual authenticity, understanding linguistic and historical contexts, recognizing scholarly disagreement, and considering the consequences of normative judgments. The limitations identified by Belhassen et al. (2025) and Niam (2024) suggest that reproducing established jurisprudential terminology does not necessarily demonstrate the capacity to apply interpretive principles responsibly. Furthermore, the possibility of fabricated or unsupported information identified in language-model research raises additional concerns when computational outputs are presented as religious guidance (Farquhar et al., 2024). Accordingly, the evaluation of AI-assisted religious interpretation should distinguish between the retrieval of established scholarly positions, the synthesis of doctrinal information, and the formulation of authoritative judgments. These activities involve different levels of epistemic responsibility and should not be treated as interchangeable merely because they can be expressed through similar linguistic forms.

The findings concerning AI-mediated religious discourse also require a cautious interpretation of claims about secularization. Tsuria and Tsuria (2024), for example, found that generative AI tools addressing Judaism, Islam, and Christianity tended to emphasize diversity of viewpoints and sensitive engagement with religious differences. Such patterns may influence how religious questions are framed in AI-mediated conversations, but they do not by themselves demonstrate that AI systems systematically secularize religion. Model outputs are shaped by training data, model architecture, system instructions, alignment procedures, safety constraints, and user prompts. Consequently, the secularization thesis should be regarded as a theoretical hypothesis requiring model- and prompt-specific discourse analysis, rather than as an established empirical finding of this study. This qualification is important because it prevents a general technological critique from being transformed into an unsupported universal claim about AI systems.

Beyond the interpretation of religious discourse, ethical questions concerning confidentiality, privacy, and the responsible disclosure of information deserve attention. Edi and Alghifari (2026), in a normative analysis of privacy within Islamic law, emphasize proportionality, accountability, and the protection of sensitive information within digital communication. Although their investigation focuses on family privacy rather than generative AI, its normative principles provide a relevant ethical perspective for considering AI-assisted religious consultation. These considerations are also consistent with Tlili et al. (2023), who identified concerns involving privacy, misleading information, and academic integrity in conversational AI environments. The application of generative systems to religious and educational questions may involve personally sensitive information that requires discretion and contextual understanding. Consequently, institutions adopting AI-assisted religious services should establish appropriate procedures for information protection, transparent communication of technological limitations, and referral to qualified human experts when interpretive or ethical stakes are substantial.

The theological interpretation based on Ulul Albab contributes a further dimension to this discussion. The concept, as interpreted through Qur'anic and tafsir sources, connects intellectual reflection with dhikr and spiritual awareness. Within this framework, the significance of AI does not lie in whether a computational system can reproduce sophisticated language, but in whether human users retain the responsibility for reflection, verification, moral judgment, and spiritual orientation. This interpretation is consistent with the epistemological findings but should remain conceptually distinct from empirical evidence about AI users. Ulul Albab therefore functions in this study as a normative theological criterion for interpreting the appropriate relationship between technological assistance and human knowledge, rather than as evidence that AI users have become less spiritual or intellectually capable.

This theological perspective can be further developed through contemporary discussions of AI literacy and metacognitive responsibility. Long and Magerko (2020) conceptualize AI literacy through competencies that enable individuals to understand, interact with, and critically evaluate intelligent systems. Ng et al. (2021) further identify understanding, application, evaluation, and ethical awareness as central dimensions of AI literacy. Ayanwale et al. (2024) demonstrate the importance of foundational AI knowledge for prospective teachers' competencies in using, evaluating, and ethically engaging with artificial intelligence. From a complementary perspective, Damanik and Remtula (2026) report positive associations between metacognitive readiness and lifelong learning orientation across different developmental stages. Although these studies do not directly examine Islamic theology, their emphasis on reflective monitoring and responsible evaluation provides a conceptual connection with the intellectual orientation of Ulul Albab. The proposed relationship should nevertheless be understood as an interdisciplinary interpretation

rather than an empirically established equivalence between psychological constructs and Qur'anic theological categories.

