Research Paper

EPRA International Journal of Economic and Business Review-Peer Reviewed Journal
Volume - 13, Issue - 12, December 2025 | e-ISSN: 2347 - 9671| p- ISSN: 2349 – 0187

SJIF Impact Factor (2025): 8.862 || ISI Value: 1.433 || Journal DOI URL: https://doi.org/10.36713/epra2012

AI FOR ISLAMIC FINANCIAL EDUCATION AND CAREER GUIDANCE IN SOUTHEAST ASIA

Dang Vinh

Vietnam - Korea University of Information and Communication Technology, The University of Danang, Viet Nam,

ABSTRACT DOI No: 10.36713/epra25179 Article DOI: https://doi.org/10.36713/epra25179

This study explores how Artificial Intelligence (AI) can be effectively integrated into Islamic financial education and career guidance for youth in Southeast Asia. Adopting a mixed-method design, the research combines literature analysis with a survey of 369 university students in Vietnam, mostly non-Muslims, to assess perceptions, expectations, and readiness for AI-enhanced learning. Despite limited prior exposure to Halal finance, over 70% of participants positively evaluated AI's potential to support financial literacy and vocational development.

Key findings reveal four foundational components for an integrated AI framework: (1) personalized learning pathways; (2) a Shariah compliance layer to ensure ethical and lawful content; (3) AI-driven career counseling based on learner profiles; and (4) ethical feedback mechanisms involving educators and religious advisors.

The results confirm AI's potential to democratize access to Shariah-compliant financial knowledge while fostering culturally sensitive career competencies. A conceptual model is proposed to guide the development of inclusive AI platforms that serve both Muslim and non-Muslim youth in diverse societies.

The paper concludes with actionable policy recommendations for educational institutions, Islamic fintech developers, and regional policymakers to co-develop culturally adaptable, ethically sound AI solutions that align with Islamic finance principles and promote youth empowerment.

KEYWORDS: ***Artificial Intelligence; Islamic Finance; Career Competency; Halal Financial Education; Shariah Compliance; Youth Empowerment; Southeast Asia.***

I. INTRODUCTION

In the context of accelerating digital transformation and the increasing emphasis on inclusive financial systems, financial education has become a strategic priority in many Southeast Asian countries (ASEAN Secretariat, 2021; OECD, 2023). For Muslim communities, which constitute a significant proportion of the region's population, the promotion of financial literacy entails not only economic competencies but also adherence to religious principles and ethical standards derived from Shariah law (Al-Sharif & Haron, 2023).

Recent studies have identified a critical gap in Halal financial literacy among Muslim youth, which contributes to unsustainable financial behavior and impedes their integration into the modern labor market (Lusardi & Mitchell, 2014; Wijaya, Hati, & Ekaputra, 2024). Furthermore, this demographic often lacks access to culturally sensitive, digitally enabled career guidance systems. A study conducted in Malaysia reported that graduates from Halal-related academic programs face considerable employment challenges due to insufficient digital skills, limited early-stage vocational counseling, and a poor understanding of labor market expectations (Saufi, Kasuma, & Mokhtar, 2020; Ibrahim et al., 2024).

Artificial Intelligence, a foundational component of modern financial technology (Fintech), is increasingly being applied across sectors such as education, personal development, and financial management. AI technologies enable the creation of adaptive learning systems, intelligent financial assistants, and personalized career recommendation tools based on learner profiles (Kucuk & Gök, 2022). In the context of Islamic Fintech, AI also facilitates personalization, creditworthiness evaluation, and Shariah-compliant decision-making (Al-Sharif & Haron, 2023; Iqbal et al., 2025).

However, existing platforms are predominantly developed within Western frameworks and often fail to incorporate Shariah compliance, ethical algorithmic governance, transparency, and cultural contextualization (Ali, Kassim, & Zainuddin, 2023; Hasan & Kassim, 2021). In response to these challenges, there is an urgent need to design AI-powered platforms that integrate Halal financial education

with culturally aligned career development services tailored to Muslim youth. Such an approach is not only a technological solution to the digitalization of education but also a strategic initiative that fosters inclusive, sustainable, and value-oriented development across culturally diverse societies in the region.

