

INTEGRATING THE BANK'S MULTICULTURAL FRAMEWORK INTO THE ISLAMIC RELIGIOUS EDUCATION CURRICULUM: THE QAṬ'Ī-ẒANNĪ EPISTEMOLOGICAL APPROACH

Syifa Salsabila¹; Eko Puji Antoro²; Alwi Hakim³; Anita Setyarachma⁴; Tri aprilia azmi⁵

^{1,2,3}UIN Prof. K.H. Saifudin Zuhri, Purwokerto, Indonesia

⁴Perbanas Institute

⁵UIN Walisongo, Semarang, Indonesia

¹Corresponding E-mail: Syifasalsabila555@gmail.com

Abstract

This study aims to formulate a theoretically grounded framework for integrating James A. Banks' five dimensions of multicultural education into the Islamic Religious Education (PAI) curriculum in Indonesia. Using a qualitative-descriptive library research design, this study analyzes PAI curriculum documents including KMA No. 347/2022 and Banks' foundational works through an integrative hermeneutic technique. The central contribution is the stratified epistemological compatibility framework, which resolves the tension between Banks' secular-liberal epistemology and Islamic epistemic tradition by distinguishing between qaṭ'ī (definitive, revelation-based) and ẓannī (interpretation-derived) knowledge. Banks' dimensions are applicable at the ẓannī layer, enabling critical-inclusive pedagogy without compromising aqidah. This integration is anchored in Wasatiyyah and Ukhuwah Basyariyyah as indigenous theological foundations. Practically, this study recommends revising KMA No. 347/2022 operational guidelines, institutionalizing multicultural teacher training, and integrating digital literacy into PAI to counter exclusivist narratives. These findings contribute toward developing an adaptive PAI curriculum that fosters religious moderation within Indonesia's pluralistic society.

Keywords: Islamic Religious Education; Curriculum; Multicultural Education; James A. Banks; Wasatiyyah; Religious Moderation

A. Introduction

Indonesia serves as one of the world's most complex laboratories of pluralism, where ethnic, cultural, and religious diversity constitute inevitable and dynamic sociological realities. With more than 600 distinct ethnic groups, over 700 regional languages, and a population of whom 87.15% identify as Muslim, 7.37% as Protestant, 3.07% as Catholic, 1.66% as Hindu, and the remainder distributed across Buddhism, Confucianism, and indigenous belief systems, Indonesia's demographic plurality represents both a profound social asset and an enduring pedagogical challenge (Riyadi et al., 2024; BPS, 2024; Tempo, 2026). In this context, Islamic Religious Education (PAI) occupies a strategically critical position in maintaining social cohesion and transmitting values of peace. However, PAI has proven vulnerable to what scholars identify as a doctrinally 'closed' educational culture, one that reproduces normative orientations

without facilitating reflective or critical religious engagement (Karwadi et al., 2025; Mardatillah et al., 2025). The consequence is a PAI that functions primarily as transmission of rigid truth claims, thereby fostering exclusive attitudes, social segregation, and the latent seeds of radicalism (Ade Saepuloh et al., 2025; Nasution & Albina, 2024). This condition represents a structural threat to Indonesia's social fabric that demands a fundamental paradigmatic reconstruction of PAI, so that religion may be understood as a transformative, inclusive, and humanistic force.

Addressing this structural gap requires a methodologically rigorous and epistemologically honest framework for PAI reform. The five dimensions proposed by James A. Banks, consisting of content integration, knowledge construction, prejudice reduction, equity pedagogy, and empowering school culture, offer precisely such a comprehensive framework (Banks & Banks, 2010; Purwasari et al., 2023). However, this integration cannot proceed uncritically. Banks developed his framework within a secular-liberal American context, where multicultural education rests on the premise that all knowledge is socially situated (R'boul, 2021). PAI, by contrast, is epistemologically grounded in divine revelation (*wahy*) as the transcendent and authoritative source of truth. These two frameworks are not simply parallel systems that can be mapped onto each other, since their underlying epistemological commitments are genuinely different. Accordingly, any productive synthesis requires that this difference be explicitly resolved rather than assumed away (Karwadi et al., 2025).