These findings have several institutional implications, but the implications should be directly connected to the evidence rather than expressed as categorical prohibitions. First, because the literature identifies over-reliance and reduced independent evaluation as potential risks, higher education institutions can establish AI-use practices that require source verification, comparison with primary literature, and explicit disclosure of substantial AI assistance in academic work. Such measures follow from the finding that AI benefits are conditional on how the technology is integrated into learning and assessment rather than from an assumption that AI use is inherently harmful. Second, because studies of AI and Islamic jurisprudence identify limitations in contextual judgment and normative decision-making, Islamic educational institutions and religious authorities can establish a distinction between AI-assisted information retrieval and authoritative religious judgment. AI may be used for locating, translating, comparing, or organizing relevant materials, whereas high-stakes religious interpretation and fatwa should remain subject to qualified human scholarly review and accountability. This boundary is consistent with the empirical findings reported by Belhassen et al. (2025) and the ethical analysis of IslamGPT by Niam (2024).

The institutional feasibility of these recommendations is supported by recent Indonesian educational research. El Khuluqo and Mulyono (2026) identified uneven institutional readiness for AI-based curriculum transformation, particularly regarding teacher competence, technological infrastructure, and the development of coherent implementation policies. Their findings suggest that responsible AI adoption requires institutional capacity rather than reliance on individual technological enthusiasm alone. Hidayah and Sodikin (2026) similarly reported higher academic confidence and decision-making quality among students using an explainable-AI learning condition than among those receiving AI recommendations without comparable explanatory information. Although that investigation does not establish that algorithmic transparency independently caused the observed differences, it highlights the potential relevance of explanation quality and informed evaluation. Together, these studies indicate that epistemic responsibility should be supported through educational governance, transparent instructional procedures, and professional development. Institutional policies should therefore address not only access to AI tools but also the processes through which AI-generated information is evaluated and incorporated into academic or religious decision-making.

Third, AI literacy within Islamic higher education should extend beyond prompt-writing skills to include evaluation of source quality, verification of AI-generated claims, recognition of uncertainty, and awareness of the distinction between computational fluency and scholarly authority. This recommendation follows from the combined findings on epistemic agency and religious authority. It does not require institutions to reject AI; rather, it establishes conditions under which AI can remain an assistive technology while human epistemic and theological responsibility is preserved. In this sense, the concept of "ontological repositioning" proposed in the earlier version of the manuscript is better understood not as a predetermined rejection of AI, but as a conceptual distinction between the technological function of AI and the epistemic or religious authority attributed to its outputs.

The practical application of this framework also requires assessment procedures that preserve independent scholarly judgment. Cotton et al. (2024) emphasize that conversational AI introduces challenges for academic integrity, requiring educational institutions to reconsider how they assess original reasoning and authorship. These concerns are compatible with the broader findings of Tlili et al. (2023), which indicate that conversational AI may support educational activities while generating risks related to accuracy, privacy, and academic honesty. Accordingly, AI-assisted

academic work should include identifiable source verification, transparent disclosure of substantive technological assistance, and opportunities for students to explain and defend their conclusions independently. Within Islamic higher education, these procedures may also support the distinction between preliminary AI-generated interpretations and religious judgments requiring recognized scholarly competence. Such practices would operationalize the present study's normative argument by preserving human accountability throughout the processes of information retrieval, interpretation, and knowledge validation.

The conceptual contribution of this study lies in integrating three analytical dimensions that are frequently examined separately: computational assistance, human epistemic agency, and legitimate religious authority. Computational assistance refers to the functional capacities through which generative systems retrieve, organize, compare, and produce information. Epistemic agency concerns the human responsibility to evaluate, justify, and critically interpret that information. Religious authority incorporates additional requirements concerning scholarly qualification, interpretive methodology, and ethical accountability. By distinguishing these dimensions, the study extends contemporary debates on AI-supported cognition and educational responsibility into the epistemological and theological context of Islamic scholarship. This interpretation is compatible with the agency-supportive and agency-eroding patterns identified by Wang et al. (2026) and the differentiated relationships between AI trust, cognitive offloading, and critical thinking reported by Cheng and Li (2026). The novelty of the present study is therefore conceptual rather than technological: it proposes an integrative framework for determining when computational assistance remains supportive of human knowing and when the attribution of epistemic or religious authority becomes insufficiently justified.

