

Research Article

Generative AI ChatGPT in Islamic Economics Education Critical Literacy and Academic Ethics

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Abstrak

This study explores the utilization of Generative AI, specifically ChatGPT, in Islamic Economics Education, focusing on its impact on students' critical literacy and academic ethics. Employing a qualitative research design through a literature review, this study systematically analyzes relevant academic sources published in the past five years to investigate how AI tools, such as ChatGPT, are being integrated into the learning process in higher education, particularly in Islamic economics programs. The findings reveal that ChatGPT enhances learning efficiency by providing students with immediate access to complex economic concepts and supporting autonomous learning. However, concerns about academic integrity, including risks of plagiarism and reduced originality, were identified as significant challenges. Additionally, the study highlights the importance of developing students' critical literacy, as excessive dependence on AI-generated content may diminish their independent analytical capabilities. The research underscores the need for clear institutional guidelines and ethical frameworks to regulate AI usage in academic environments, particularly in fields like Islamic economics, where ethical values such as honesty, trustworthiness, and responsibility in knowledge acquisition are central. Based on these findings, the study recommends further research into the long-term effects of AI on students' intellectual development and the creation of pedagogical strategies that encourage responsible AI use while preserving academic integrity.

Kata Kunci: Generative AI, ChatGPT, Islamic Economics Education, Critical Literacy, Academic Ethics, AI in Higher Education, Educational Integrity

INTRODUCTION

The rapid development of Artificial Intelligence (AI), particularly Generative AI such as ChatGPT, has significantly transformed the landscape of higher education. Recent studies indicate that large language models are reshaping teaching and learning practices by enabling interactive, adaptive, and student-centered learning environments (Dwivedi et al., 2024; Kasneci et al., 2023). This transformation

highlights how AI is no longer limited to automation but has evolved into a cognitive partner in knowledge construction within academic contexts. In recent years, AI-based technologies have shifted from simple automation tools into advanced systems capable of generating human-like responses, assisting academic writing, and supporting interactive learning processes. This transformation has redefined pedagogical approaches in higher education, shifting learning from teacher-centered models toward more autonomous and technology-driven environments. Generative AI is widely recognized as an innovation in education that enhances learning efficiency, yet simultaneously raises concerns regarding academic integrity and ethical behavior in academic settings (Dewantara & Dewi, 2025). Scholars have emphasized that while AI tools improve access to knowledge and productivity, they also introduce risks related to authorship ambiguity and academic misconduct, particularly in writing-intensive disciplines (Dwivedi et al., 2024). This dual impact highlights that AI is not merely a technological tool but also a pedagogical and ethical phenomenon that requires critical academic scrutiny, especially within value-based disciplines such as Islamic economics education.

Previous studies have demonstrated both the potential benefits and challenges of AI integration in education. ChatGPT, for instance, has been shown to support students' academic performance by providing fast access to information and improving learning productivity (Rahmah & Ramli, 2025). Similarly, AI integration in learning environments has been found to enhance students' digital literacy and critical thinking skills, which are essential competencies in the digital era (Zaini et al., 2025). Furthermore, AI-assisted learning environments encourage students to engage in information evaluation and reflective thinking, although this depends heavily on how learners interact with AI-generated outputs (Zhai, 2023). However, while AI offers cognitive and practical benefits, it also introduces ethical concerns. The use of ChatGPT in academic writing has been critically examined due to its potential risks to academic integrity, particularly in relation to plagiarism and reduced originality in student work (Ramli, 2023). In the context of Islamic economics education, AI has also begun to play a role in supporting learning processes, such as in language learning and academic comprehension among students (Sholeh, 2025). Beyond education, AI adoption is also evident in Islamic financial institutions, where it is used to improve operational efficiency and service accuracy (Putri & Nurhisam, 2025). These studies collectively indicate that AI is increasingly embedded in both educational and economic systems, including Islamic contexts.