This study proposes that the epistemological tension between Banks' secular-liberal theory and Islamic epistemic tradition can be resolved through the classical distinction between *qaṭ'ī* and *zannī* knowledge, a distinction intrinsic to *usul al-fiqh*. In this tradition, *qaṭ'ī* refers to textual evidence derived from the Qur'an and Hadith that is unambiguous and admits no alternative interpretation, while *zannī* refers to evidence that remains open to contextual reinterpretation through scholarly *ijtihad* (Kamali, 2003; Khallaf, 2005). Banks' dimensions are therefore applicable exclusively within the *zannī* domain, where human reasoning legitimately operates, without encroaching upon the *qaṭ'ī* foundations of *aqidah*. This epistemological boundary, however, does not stand alone, as it is normatively guided by *Wasatiyyah*, encompassing *tawassuṭ*, *tawāzun*, and *tasāmuh*, and grounded in *Ukhuwah Basyariyyah*, which positions universal human fraternity as a Qur'anic imperative for mutual recognition (*li-ta'ārafū*, QS. Al-Hujurat [49]: 13; QS. An-Nisā' [4]: 1) (Marfuah & Sassi, 2025; Rohmiyati et al., 2023). At the operational level, *Fiqh al-Ta'ayush*, understood here as an emerging *ijtihadi* framework rather than settled doctrine, translates these theological foundations into a productive direction for social collaboration grounded in *maslahah ammah* (Arikarani et al., 2024).

Previous studies have explored Banks' concepts in Islamic education contexts, yet remain theoretically unresolved. Purwasari et al. (2023) mapped Banks' five dimensions descriptively without addressing the epistemological tension between his secular-liberal premises and Islamic thought; Ana and Arsyadana (2025) reoriented the discussion

toward institutional management without engaging theological transformation; and Budiono (2024) empirically confirmed the passivity of multicultural practice in PAI without offering a resolving framework. The present study addresses this collective gap by proposing a *qat'ī/zannī* stratified epistemological framework that identifies the precise domain within Islamic thought where Banks' dimensions can be legitimately applied while preserving doctrinal integrity. This study pursues three objectives: (1) to resolve the epistemological tension between Banks' multicultural theory and Islamic epistemic tradition; (2) to formulate transformative strategies that reduce prejudice and empower inclusive school culture; and (3) to position PAI as a credible instrument for religious moderation within Indonesia's pluralistic society.

B. Method

This study employs a qualitative-descriptive approach with a library research design, recognized as suitable for investigating conceptual frameworks in Islamic education research (Saefullah, 2024; Subagiya, 2023). Primary data derive from two foundational sources: Banks and Banks (2010), *Multicultural Education: Issues and Perspectives* (7th ed.), and KMA No. 347 of 2022 on PAI Curriculum Standards. Secondary data were gathered through a systematic search of peer-reviewed literature indexed in Google Scholar, Scopus, and SINTA, restricted to publications from 2020 to 2026, a temporal boundary chosen to ensure engagement with the most current scholarly discourse on PAI reform and the Merdeka Curriculum. A systematic analysis of KMA No. 347/2022 reveals that while the decree mandates religious moderation (*moderasi beragama*) across all PAI subject clusters, its operational guidelines remain predominantly normative-doctrinal, emphasizing textual memorization (*hafalan*) over critical-dialogic competencies (Mukhibat et al., 2024). This structural gap constitutes the primary justification for the epistemological reorientation proposed in this study.

Data analysis employs three integrated techniques, each with a defined unit of analysis. Content analysis identifies and categorizes thematic propositions, normative statements, curriculum objectives extracted from KMA No. 347/2022 and Banks (Sarosa, 2021). Synchronic analysis maps conceptual pairs between Banks' dimensions and their Islamic counterparts, specifically Wasatiyyah, Ukhuwah Basyariyyah, and classical *usul al-fiqh* categories (Rozali, 2022). Most centrally, an integrative hermeneutic technique drawn from Ricoeur's (1981) hermeneutic arc synthesizes findings across three sequential stages: (1) a descriptive stage identifying structural gaps through clause-by-clause comparison of Banks' dimensions against KMA No. 347/2022; (2) an interpretive stage mapping the epistemological boundary between *qat'ī* and *zannī* knowledge domains against each of Banks' dimensions; and (3) a transformative stage synthesizing convergences and tensions into implementative strategies for PAI reform (Sanusi, 2025; Suwardi & Syaifullah, 2022).