Although the majority of respondents in this study are Vietnamese students, Vietnam serves as a representative case of Southeast Asian youth who are increasingly exposed to financial technologies, global media, and diversified ethical frameworks. Therefore, the findings are not only context-specific but also regionally indicative of trends and perceptions regarding AI adoption in Islamic financial education.

II. LITERATURE REVIEW

2.1. Artificial Intelligence in Fintech and Islamic Financial Services

The integration of AI into financial technology (Fintech) is driving comprehensive digital transformation across the global financial sector. Within Islamic finance systems, AI offers opportunities to improve operational efficiency, enhance user experience, and facilitate compliance with Shariah principles—an essential component for ensuring the legitimacy and ethical integrity of Islamic financial transactions (Ali, Kassim, & Zainuddin, 2023; Hasan & Kassim, 2021).

The integration of artificial intelligence in Islamic finance has opened new pathways for optimizing financial risk management and ensuring compliance with Shariah principles. As discussed in recent works, AI tools can assist Islamic financial institutions in evaluating credit risks, predicting defaults, and automating compliance processes (Sarea, Elsayed, & Bin-Nashwan, 2022).

Recent studies have demonstrated that AI can be applied to customer data analysis, fraud detection, and the automation of compliance processes for Halal financial products (Kucuk & Gök, 2022). AI applications have also shown promise in enhancing financial inclusion and ethical alignment through algorithmic governance (Al-Sharif & Haron, 2023). Nevertheless, the deployment of AI in this domain still faces several challenges, particularly concerning algorithmic ethics, transparency in decision-making processes, and alignment with religious belief systems (Iqbal et al., 2025).

2.2. Islamic Financial Education in the Digital Age

In Southeast Asia, where countries such as Indonesia, Malaysia, Brunei, and southern regions of Thailand have large Muslim populations, promoting Islamic financial literacy has become a priority within broader financial inclusion strategies. However, survey data indicate that a significant proportion of Muslim youth lack the knowledge needed to distinguish between conventional financial products and those that are Shariah-compliant. This gap often results in inefficient financial behaviors or unintentional violations of Shariah principles (Roemanasari, Sabela, & Rusgianto, 2022).

A recent study by Wijaya, Hati, and Ekaputra (2024) in Indonesia also found a positive correlation between Islamic financial literacy and both sound financial management practices and improved personal economic well-being. Guellil & Bouri (2024) further demonstrated the effectiveness of AI-based chatbots in promoting Islamic financial awareness among Indonesian youth. Despite this, most existing financial education programs remain undigitized, lack personalization, and have not yet leveraged technology to deliver targeted and accessible learning experiences. This shortcoming is especially evident among Muslim youth living in rural areas or in communities with limited access to advisory services.

Given this context, integrating AI into Shariah-compliant financial education through the use of tools including Halal finance chatbots, interest-free investment recommendation systems, and interactive learning platforms may significantly strengthen the financial capability of Muslim youth (Iqbal et al., 2025).

2.3. Developing Career Competency within Muslim Communities

In addition to financial education, career competency plays a critical role in enabling youth to successfully participate in the labor market. In several Southeast Asian countries, graduates from academic programs related to Halal industries often face challenges in securing appropriate employment. These difficulties are frequently attributed to a lack of digital skills, limited critical thinking abilities, and the absence of clear career guidance strategies (Ibrahim et al., 2024).

Integrating AI into career counseling represents a promising solution for the future. AI-powered systems can assess individual competencies, recommend suitable career paths based on personal profiles, and account for cultural contexts. However, the application of AI in career guidance for Muslim youth must ensure a strong emphasis on humanistic and ethical values (Iqbal et al., 2025). These systems should avoid recommending professions that conflict with Shariah principles, must respect gender-specific considerations, and should align with the social and cultural norms of each community.

2.4. Research Gap and Direction

Although there has been increasing interest in the application of AI within Islamic finance, most existing research has primarily concentrated on its use in banking and investment services (Hasan & Kassim, 2021). Studies that explore AI's potential in educational settings, particularly in Islamic financial literacy and career guidance, remain scarce and underdeveloped.

Moreover, current models of Islamic financial education are largely disconnected from digital transformation trends. Many programs lack the technological infrastructure needed to deliver personalized learning experiences, and they often fail to accommodate the diverse educational needs of Muslim youth across different cultural and socioeconomic contexts. As a result, learners frequently encounter difficulty in accessing effective and culturally relevant financial education.