Despite the growing body of literature on AI in education, there remains a clear gap in studies that specifically examine Generative AI within Islamic economics education. Most existing research focuses on general educational contexts or technical applications of AI without integrating ethical, cultural, and value-based perspectives (Selwyn, 2021; Tlili et al., 2023). Moreover, limited studies have explored how ChatGPT simultaneously influences students' critical literacy and academic ethics, particularly within religious-based education systems. Most existing research focuses on general educational contexts or technical applications of AI without integrating Islamic ethical and pedagogical perspectives. Furthermore, limited studies have explored how ChatGPT influences students' critical literacy and ethical academic behavior simultaneously. While prior research acknowledges the benefits of AI in enhancing learning efficiency and digital literacy, less attention has been given to its potential negative impacts, such as dependency on AI systems and the weakening of critical

thinking skills. In addition, the intersection between AI usage and Islamic ethical values in academic settings remains underexplored, despite its importance in shaping responsible educational practices.

The urgency of this study lies in the increasing dependence of students on Generative AI tools such as ChatGPT in academic activities. As AI becomes more accessible, students are more likely to rely on it for completing assignments, generating ideas, and even producing academic texts. This phenomenon raises serious concerns regarding the erosion of critical thinking skills and the potential violation of academic integrity principles. In Islamic economics education, this issue is particularly critical because the discipline emphasizes ethical responsibility, honesty, and intellectual accountability in knowledge acquisition. Without proper academic guidance and ethical frameworks, the uncontrolled use of AI may compromise the foundational values of Islamic education and academic honesty.

This study offers a novel contribution by integrating three key dimensions that have rarely been examined simultaneously: Generative AI (ChatGPT), critical literacy, and academic ethics within the context of Islamic economics education. Unlike previous studies that tend to focus separately on technological effectiveness or ethical concerns, this research provides a more holistic framework that connects cognitive development, digital transformation, and ethical responsibility. Additionally, by situating the analysis within Islamic economics education, this study introduces a value-based perspective grounded in Islamic academic principles, which further distinguishes it from prior research. This integration strengthens the originality of the study and contributes to the development of more comprehensive models for AI-based learning in higher education.

This study aims to analyze the utilization of Generative AI ChatGPT in Islamic economics education, with a specific focus on students' critical literacy and academic ethics. It seeks to examine how ChatGPT influences students' ability to critically evaluate information and how it affects their academic integrity in educational settings. Additionally, this study aims to synthesize existing literature to develop a conceptual understanding of the role of AI in shaping both cognitive and ethical dimensions of learning in Islamic higher education institutions.

The findings of this study are expected to provide both theoretical and practical contributions. Theoretically, this research enriches the literature on AI integration in education by bridging the gap between technological advancement, critical literacy, and academic ethics within Islamic economics education. Practically, it offers valuable insights for educators, academic institutions, and policymakers in designing responsible AI-based learning strategies that align with Islamic ethical values. Furthermore, this study can serve as a reference for developing guidelines on the ethical use of ChatGPT in academic environments, ensuring that technological innovation does not undermine intellectual integrity and educational quality.

RESEARCH METHOD

This study employs a qualitative research design using a literature study (library research) approach to examine the utilization of Generative AI, specifically ChatGPT, in Islamic Economics Education with a focus on students' critical literacy and academic ethics. A literature study is appropriate for this research because it allows for

systematic analysis, synthesis, and interpretation of existing scholarly works without involving direct field data collection. According to Snyder (2019), literature review-based research is essential for mapping existing knowledge, identifying gaps, and developing conceptual frameworks that contribute to theoretical advancement. In this study, the literature-based approach is used to construct a comprehensive understanding of how Generative AI influences educational practices, particularly in Islamic higher education contexts.

The data sources in this study consist of secondary data obtained from reputable academic publications, including peer-reviewed journal articles, scholarly books, and indexed conference proceedings related to Generative AI, ChatGPT, digital literacy, academic ethics, and Islamic Economics Education. The primary focus is on recent literature published within the last five years to ensure relevance to current technological developments. Key references include studies on AI in education (Dewantara & Dewi, 2025; Zaini et al., 2025), academic integrity and ethical challenges of ChatGPT usage (Ramli, 2023), and the application of AI in Islamic economic systems (Putri & Nurhisam, 2025). These sources are selected based on their academic credibility, relevance to the research topic, and contribution to understanding the intersection between technology, education, and ethics.