Trustworthiness is ensured through four criteria established by Lincoln and Guba (1985), reaffirmed by Ahmed (2024) and Enworo (2023). *Credibility* is established through

deep engagement with primary sources and peer-debriefing of hermeneutic interpretations (Ahmed, 2024). *Transferability* is addressed through thick contextual description of the Indonesian PAI landscape (Lincoln & Guba, 1985). *Dependability* is maintained through a documented audit trail of each analytical stage (Ahmed, 2024). *Confirmability* is achieved through reflexive journaling to interrogate potential ideological biases in the interpretation process (Lincoln & Guba, 1985). The findings are explicitly positioned as theoretically projected propositions rather than empirically validated conclusions. Future research employing classroom observation and pre-post assessment designs is therefore essential to validate the practical effectiveness of the proposed strategies (Mukhibat et al., 2024).

C. Finding and Discussion

1. Finding

The analysis yields three interrelated findings. First, a stratified epistemological compatibility framework is identified, in which the qaṭ'ī/zannī distinction resolves the foundational tension between Banks' secular-liberal epistemology and Islamic epistemic tradition. Second, the synchronization of Banks' five dimensions with Wasatiyyah values produces a concrete integration matrix applicable across PAI subject clusters. Third, implementative strategies grounded in PjBL and CTL are formulated to translate this theoretical framework into classroom practice, alongside an analysis of structural challenges and institutional opportunities within the Indonesian educational context. These findings are elaborated sequentially in the sections that follow.

Theological Transformation: Multicultural-Based Epistemological Reorientation of PAI

The analysis of PAI curriculum documents against Banks' framework reveals a foundational structural tension between two epistemological traditions. The existing PAI curriculum is grounded in revealed knowledge (*wahy*) as the transcendent source of truth, while Banks' (2010) knowledge construction dimension treats all knowledge as socially situated and value-laden (R'boul, 2021). This tension is resolved through the classical Islamic distinction between *qaṭ'ī* (definitive) knowledge derived from Qur'anic and Hadith texts, which is not subject to social deconstruction, and *zannī* (speculative) knowledge produced through *ijtihad*, which legitimately reflects the cultural situatedness of its interpreters (Karwadi et al., 2025). Banks' dimensions are therefore applicable exclusively at the *zannī* layer, enabling critical examination of scholarly interpretations and *madzhab* differences without destabilizing the *qaṭ'ī* foundations of *aqidah*.

To illustrate this boundary concretely: the prohibition of shirk (QS. Al-Nisa' [4]: 48) and the obligatory nature of the five pillars of worship constitute qaṭ'ī rulings, unambiguous, universally agreed upon across all madhahib, and not subject to *ijtihad* or social reinterpretation. By contrast, the jurisprudential question of how Muslims should engage socially with non-Muslims in a pluralistic civic space, how Islamic history should be narrated across ethnic and cultural lines, and how scholars have historically disagreed

on matters of fiqh muamalah, all belong to the *ẓannī* domain where scholarly *ikhtilaf* has produced diverse and contextually sensitive positions (Kamali, 2003; Khallaf, 2005). It is exclusively within this *ẓannī* domain that Banks' knowledge construction dimension operates pedagogically, enabling students to think critically about interpretive diversity without threatening the doctrinal foundations of their faith.