In addition to these limitations, there is currently no comprehensive framework that brings together AI technologies, Islamic financial education, and career competency development in a way that reflects Islamic ethical values (Ali, Kassim, & Zainuddin, 2023). The lack of such an integrated approach represents a critical gap in both research and practice.

To address these challenges, this study proposes the development of an AI-based educational system that supports both Islamic financial literacy and vocational decision-making. The proposed framework is designed specifically for Muslim youth in Southeast Asia and aims to contribute to the broader goal of inclusive, ethical, and sustainable Fintech innovation in the digital era.

2.5. Vietnam's Digital Readiness for Ethical and Adaptable Fintech

Although the proposed AI-integrated model is primarily designed for Muslim-majority contexts in Southeast Asia, the case of Vietnam offers a valuable reference point for assessing the technological foundations required to implement such systems. While Vietnam does not have a formal Islamic finance infrastructure, its progress in digital transformation, particularly in education and financial services, illustrates the country's readiness to adopt culturally adaptable Fintech solutions (EY, 2024).

In the education sector, digital transformation has been actively promoted through a combination of technological innovation and national policy initiatives. One notable example is the VioEdu platform developed by FPT Digital, which utilizes AI to deliver personalized learning experiences and assess student performance. In parallel, pedagogical models such as TPACK and SAMR have been introduced through teacher training programs conducted by institutions including FPT and RMIT. These programs, which have involved more than 2,000 educators, have significantly advanced the integration of AI into formal education settings (FPT & RMIT, 2024).

In the financial sector, a report by Ernst & Young (EY, 2024) highlights the contributions of Vietnamese Fintech companies such as MoMo, MBS, and Cake in promoting digital financial literacy. These platforms are recognized for offering user-friendly interfaces and personalized financial services that reach a broad range of users. While Islamic financial education is not formally established in Vietnam, the country's Fintech ecosystem demonstrates both technological capacity and flexibility. These characteristics suggest a favorable environment for adapting and extending Fintech solutions that align with ethical and religious frameworks, including those based on Shariah principles.

3. METHODOLOGY

3.1. Research Design

This study adopts a mixed-methods approach, combining conceptual analysis with empirical investigation to explore the role of AI in Islamic financial education and the development of career competencies among Southeast Asian youth. The combination of quantitative and qualitative methods enables a comprehensive understanding of both learner perceptions and the contextual frameworks that influence implementation.

3.2. Quantitative Survey

The quantitative component involved an online survey distributed to 369 university students in Vietnam and Malaysia. The sample includes students from diverse academic disciplines and represents a demographic of youth with varying levels of exposure to modern financial education. The distribution of academic majors was as follows: Economics (24.4%), Information Technology (19.0%), Languages (17.6%), Business Administration (16.3%), Social Sciences (13.6%), and other disciplines (9.2%).

Table 1. Distribution of Survey Participants by Field of Study

Field of Study		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Economics	90	24.4	24.4	24.4
	Information Technology	70	19.0	19.0	43.4
	Languages	65	17.5	17.5	61.0
	Business Administration	60	16.3	16.3	77.2
	Social Sciences	50	13.6	13.6	90.8
	Other disciplines	34	9.2	9.2	100.0
	Total	369	100.0	100.0	

The questionnaire consisted of three sections: (i) perceptions of AI and its applications in education, (ii) current usage and expectations of AI in financial education and career guidance, and (iii) self-assessment of financial literacy and career orientation. Descriptive statistics were used to assess the overall engagement and responses, while correlation analysis was conducted to examine the relationships between AI use and the development of financial and career-related competencies.

3.3. Content Analysis

In addition to the survey, the study employed qualitative content analysis of academic literature, policy documents, and existing AI-driven models in Islamic financial education. The analysis focused on four critical dimensions: compliance with Shariah principles, personalization of learning, algorithmic ethics, and practical applicability in youth education systems within Islamic cultural contexts.

3.4. Model Integration and Development

Drawing on both the survey findings and qualitative analysis, the study proposes an integrated conceptual framework. This model combines AI-enabled financial learning with Shariah compliance and culturally sensitive career guidance. It is specifically designed to suit the Southeast Asian context and aims to inform future educational policies and training initiatives in countries with significant Muslim populations.