Data collection in this study is conducted through document analysis techniques, which involve systematic searching, selecting, and reviewing relevant literature from academic databases such as Google Scholar, Scopus-indexed journals, and institutional repositories. The selection process is guided by inclusion criteria, focusing on publications that discuss Generative AI in education, critical literacy development, and academic ethics, particularly within Islamic or higher education contexts. Each document is critically reviewed to extract relevant concepts, arguments, and findings that contribute to answering the research focus. This process ensures that the data collected is both comprehensive and aligned with the objectives of the study.

The data analysis method used in this research is qualitative content analysis, which involves organizing, coding, and interpreting textual data to identify patterns, themes, and conceptual relationships. According to Krippendorff (2018), content analysis is a systematic technique used to draw valid inferences from textual data by categorizing information into meaningful themes. In this study, the analysis is conducted through several stages, including data reduction, thematic categorization, interpretation, and synthesis of findings. The analysis focuses on three main themes: (1) the role of ChatGPT in Islamic Economics Education, (2) its impact on students' critical literacy, and (3) ethical implications related to academic integrity.

To ensure the validity and reliability of the findings, this study applies triangulation of sources, comparing findings from multiple studies to strengthen conceptual consistency and reduce bias. The synthesis process aims to build an integrative framework that connects technological adoption with educational and ethical

dimensions. Through this methodological approach, the study provides a structured and rigorous examination of existing literature to generate meaningful insights into the role of Generative AI in Islamic Economics Education.

RESULT AND DISCUSSION

This section presents the findings of the qualitative literature analysis regarding the utilization of Generative AI ChatGPT in Islamic Economics Education, with a specific focus on students' critical literacy and academic ethics. The findings are organized into four main themes derived from systematic synthesis of the selected literature: (1) utilization of ChatGPT in Islamic Economics Education, (2) development of students' critical literacy in AI-assisted learning environments, (3) academic ethics and integrity challenges, and (4) integrative patterns among AI, literacy, and ethics.

Utilization of ChatGPT in Islamic Economics Education

The analysis of the selected literature indicates that ChatGPT has become an increasingly utilized tool in higher education as a form of cognitive and pedagogical support. In the context of Islamic Economics Education, ChatGPT is primarily used as an assistive technology that helps students comprehend complex theoretical concepts such as Islamic banking systems, Sharia-compliant financial instruments, and macroeconomic principles in Islamic perspectives. Rahmah & Ramli (2025) explain that ChatGPT significantly enhances academic performance by providing rapid and contextually relevant explanations that support students' independent learning processes. This suggests that AI-based tools function not only as information providers but also as learning facilitators that improve accessibility to academic knowledge.

However, the findings also reveal that the use of ChatGPT in Islamic Economics Education remains at a relatively early stage of integration. Most implementations are still informal and rely heavily on student initiative rather than structured curriculum design. This indicates that AI has not yet been fully embedded into pedagogical frameworks within Islamic higher education institutions. Consequently, students often use ChatGPT as a supplementary tool rather than as part of a guided instructional system. This condition creates variability in learning outcomes and raises concerns about the consistency of knowledge acquisition among students.

Development of Students' Critical Literacy in AI-Assisted Learning

The findings demonstrate that Generative AI contributes positively to the enhancement of students' digital literacy and critical thinking skills when used in a structured and reflective manner. Zaini et al. (2025) emphasize that AI integration in learning environments enables students to improve their ability to analyze, interpret, and evaluate information critically. In this study, critical literacy is understood as the capacity of students to question, verify, and critically assess AI-generated outputs rather than accepting them as absolute truth.

The literature indicates that students who actively engage with ChatGPT responses tend to demonstrate improved cognitive engagement, particularly in understanding abstract concepts in Islamic economics. AI serves as a scaffolding tool that supports knowledge construction and encourages exploratory learning. However, the findings also highlight a significant challenge: excessive reliance on ChatGPT may reduce students' independent reasoning abilities. In such cases, students tend to adopt AI-generated answers without sufficient critical evaluation, leading to passive learning

behaviors.