The theological foundation of this reorientation rests on *Ukhuwah Basyariyyah* and *Wasatiyyah*. *Ukhuwah Basyariyyah* positions universal human fraternity above sectarian identity based on QS. An-Nisā' [4]: 1, while *Wasatiyyah*, encompassing *tawassuṭ*, *tawāzun*, and *tasāmuh*, guides contextual interpretation and rejects both *takfirī* and *tasyaddud* tendencies (Amalia, 2025). Theologically, *tasāmuh* must be understood precisely: it encompasses full recognition of human dignity in matters of *mu'āmalah* while maintaining doctrinal distinctiveness in *aqidah* and *ibadah* (Istikarani & Anwar, 2025). This precision preserves Muslim identity within a pluralistic framework without reducing tolerance to a vague ethical slogan.

Regarding *Fiqh al-Ta'ayush*, this study acknowledges its status as an emerging and non-canonical term within classical *usul al-fiqh*. It must therefore be introduced to students as one among several legitimate *ijtihadi* approaches to interreligious social relations grounded in *maslahah ammah*, rather than as settled doctrine (Arikarani et al., 2024). This acknowledgment itself constitutes a pedagogical opportunity, as teaching students that *fiqh* is a living tradition strengthens rather than undermines the knowledge construction dimension. It should be noted that these propositions remain theoretical in nature and require empirical validation through future classroom-based research.

Table 1: Matrix of Epistemological Reorientation and Theological Foundations of Multicultural PAI

Epistemological Dimension	Theological Foundation (Text/Concept)	New Paradigmatic Orientation	Educational Practice Objectives
Fraternity	<i>Ukhuwah Basyariyyah</i> & QS. An-Nisā' [4]: 1	Placing humanity at the peak of respect above differences in faith and ethnicity.	Accepting multiculturalism as a unity in creation rather than a source of hostility.
Social Interaction	<i>Li-ta'arafu</i> & QS. Al-Hujurat [49]: 13	Recognizing the existence of "the other" as a Divine will intended for mutual recognition.	A curriculum that accommodates diversity and respects the identity of dialogic partners.
Religious Attitude	<i>Tasāmuh</i> (Active Tolerance)	Transitioning from passive allowance to active recognition of human dignity.	Eliminating negative stereotypes and fostering cross-identity empathy in the classroom.
Hermeneutical Methodology	<i>Wasatiyyah</i> (Moderation)	Interpreting texts contextually and rejecting <i>Takfirī</i> or <i>Tasyaddud</i> ideologies.	Shaping Muslims with firm faith yet social flexibility within a pluralistic society.

Primary Vision	<i>Rahmatan Lil 'Ālamīn</i>	Islam as a solution for public welfare (<i>Maslahah Ammah</i>), not a source of conflict.	PAI is directed toward solving social problems and achieving universal global peace.
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Integration of James A. Banks' Multicultural Dimensions into the PAI Curriculum

The integration of Banks' five dimensions into PAI operates through a synchronization matrix grounded in the stratified epistemological compatibility framework established in the preceding analysis. The first two dimensions, content integration and knowledge construction, function at the level of curriculum substance and must be implemented together systematically across all PAI subject clusters. In SKI, content integration requires teachers to move beyond the dominant Arab-centric narrative of Islamic civilization by actively incorporating the contributions of local scholars, cross-ethnic figures, and non-Muslim communities in shaping Indonesian pluralism (Alfarizi & Sunarto, 2024). In *Fiqh Muamalah*, this dimension is realized through examples of inter-communal transactions that demonstrate Islam's universal justice principles as extending beyond religious boundaries. Knowledge construction, meanwhile, is operationalized exclusively within the *zannī* epistemic layer: students are guided to critically examine how scholarly *ikhtilāf* on jurisprudential matters reflects specific socio-historical contexts rather than absolute divine mandates, while the *qaṭ'ī* doctrinal foundations of *aqidah* remain beyond the scope of social deconstruction (Purwasari et al., 2023; R'boul, 2021). This boundary is the precise mechanism through which Banks' epistemologically provocative dimension is rendered theologically safe within the PAI framework.