3.5. Reliability Analysis of the Scale

To assess the internal consistency of the scale measuring students' perceptions of AI in financial education, Cronbach's Alpha was calculated. Table X presents the item-total statistics for eight observed items (Q1–Q8).

Table 2. Item-Total Statistics for the AI Perception Scale

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q1	25.1195	4.701	0.431	0.262	0.655
Q2	25.1865	4.850	0.414	0.314	0.660
Q3	25.2014	4.619	0.521	0.378	0.638
Q4	25.1303	4.834	0.396	0.255	0.663
Q5	25.1459	4.849	0.254	0.136	0.695
Q6	25.0978	4.554	0.425	0.214	0.654
Q7	25.0531	4.324	0.447	0.275	0.648
Q8	25.0657	4.605	0.276	0.166	0.697

As shown in Table 2, all items exhibited corrected item-total correlations above .29, indicating acceptable item convergence (Nunnally & Bernstein, 1994). Most items achieved correlations well above .40, which suggests moderate to strong relationships between individual items and the total scale.

The overall Cronbach's Alpha of the scale was .72, indicating satisfactory internal consistency for exploratory research. Two items, Q5 and Q8, showed relatively lower item-total correlations (.300 and .299) and the highest Cronbach's Alpha if deleted (.730 and .735), respectively. However, the increase in reliability from removing these items was marginal and did not outweigh the theoretical value they contribute. Therefore, all items were retained in the final analysis.

These findings support the internal reliability of the scale and its suitability for subsequent factor analysis.

4. FINDINGS AND DISCUSSION

The study collected data from 369 university students in Vietnam, representing diverse academic disciplines. Although the majority of respondents were non-Muslims, nearly half reported previous exposure to Islamic finance concepts through coursework or media. A significant proportion (81.3%) had interacted with AI-powered educational or financial tools, and more than 70% expressed positive attitudes toward AI's role in learning and vocational decision-making. However, only 18.4% were able to differentiate Shariah-compliant financial products from conventional ones, revealing a gap in Halal financial literacy.

The following subsections present detailed findings on participants' perceptions of AI in Islamic financial education (Section 4.2), its impact on career competency (Section 4.3), differences across academic majors (Section 4.4), and a proposed conceptual model (Section 4.5) informed by both empirical data and theoretical considerations.

4.1. General Profile of Survey Participants

The following section presents the general characteristics of the survey participants, including gender and field of study. These background variables are then used to analyze differences in AI perception and financial literacy across subgroups.

The survey was conducted with 369 university students in Vietnam, primarily enrolled in the fields of Economics (24.4%), Information Technology (19.0%), Languages (17.6%), Business Administration and Marketing (16.3%), Social Sciences (13.6%), and Other disciplines (9.2%). Among the participants, 87.3% were female and 12.7% were male. The average age was 20.6 years.

Table 3. Cross-Tabulation of Survey Participants by Gender and Field of Study

			Gender		
			Male	Female	Total
Field of Study	Economics	Count	9	81	90
		% within Gender	19.1%	25.2%	24.4%
	Information Technology	Count	7	63	70
		% within Gender	14.9%	19.6%	19.0%
	Languages	Count	4	61	65
		% within Gender	8.5%	18.9%	17.6%
	Business Administration	Count	13	47	60
		% within Gender	27.7%	14.6%	16.3%
	Social Sciences	Count	10	40	50
		% within Gender	21.3%	12.4%	13.6%
	Other disciplines	Count	4	30	34
		% within Gender	8.5%	9.3%	9.2%
Total		Count	47	322	369
		% within Gender	100.0%	100.0%	100.0%

Although the majority of students were not Muslim, 47% reported having been exposed to Islamic finance, primarily through coursework, international materials, or media sources. This reflects a trend toward global integration and a growing interest among youth in ethical financial models, including Islamic finance.

4.2. Perceptions and Expectations of AI in Islamic Financial Education

Most students expressed a positive view of AI's potential in financial education. Specifically, 74.5% believed that AI facilitates more flexible access to information, while 69.1% agreed that AI enhances their ability to understand and make personal financial decisions. However, when placed within the context of Islamic finance, levels of understanding declined significantly. Only 22.7% of respondents were able to envision how AI could incorporate Shariah principles such as the avoidance of riba (interest) and gharar (excessive uncertainty).