Several limitations should be considered when interpreting these findings. First, the study is based on a critical integrative literature review and is therefore subject to source-selection bias. Although databases, search terms, inclusion criteria, and citation tracking were specified, the selection of literature necessarily reflects the scope of the search strategy and the authors' assessment of relevance. Second, the number of contemporary studies directly examining AI and Islamic religious authority remains limited compared with the broader literature on AI in education. This limits the generalizability of conclusions concerning Muslim religious communities and prevents the findings from being interpreted as representative of all Islamic institutions, scholars, or users.

Third, the study does not include a systematic empirical analysis of actual AI-generated outputs. Consequently, claims concerning the representation of religious concepts, possible ideological framing, or secularizing tendencies cannot be treated as direct observations of model behavior. Such claims require controlled comparisons across models, versions, prompts, languages, and theological topics. Fourth, generative AI systems undergo rapid changes in model architecture, training data, alignment procedures, and system-level policies. Findings concerning a particular model or version may therefore become outdated as systems are modified.

Fifth, the interpretive component of the study is subject to researcher subjectivity, particularly because the analysis incorporates epistemological and Islamic-theological interpretation. The use of critical interpretive analysis and discourse-oriented reasoning may introduce confirmation bias, even though the study deliberately considered disconfirming evidence and scholarship reporting beneficial uses of AI. No independent intercoder procedure, formal intercoder reliability assessment, or systematic peer-debriefing process was employed. This limitation means that the thematic and theological interpretations should be understood as reasoned scholarly interpretations rather than as fully reproducible coding results.

Finally, the conceptual nature of the study limits causal inference and behavioral generalization.

The findings do not establish that AI has caused declining critical thinking, reduced spirituality, displacement of scholars, or secularization of religious discourse. Rather, they identify conditions, tensions, and possible implications emerging from the interaction between contemporary AI literature and Islamic epistemological and theological frameworks. Future research should therefore complement this conceptual analysis with comparative studies of AI outputs across models and prompts, empirical research involving students and religious communities, expert evaluation of AI-generated Islamic responses, and longitudinal studies examining how patterns of AI reliance influence epistemic agency and religious learning over time.

Conclusion

This study concludes that the epistemological and theological implications of generative Artificial Intelligence (AI) are best understood in terms of changes in epistemic practices, cognitive delegation, and attribution of authority, rather than as an inevitable decline in human knowledge or religious life. The reviewed literature indicates that generative AI can support information retrieval, organization, translation, and other cognitive tasks, while over-reliance may reduce opportunities for independent verification and critical evaluation. In the Islamic context, the principal concern is not the use of AI itself, but the extent to which AI-generated information is attributed with authority without adequate scholarly verification, contextual judgment, and accountability. The study therefore contributes a conceptual distinction between AI's technological capabilities and the epistemic or religious authority attributed to its outputs.

From an Islamic epistemological and theological perspective, the concept of *Ulul Albab* provides a normative framework for understanding knowledge as involving both intellectual reflection (*fikr*) and spiritual awareness (*dhikr*). Accordingly, generative AI may function as an assistive technology for accessing and organizing knowledge when its outputs remain subject to human evaluation and appropriate scholarly oversight. It should not be treated as an autonomous source of religious authority, particularly in matters requiring contextual interpretation and normative judgment. These conclusions remain conceptual and literature-based and should not be interpreted as evidence that AI has caused a systematic decline in critical reasoning, spirituality, or religious authority. Further empirical research involving AI-output analysis, users, scholars, and longitudinal observation is needed to examine how these possibilities operate in specific educational and religious contexts.

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