The third and fourth dimensions, prejudice reduction and equity pedagogy, operate at the level of instructional method and classroom interaction. Prejudice reduction in Akhlak materials draws on the contact hypothesis through structured cooperative learning, in which students from diverse backgrounds are assigned collaborative tasks requiring genuine interdependence, allowing prejudices rooted in ignorance to be eroded through sustained positive interaction (Safiuddin & Kurniawan, 2025). Concretely, PAI teachers can design role-playing simulations that place students in the position of religious minorities navigating social challenges, thereby internalizing cross-identity empathy (*ta'āruf*) as a lived practice rather than a verbal definition. Equity pedagogy, in turn, requires teachers to systematically audit their instructional approaches for unconscious bias, ensuring that students from lower socioeconomic backgrounds, female students, and ethnic minority students have equal opportunities for participation, discourse, and recognition within the classroom. This imperative is grounded in the Islamic principles of *al-'adālah* and *musāwāh* (Wu et al., 2023).

The fifth dimension, empowering school culture, operates at the institutional level and therefore extends beyond the individual PAI teacher's classroom. Its realization requires explicit endorsement from school leadership: a madrasah principal who permits SARA-based bullying to persist, or who privileges a particular ethnoreligious group in

extracurricular leadership, will structurally undermine whatever inclusive pedagogy PAI teachers attempt at the classroom level (Siregar et al., 2024). Concrete measures include institutionalizing a school code of ethics that specifically names and prohibits discrimination, establishing multicultural events that involve all students as active organizers rather than passive audiences, and ensuring that PAI teachers publicly model theological diversity within a Wasatiyyah framework. The P5RA scheme within the Merdeka Curriculum provides the institutional mandate and structural scaffolding for precisely this kind of whole-school transformation (Basuki & Mujahid, 2025).

Table 2: Integration Matrix of James A. Banks' Multicultural Dimensions in PAI

Multicultural Dimension (Banks)	Theological Foundation & Wasatiyyah Values	Implementation Strategy in PAI Material/Curriculum
Content Integration	<i>Ukhuwah Basyariyyah & Li-ta'arafu</i>	Presenting inclusive narratives of Islamic history; integrating contributions of cross-ethnic figures in SKI textbooks and inter-communal examples in <i>Fiqih Muamalah</i> .
Knowledge Construction	<i>Ijtihad & Al-'Aql</i> (Intellect); applicable at <i>Zanni</i> layer only	Teaching madzhab differences as sociological products; performing bias criticism on historical texts; analyzing scholars' interpretations contextually without destabilizing <i>Qat'ī</i> doctrinal foundations.
Prejudice Reduction	<i>Tasamuh</i> (Active Tolerance within <i>mu'amalah</i> bounds) & <i>Husnuzan</i>	Using cooperative learning and contact hypothesis in Akhlak to erode negative stereotypes through direct interaction and empathy simulations based on QS. Al-Hujurat: 13.
Equity Pedagogy	<i>Al-'Adalah</i> (Justice) & <i>Musawah</i> (Equality)	Modifying teaching styles to be inclusive of diverse learning styles regardless of social status, gender, or ethnic background; using collaborative learning methods that reach all students.
Empowering School Culture	<i>Umatan Wasatan</i> (The Moderate Community)	Restructuring school policies (anti-bullying/discrimination), celebrating cross-cultural activities, and creating the school ecosystem as a miniature of a harmonious society aligned with P5RA framework.

Implementative Dimension: Practical Strategies in Educational Institutions

Translating the Banks-Wasatiyyah synchronization matrix into actual classroom practice requires a dual-method pedagogical architecture anchored in cross-identity Project-Based Learning (PjBL) and Contextual Teaching and Learning (CTL). PjBL is most effective when projects are designed around authentic moral dilemmas that require intergroup collaboration to resolve. Concrete examples include: first, an anti-intolerance

campaign project in which student teams from different ethnic and religious backgrounds co-design social media content promoting moderation values; second, a community heritage documentation project in which students research and present the history of local inter-religious cooperation in their district; and third, a comparative justice analysis project in which students examine how principles of fairness are expressed across different religious and cultural traditions (Purwasari et al., 2023; Safiuddin & Kurniawan, 2025). Research consistently documents that PjBL in Indonesian educational settings effectively improves students' learning outcomes, creativity, and social skills while fostering Islamic character traits including responsibility, empathy, and collaborative capacity, and that it is structurally aligned with the Merdeka Curriculum's active-collaborative learning principles (Dongoran et al., 2024; Widadi et al., 2025). That said, the implementation challenges of PjBL, including time constraints, limited facilities, and uneven teacher readiness as facilitators, must be explicitly acknowledged and addressed through targeted professional development rather than assumed away (Widadi et al., 2025).