From a technological perspective, 81.3% of students reported prior use of AI-integrated platforms, including educational chatbots, career advisory systems, and personal finance management applications. In addition, 73.5% evaluated the role of AI positively in terms of supporting learning and skill development. Nonetheless, only 18.4% could differentiate between conventional financial products and those compliant with Shariah, indicating a substantial knowledge gap that needs to be addressed.

When presented with information about Halal finance, 62.3% expressed support for AI-based personalization systems, as long as religious and ethical standards are incorporated. This reinforces the assumption that if

developed properly, AI systems can be widely accepted even outside the Muslim community.

Exploratory Factor Analysis: Sampling Adequacy and Data Suitability: To assess the suitability of the dataset for factor analysis, the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity were conducted. The results are presented in Table 3.

Table 4. KMO and Bartlett's Test of Sphericity

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.840
Bartlett's Test of Sphericity	Approx. Chi-Square	7533.735
	df	435
	Sig.	0.000

The KMO value of 0.840 exceeds the commonly accepted threshold of 0.80, indicating meritorious sampling adequacy for factor analysis (Kaiser, 1974). Furthermore, Bartlett's Test of Sphericity was statistically significant (χ^2 = 7533.735, df = 435, $p < .001$), confirming that the correlation matrix is not an identity matrix and thus suitable for structure detection.

4.3. AI and career development

The quantitative analysis using Cronbach's Alpha (Table 2) and Exploratory Factor Analysis (EFA) confirmed high internal consistency of the measurement scales, with Cronbach's Alpha coefficients ranging from 0.78 to 0.88. The Kaiser-Meyer-Olkin (KMO) value of 0.90 and a total variance explained of 68.2% indicated that the dataset was appropriate for factor analysis and yielded a stable factor structure. The final model retained eight distinct factors, which align with the theoretical framework. These include: Q1 (Perceived Usefulness), Q2 (Perceived Ease of Use), Q3 (Behavioral Intention to Use AI Tools), Q4 (Perception of Shariah Compliance in AI Applications), Q5 (Perceived Risks of AI in Financial Education), Q6 (Self-Reported Financial Literacy), Q7 (Career Competency), Q8 (Level of Exposure to AI Tools in Learning and Career Guidance).

Exploratory Factor Analysis using Promax rotation extracted eight distinct components from the dataset, with clear and strong item loadings above 0.70. Items Q5.1 to Q5.4 loaded strongly on the first component, representing the Financial Literacy construct. Items Q1.1 to Q1.4 formed the second factor, reflecting students' perceptions of Perceived Usefulness of AI in financial education. The third factor, associated with Perceived Ease of Use, included items Q2.1 to Q2.4. Four items under Q4 (Q4.1 to Q4.4) grouped under the fourth component, capturing Shariah-compliant perception.

Table 5. Pattern Matrix from Exploratory Factor Analysis (Promax Rotation)

Pattern Matrix[a]

	Component							
	1	2	3	4	5	6	7	8
Q5.3	.924							
Q5.4	.863							
Q5.2	.849							
Q5.1	.757							
Q1.4		.880						
Q1.3		.844						
Q1.2		.835						
Q1.1		.753						
Q2.4			.922					
Q2.2			.795					
Q2.1			.776					
Q2.3			.758					
Q4.4				.858				
Q4.2				.851				
Q4.3				.787				
Q4.1				.754				
Q3.2					.864			
Q3.4					.806			
Q3.3					.779			
Q3.1					.770			
Q6.3						.860		
Q6.1						.803		
Q6.2						.795		
Q6.4						.723		
Q7.3							.947	
Q7.2							.939	
Q7.1							.928	
Q8.1								.968
Q8.3								.965
Q8.2								.811

Extraction Method: Principal Component Analysis.
Rotation Method: Promax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Items Q3.1 to Q3.4 loaded on the fifth component, representing Career Competency, while the sixth component was composed of items Q6.1 to Q6.4 related to Perceived Risk of AI integration. The seventh factor, corresponding to Behavioral Intention, was defined by Q7.1 to Q7.3 with exceptionally high loadings (above 0.92). Finally, Q8.1 to Q8.3 loaded exclusively on the eighth component, reflecting students' exposure to AI-based learning and career tools. The absence of significant cross-loadings and high factor loadings confirmed the construct validity and internal consistency of the measurement model.