Within Islamic Economics Education, critical literacy is particularly essential because it requires the integration of analytical reasoning with ethical and Sharia-based considerations. Therefore, the development of critical literacy must be accompanied by pedagogical strategies that encourage active reflection and verification of AI-generated knowledge.

Academic Ethics and Integrity Challenges

One of the most significant findings of this study is the emergence of ethical challenges associated with the use of ChatGPT in academic settings. Ramli (2023) highlights that the use of Generative AI in academic writing raises concerns related to plagiarism, reduced originality, and potential misuse of AI-generated content. These issues directly affect the principle of academic integrity, which emphasizes honesty, responsibility, and intellectual originality in scholarly work.

Dewantara & Dewi (2025) further reinforce that while Generative AI provides innovation in education, it simultaneously introduces ethical risks that must be carefully managed. In practice, students often face ambiguity in determining the boundary between acceptable assistance and academic misconduct when using AI tools. This ambiguity is further complicated by the absence of standardized institutional policies governing AI usage in many educational institutions.

In Islamic academic tradition, ethical principles such as honesty (*sidq*), trustworthiness (*amanah*), and responsibility in knowledge acquisition are fundamental values. The misuse of ChatGPT may potentially conflict with these values if students rely excessively on AI-generated outputs without proper acknowledgment or critical engagement. Therefore, the findings indicate a growing need for ethical literacy development alongside technological literacy.

Integrative Pattern of AI, Literacy, and Ethics

The synthesis of literature reveals a complex and interconnected relationship between ChatGPT utilization, critical literacy development, and academic ethics in Islamic Economics Education. The use of AI enhances access to information and learning efficiency, yet simultaneously introduces risks related to intellectual dependency and ethical violations. Sholeh (2025) supports the view that AI contributes positively to learning enhancement in Islamic economics contexts; however, its effectiveness is highly dependent on how it is regulated and integrated into pedagogical practices.

The findings suggest that without proper guidance, AI usage may lead to imbalanced learning outcomes, where cognitive convenience overrides critical engagement. Therefore, an integrative framework is necessary to ensure that AI functions as a supportive tool rather than a replacement for intellectual effort. This integration requires collaboration between educators, institutions, and students to establish balanced learning ecosystems that uphold both academic excellence and ethical integrity.

Table 1. Summary of Key Findings

Theme	Key Finding	Supporting Literature
ChatGPT Utilization	Enhances learning efficiency and conceptual understanding in Islamic Economics Education	Rahmah & Ramli (2025)
Critical Literacy	Improves analytical thinking but risks passive learning if overused	Zaini et al. (2025)
Academic Ethics	Raises concerns about plagiarism and academic integrity	Ramli (2023); Dewantara & Dewi (2025)
Integration Pattern	AI creates both pedagogical opportunities and ethical risks	Sholeh (2025)

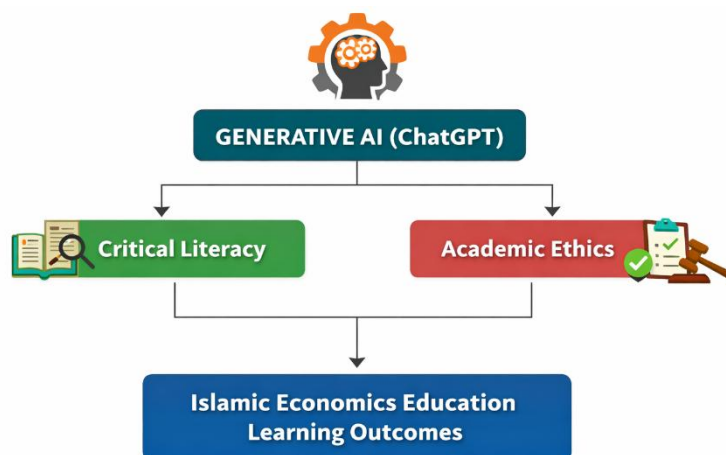


Figure 1. Conceptual Pattern of Findings

Summary of Empirical Findings

Overall, the findings of this study indicate that ChatGPT plays a significant role in transforming learning processes in Islamic Economics Education by enhancing access to knowledge and supporting student learning efficiency. However, its use also presents challenges related to reduced critical engagement and potential ethical violations in academic practice. The development of students’ critical literacy is positively influenced by AI when used appropriately, yet it remains vulnerable to decline under conditions of excessive dependency. Similarly, academic integrity emerges as a central concern due to the lack of clear institutional regulations governing AI usage. The findings emphasize the importance of balancing technological adoption with ethical and pedagogical frameworks to ensure sustainable educational outcomes in Islamic Economics Education.