CTL operates in a complementary register by bridging the normative substance of Islamic teachings with students lived cultural realities through the organic social traditions of Islam Nusantara. Examples include analyzing the Megibung communal eating tradition in Bali as a living embodiment of the Ukhuwah Basyariyyah principle, examining Perang Topat in Lombok as a case study in inter-religious social harmony built through ritual coexistence, and using the slametan tradition in Javanese communities as a springboard for discussing how Islam has historically accommodated local cultural expressions without compromising aqidah (Agustinarsih et al., 2024; Muliadi et al., 2024). This approach repositions Islam not as a foreign ideology imposing uniformity, but as a flexible civilization organically embedded within the diverse fabric of Indonesian life, a reframing that directly addresses the doctrinal anxiety underlying exclusivist orientations.

Within this dual-method architecture, the teacher's role is repositioned as that of a cultural broker: a facilitator who actively bridges students' diverse cultural, ethnic, and theological backgrounds within a safe dialogic space. However, this remains a pedagogical aspiration rather than a present reality. Empirical studies consistently document that Indonesian PAI teachers, including those in urban institutions, exhibit limited multicultural pedagogical competence and often default to conservative-textual orientations even when curriculum documents mandate inclusive approaches (Afifuddin et al., 2025; Baehaqi et al., 2025). Realizing the cultural broker model therefore requires a concrete three-stage professional development roadmap: awareness training that builds teachers' understanding of the *qat'i/zanni* distinction and its implications for inclusive pedagogy; competency development through supervised peer-debriefing, collaborative lesson planning, and mentoring by more experienced multicultural educators; and institutional embedding through the P5RA framework, which provides both the legal mandate and the structural space for pedagogical experimentation beyond formal classroom boundaries (Basuki & Mujahid, 2025; Mukhibat et al., 2024).

Analysis of Challenges and Implementation Opportunities in Indonesia

The implementation of multicultural PAI faces structurally rooted challenges across internal and external dimensions. The most significant internal challenge is the dominance of interpretive dogmatism, the tendency among educators to present Islamic teachings as a singular, decontextualized truth system that admits no diversity of legitimate interpretation. This pattern is compounded by teaching materials that provide minimal space for *ikhtilāf* as a positive intellectual tradition, producing graduates who associate diversity of religious opinion with doctrinal error rather than scholarly richness (Baehaqi et al., 2025). A systematic resolution requires not only curriculum redesign along the Banks-Wasatiyyah matrix, but also institutional policy frameworks that explicitly redefine religious moderation as a non-negotiable pedagogical standard, a shift that several studies identify as still largely aspirational in Indonesian madrasah and school settings (Chotimah et al., 2025; Mukhibat et al., 2024).

A second and equally significant internal challenge is the phenomenon of theological anxiety, students' psycho-pedagogical fear of being labeled liberal or apostate (*murtad*) for engaging inclusively with "the other." This phenomenon is rooted simultaneously in conservative religious socialization patterns that have historically emphasized *wa'id* over *raja'*, and in cognitive dissonance between students' internalized doctrinal frameworks and the inclusive demands of multicultural education (Winarso & Riyanto, 2023; Zakaria et al., 2021). Addressing it requires a dual intervention: theologically, PAI teachers must reframe inclusive behavior as an affirmative act of obedience to God through *Ukhuwah Basyariyyah* rather than a compromise of faith; and psychologically, Islamic Educational Psychology approaches must be deployed to rebuild students' affective security within their religious identity, enabling them to hold firm doctrinal convictions alongside genuine social openness (Alfianti et al., 2025; Izzah et al., 2026).