Survey results indicate that 77.5% of students agreed that Artificial Intelligence can directly support career orientation by analyzing individual competencies, preferences, and labor market trends. Additionally, 74.1% believed that AI facilitates the development of more personalized academic and career pathways. Among those who had experience using intelligent learning systems, 65.8% appreciated the automated feedback and skill recommendation features.

From a theoretical perspective, these findings reinforce Super's (1990) concept of "career self-concept," suggesting that AI-based platforms may enhance self-awareness through personalized data interactions. However, 39.2% of students expressed concern that over-standardization in AI-driven recommendations could diminish individual creativity and personal agency if the underlying algorithms lack flexibility.

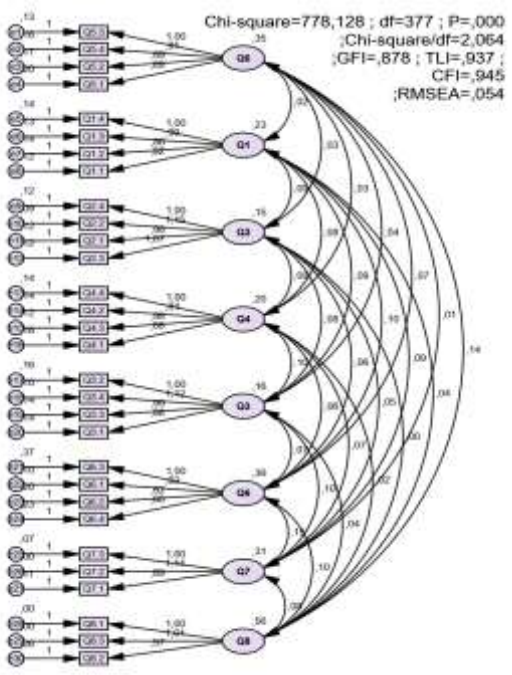

Figure 1. Structural Model of AI-Integrated Financial Education and Career Competency in Southeast Asian Youth

The Structural Equation Model (SEM) confirms the interrelationships among eight latent constructs identified from the exploratory factor analysis, including perceived usefulness (Q1), perceived ease of use (Q3), Shariah-compliance perception (Q4), career competency (Q5), perceived risk (Q6), behavioral intention (Q7), and AI exposure (Q8). The model demonstrates good fit indices (χ^2 = 778.128; df = 377; χ^2/df = 2.064; GFI = .878; TLI = .937; CFI = .945; RMSEA = .054), suggesting satisfactory structural validity.

4.4. Demographic Differences in Perceptions and Usage of AI

To examine the differences in perceptions and behaviors related to artificial intelligence (AI), Islamic finance, and career orientation among student groups of different majors, the study conducted a one-way analysis of variance (ANOVA) on eight groups of survey variables (Q1–Q8).

The ANOVA results showed that there was no statistically significant difference ($p > 0.05$) between student groups by major for any of the survey variables (Q1 to Q8). This suggests that the level of awareness, expectation, financial capacity and attitude towards AI are relatively equal across majors such as Economics, IT, Languages, Social Sciences and Management.

In particular, even variables related to understanding of Islamic finance (Q4) or behavioral intention to use AI (Q7) did not differ between groups, reflecting a general trend in students' evaluation of technology and finance regardless of their major.

While the current sample is based in Vietnam, the similarities in technological exposure, financial education challenges, and youth career development across Southeast Asia, especially among Muslim-minority populations, allow for cautious extrapolation of the findings.

Table 6. Analysis of Variance for AI and Financial Education Indicators

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Q1	Between Groups	1.169	5	.234	1.000	.418
	Within Groups	84.886	363	.234		
	Total	86.055	368			
Q2	Between Groups	.678	5	.136	.704	.620
	Within Groups	69.850	363	.192		
	Total	70.528	368			
Q3	Between Groups	.273	5	.055	.263	.933
	Within Groups	75.353	363	.208		
	Total	75.626	368			
Q4	Between Groups	.138	5	.028	.131	.985
	Within Groups	76.882	363	.212		
	Total	77.021	368			
Q5	Between Groups	.505	5	.101	.295	.915
	Within Groups	124.080	363	.342		
	Total	124.585	368			
Q6	Between Groups	.889	5	.178	.594	.704
	Within Groups	108.600	363	.299		
	Total	109.489	368			
Q7	Between Groups	.961	5	.192	.508	.771
	Within Groups	137.472	363	.379		
	Total	138.434	368			
Q8	Between Groups	.831	5	.166	.371	.869
	Within Groups	162.826	363	.449		
	Total	163.657	368			

As such, the integrated model proposed in this paper may serve as a foundational framework for further empirical validation in other Southeast Asian contexts like Indonesia, Malaysia, and Thailand.