Discussion

The findings of this study highlight the complex and multidimensional role of Generative AI in education, which is consistent with global research trends indicating that AI is transforming higher education into more flexible and technology-driven ecosystems (Al-Matari, 2023). This transformation reflects a shift toward AI-supported learning environments, where knowledge is increasingly accessed through digital systems rather than constructed solely through traditional cognitive processes. These findings align with current global educational trends, where artificial intelligence is increasingly integrated into higher education systems, reshaping how students access knowledge, construct understanding, and engage in academic work. The rapid adoption of ChatGPT reflects a broader phenomenon of digital transformation in

education, where learning is no longer confined to traditional classroom interactions but is extended through AI-assisted cognitive environments. This shift confirms the argument of Dewantara & Dewi (2025), who emphasize that Generative AI represents both an educational innovation and a challenge to academic integrity, requiring a balanced pedagogical response.

From the perspective of educational technology theory, the utilization of ChatGPT can be understood through the lens of constructivist learning theory, which posits that learners actively construct knowledge through interaction with tools and environments. In this context, ChatGPT functions as a cognitive scaffolding tool that supports students in constructing understanding of complex Islamic economic concepts. The findings that ChatGPT enhances learning efficiency and conceptual comprehension are consistent with Rahmah & Ramli (2025), who found that AI-based tools improve students' academic performance by providing immediate access to structured information. However, this also reflects what Alam (2023) describes in connectivism theory, where learning is distributed across digital networks, and knowledge is accessed rather than internally generated. In Islamic Economics Education, this raises an important concern: while knowledge accessibility increases, the depth of internal intellectual processing may decrease if students rely excessively on AI outputs.

The improvement of students' critical literacy identified in this study is consistent with Zaini et al. (2025), who argue that AI integration enhances digital literacy and critical thinking skills. However, the findings also indicate a paradoxical condition where increased access to AI-generated information does not automatically guarantee deeper critical engagement. This phenomenon reflects what many scholars describe as the "cognitive offloading effect," where individuals rely on external systems to reduce mental effort. In the context of Islamic Economics Education, this is particularly significant because critical literacy is not only cognitive but also value-based, requiring students to integrate rational analysis with Islamic ethical principles. Therefore, while AI supports analytical efficiency, it may simultaneously weaken epistemic responsibility if not properly guided by educators.

The ethical dimension of ChatGPT usage emerges as one of the most critical findings of this study. The literature consistently shows that AI introduces significant challenges to academic integrity, including risks of plagiarism, reduced originality, and blurred authorship boundaries (Dewantara & Dewi, 2025; Ramli, 2023). In current academic practice, these challenges are increasingly visible, as students often use AI-generated content without proper attribution or critical verification. This phenomenon reflects a broader ethical dilemma in digital education, where technological convenience often competes with moral responsibility. From an Islamic perspective, this issue is even more profound, as knowledge acquisition is not merely a cognitive activity but also a moral and spiritual responsibility grounded in the principles of amanah (trustworthiness) and sidq (truthfulness). Therefore, the ethical risks associated with ChatGPT usage cannot be separated from the value system underlying Islamic education.

The findings also reveal that institutional readiness plays a crucial role in shaping how AI is used in academic environments. The lack of standardized policies regarding the use of ChatGPT in higher education institutions contributes to inconsistent practices among students. This aligns with global observations that universities are still in the

early stages of developing governance frameworks for AI integration. Without clear guidelines, students are left to interpret acceptable usage independently, which increases the likelihood of academic misconduct. In Islamic Economics Education, this institutional gap is particularly concerning because it may lead to misalignment between technological adoption and ethical education objectives.