On the external dimension, the proliferation of identity-based intolerance narratives on social media constitutes a structural countercurrent to classroom multicultural education. Research documents that Indonesian youth, including those receiving formal religious education, are highly susceptible to echo chambers that amplify exclusivist religious framing through algorithmic content curation (Baihaki & Burhanudin, 2025). The necessary response is the integration of critical digital literacy as a distinct competency unit within PAI, equipping students to identify rhetorical manipulation in online religious content, evaluate the credibility of digital religious sources, and produce counter-narratives grounded in Wasatiyyah values (Rohim et al., 2026; Widadi et al., 2025). Research on digital literacy integration in Islamic education demonstrates that interactive digital platforms significantly improve students' understanding of moderation and tolerance when combined with explicit value-based guidance, whereas technology adoption without pedagogical direction risks deepening the character gap and amplifying radical digital exposure (Al Khurriyyah et al., 2025).

The institutional opportunity that counterbalances these challenges is the P5RA framework within the Merdeka Curriculum, which provides the legal umbrella and structural flexibility for PAI teachers to conduct pedagogical experimentation beyond formal classroom boundaries toward authentic social engagement (Basuki & Mujahid, 2025). P5RA explicitly mandates project-based learning oriented toward the Rahmatan lil Alamin student profile, creating institutional alignment between the Banks-Wasatiyyah synchronization framework proposed in this study and Indonesia's current national educational policy direction. This convergence opens genuine prospects for the systematic and scalable implementation of multicultural PAI beyond isolated institutional experiments.

2. Discussion

The stratified epistemological compatibility framework proposed in this study directly addresses the theoretical gap identified in prior literature on multicultural education within Islamic educational contexts. Purwasari et al. (2023) mapped Banks' five dimensions descriptively against Islamic values without resolving the foundational epistemological tension between his secular-liberal premises and the revealed basis of Islamic thought, while Ana and Arsyadana (2025) reoriented the discussion toward institutional management without engaging the theological transformation necessary for genuine curriculum integration. Budiono (2024) empirically confirmed the passivity of multicultural practice in PAI yet offered no resolving framework to explain why this passivity persists at the epistemological level. The *qaṭ'ī/zannī* framework proposed here advances beyond these positions by providing a principled mechanism that identifies the precise domain within Islamic intellectual tradition where Banks' dimensions are legitimately applicable, thereby transforming an assumed compatibility into a theoretically defensible one (Kamali, 2003; Karwadi et al., 2025; Khallaf, 2005).

This finding reframes the dominant binary in the literature between uncritical adoption and wholesale rejection of Western multicultural theory in Islamic education contexts (Karwadi et al., 2025; R'boul, 2021). Rather than treating Banks' framework as either universally applicable or fundamentally incompatible with Islamic epistemology, this study demonstrates that compatibility is domain-specific: Banks' dimensions operate legitimately within the *zannī* layer where *ijtihad* and contextual reasoning are theologically sanctioned, while remaining bounded by the *qaṭ'ī* foundations of *aqidah* that are not subject to social deconstruction. This domain-specific resolution represents a substantive methodological contribution to the broader field of cross-civilizational educational theory, offering a replicable model for future studies seeking to negotiate between Islamic epistemic tradition and contemporary Western educational frameworks without collapsing into either theological defensiveness or uncritical theoretical borrowing.

It must be acknowledged that the application of the *qaṭ'ī/zannī* distinction as an epistemological filter for Western multicultural theory represents a theoretical extension beyond its traditional jurisprudential scope. The distinction has historically been deployed

within *usul al-fiqh* to classify textual evidence and delimit the scope of *ijtihad* (Kamali, 2003; Khallaf, 2005), but has not previously been applied as a compatibility framework for integrating Western educational theory into Islamic pedagogy. This novelty is therefore not merely a terminological borrowing but a substantive theoretical contribution that opens a productive and replicable method for future studies seeking to negotiate between Islamic epistemic tradition and contemporary educational frameworks. The theological precision applied to *tasāmuh* in this study, particularly the distinction between its application in *mu'āmalah* and its limits in *aqidah*, represents a conceptual refinement over prior studies that treated tolerance as an undifferentiated value (Istikarani & Anwar, 2025; Marfuah & Sassi, 2025). Similarly, the treatment of *Fiqh al-Ta'ayush* as an *ijtihadi* construct rather than settled doctrine strengthens the study's theological credibility and transforms a potential weakness into a pedagogical asset, as students learn that Islamic jurisprudence is dynamic and capable of addressing contemporary social realities without abandoning its foundational commitments.