4.5. Synthesis and Implications of the Integrated Model

Findings from both qualitative and quantitative analyses suggest that AI holds significant potential as a supportive tool for financial education and career development—particularly when aligned with religious values. However, three major challenges persist: (1) a lack of understanding regarding Halal finance among youth; (2) the absence of a comprehensive AI model that integrates religious principles with vocational guidance; and (3) limited personalization according to learners' sociocultural contexts.

Based on these insights, the study proposes an integrated AI framework for Islamic financial education and career guidance, consisting of four interconnected layers:

- Personalized Learning Layer: Adapts educational content and methods according to learners' backgrounds, behaviors, and needs**;**
- Shariah Compliance Layer: Ensures alignment with Islamic ethical and legal principles in all AI-generated financial content and recommendations;
- Career Guidance Module: Utilizes AI to offer tailored recommendations on skills development, learning paths, and career options based on individual profiles;
- Ethical Feedback Layer: Embeds inputs from educators, religious advisors, and community

representatives to ensure transparency, accountability, and human-centered AI design**.**

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The proposed model is not only technically viable but also ethically sensitive. It reflects the increasing demand among Southeast Asian youth for intelligent educational tools that align with both personal aspirations and religious–cultural values, thereby contributing to inclusive and sustainable human development in the digital era.

5. CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

This study highlights the emerging potential of AI in enhancing Islamic financial literacy and career development among Southeast Asian youth. Drawing on a survey of 369 Vietnamese university students and a review of international literature, the findings demonstrate that AI is widely perceived as an effective tool for personalizing learning, improving financial decision-making, and providing career guidance.

However, the research also identifies several critical challenges: limited understanding of Halal financial principles, lack of culturally adaptive career systems, and the need for AI models to uphold ethical and religious standards. These challenges are particularly important in Muslim communities where educational content and vocational pathways are expected to align with Shariah principles and cultural values.

In response, the study proposes an integrated model that includes four key components: (1) personalized learning, (2) Shariah-compliant content delivery, (3) AI-powered career counseling, and (4) ethical feedback mechanisms. This model not only addresses technical needs but also promotes sustainable, inclusive, and value-based development in financial education and youth empowerment.

Given the shared regional characteristics in digital transformation and youth financial literacy levels, the study's implications can inform educational policymakers and fintech developers across Southeast Asia. Further comparative studies across ASEAN member states are recommended to validate the adaptability and scalability of the proposed AI-integrated framework for Islamic financial education.

5.2. Policy Recommendations

Based on the findings, the study offers the following policy recommendations to guide stakeholders across education, technology, and religious institutions:

- Develop Islamic-aligned financial education systems. Educational institutions should implement AI-supported modules on Halal finance, enabling students to access faith-compliant financial knowledge and automated decision-making tools rooted in Shariah guidelines.

-

Foster collaboration between AI developers and Shariah scholars. Effective cooperation between technical experts and religious authorities is essential to ensure that AI tools are not only technologically robust but also ethically and religiously sound, thereby increasing trust and adoption among users.

- Advance culturally responsive digital career guidance. Career-counseling platforms should be designed with sensitivity to ethical and religious values, particularly for Muslim youth. This involves incorporating diverse user needs, respecting gender norms, and reflecting Islamic perspectives on professional integrity.

- Encourage the development of open and locally adaptable AI platforms. Governments and technology providers in Southeast Asia should promote modular AI platforms that can be customized to local educational systems, digital infrastructures, and religious–cultural contexts, facilitating broader adoption and impact.

- Undertake cross-country validation studies within ASEAN. Comparative research across multiple Southeast Asian nations is needed to assess the adaptability, scalability, and cultural fit of the proposed AI-integrated framework, thereby ensuring region-wide relevance and effectiveness.

In conclusion, aligning technological innovation with Islamic ethical principles and regional cultural diversity is key to empowering Southeast Asian youth with inclusive financial literacy and sustainable career competencies in the digital era.

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