Another important discussion point is the emerging transformation of the student learning role. The findings indicate that students increasingly function as AI-assisted learners rather than independent knowledge producers. While this enhances efficiency, it also shifts the learning paradigm from deep cognitive engagement to surface-level information consumption. This transformation reflects broader concerns in educational psychology regarding dependency on intelligent systems. If not balanced properly, such dependency may reduce students' ability to engage in independent reasoning, particularly in complex analytical fields such as Islamic economics, which requires both technical understanding and ethical reflection.

The integrative relationship between ChatGPT usage, critical literacy, and academic ethics, as illustrated in the conceptual framework of this study, demonstrates that these three dimensions are not isolated but mutually influential. AI enhances learning access, which can improve literacy; however, without ethical regulation, it may simultaneously undermine academic integrity. This interdependence suggests that effective AI integration requires a holistic educational strategy that incorporates technological training, critical thinking development, and ethical education simultaneously. Such an approach is essential to ensure that AI serves as an empowering tool rather than a disruptive force in Islamic Economics Education.

From the researcher's perspective, these findings indicate that the adoption of Generative AI in education should not be viewed as a purely technological advancement but as a socio-educational transformation that requires careful governance. The researcher argues that the current educational system is not yet fully prepared to handle the ethical complexities introduced by AI technologies. Therefore, there is an urgent need to redesign pedagogical approaches that emphasize critical engagement rather than passive acceptance of AI-generated content. In Islamic Economics Education, this redesign should be grounded in both modern pedagogical theory and Islamic ethical principles to ensure balanced intellectual development.

Overall, the discussion of findings demonstrates that ChatGPT represents both an opportunity and a challenge in Islamic Economics Education. While it enhances accessibility, efficiency, and conceptual understanding, it also introduces risks related to critical thinking erosion and academic misconduct. Therefore, its integration must be carefully managed through structured educational policies, ethical guidelines, and pedagogical strategies that reinforce critical literacy. The findings of this study ultimately contribute to the ongoing discourse on how higher education institutions can responsibly integrate artificial intelligence while preserving academic integrity and educational quality.

CONCLUSION

In conclusion, this study has explored the integration of Generative AI, specifically ChatGPT, in Islamic Economics Education, focusing on its impact on students' critical literacy and academic ethics. The findings indicate that while ChatGPT has the potential to enhance learning efficiency and provide students with

quick access to relevant knowledge, it also raises important concerns related to academic integrity and critical thinking. The utilization of AI tools in education, especially in Islamic Economics, offers significant advantages, including facilitating comprehension of complex concepts and supporting autonomous learning. However, the over-reliance on AI-generated content can reduce students' critical engagement with the material, potentially undermining their intellectual independence.

Moreover, ethical challenges surrounding the use of Generative AI, such as plagiarism and the erosion of originality, highlight the need for clear guidelines and frameworks to regulate AI usage in academic environments. Islamic Economics Education, grounded in ethical principles, particularly in terms of honesty, trustworthiness, and responsibility in knowledge acquisition, requires a careful balance between technological innovation and the preservation of academic integrity. The findings stress the importance of incorporating both technological and ethical literacy in educational strategies to mitigate the risks associated with AI while enhancing its benefits.

The study also emphasizes that the current state of AI integration in Islamic Economics Education is still in its early stages, with many institutions lacking standardized policies for the ethical use of AI tools. Therefore, further research is needed to explore how to effectively integrate AI into Islamic economics curricula while maintaining a strong ethical framework. Future studies should investigate the long-term impact of AI on students' intellectual development and academic behavior, as well as explore the role of educators in guiding AI usage and fostering critical engagement with digital tools.

Recommendations for Future Research

Future research should focus on the development of comprehensive ethical guidelines for AI usage in higher education, particularly in disciplines that require strong ethical foundations such as Islamic Economics. Additionally, longitudinal studies examining the effects of sustained AI usage on students' critical thinking skills, academic performance, and ethical behavior would provide valuable insights into the long-term implications of AI in education. Moreover, comparative studies across different cultural and educational contexts can offer a more global perspective on how AI tools like ChatGPT are impacting academic integrity and literacy across diverse educational systems. Lastly, research should investigate how instructors can better design curriculum and pedagogical practices that encourage responsible AI use while fostering independent and critical thinking among students.

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