The cultural broker reconceptualization, while theoretically compelling, is here grounded in a realistic assessment of current teacher capacity in Indonesia. Studies consistently document that Indonesian teachers face significant challenges in multicultural pedagogical readiness, including limited professional development, resource constraints, and ambiguity in policy implementation (Afifuddin et al., 2025; Baehaqi et al., 2025). This study therefore positions the cultural broker model not as a description of existing practice but as a pedagogical aspiration requiring systematic capacity-building through the P5RA framework and competency-focused in-service training (Basuki & Mujahid, 2025; Mukhibat et al., 2024).

The analysis of theological anxiety as a compound sociological-psychological phenomenon opens a productive avenue for future research. This study argues that theological anxiety signals a deeper identity negotiation process that warrants empirical investigation, particularly through qualitative studies exploring how students construct their religious identities in multicultural educational settings. This reframing positions theological anxiety not merely as an obstacle but as a theoretically significant phenomenon at the intersection of religious psychology, curriculum theory, and multicultural education.

Notwithstanding these contributions, this study carries three limitations that must be acknowledged. First, as a library research study, its findings are bounded by the availability and scope of published literature, leaving empirical phenomena such as classroom-level multicultural dynamics in rural madrasah settings beyond its analytical reach. Second, the integrative hermeneutic technique, despite trustworthiness measures, remains susceptible to interpretive bias shaped by the researcher's own theological and pedagogical assumptions. Third, the *qaṭ'i/zannī* stratified framework and the Banks-Wasatiyyah synchronization matrix are theoretically constructed propositions that have not been subjected to field validation. Future research employing classroom observation, teacher interview, and pre-post assessment designs is therefore epistemically necessary to determine whether the theoretical gains achieved here translate into measurable pedagogical transformation.

Taken together, these findings position PAI as a credible and theoretically grounded instrument of religious moderation in Indonesia's pluralistic society, contingent on three enabling conditions: epistemological transparency about the boundaries of multicultural theory's applicability within Islamic education; institutional commitment to teacher professional development; and empirical follow-through to validate the theoretical propositions advanced here (Ahmed, 2024; Mukhibat et al., 2024).

D. Conclusion

This study has demonstrated that the integration of James A. Banks' five dimensions of multicultural education into the PAI curriculum in Indonesia is theoretically grounded and pedagogically necessary, provided that the epistemological tension between Banks' secular-liberal framework and Islamic epistemic tradition is explicitly resolved rather than assumed away. The resolution proposed in this study lies in the *qaṭ'ī/zannī* stratified compatibility framework, which establishes that Banks' dimensions are legitimately applicable within the *zannī* domain of Islamic intellectual tradition, where human reasoning and *ijtihad* operate, without encroaching upon the *qaṭ'ī* foundations of *aqidah*. This epistemological boundary is normatively guided by *Wasatiyyah* and *Ukhuwah Basyariyyah*, and operationalized through *Fiqh al-Ta'ayush* as an emerging *ijtihadi* direction grounded in *maslahah ammah*, collectively affirming that inclusive multicultural pedagogy is not a foreign imposition but an internal Islamic imperative rooted in *rahmatan lil 'ālamīn*. At the practical level, this framework is operationalized through the Banks-*Wasatiyyah* synchronization matrix, translated into PjBL and CTL pedagogical strategies, and institutionally supported by the P5RA framework within the Merdeka Curriculum, though its realization demands revision of KMA No. 347/2022 operational guidelines, systematic multicultural teacher professional development, and integration of critical digital literacy within PAI to counter exclusivist narratives in the digital landscape. As this study is bounded by its library research design, future empirical research employing classroom observation, qualitative identity studies, and comparative institutional analysis across Indonesia's diverse regional contexts remains epistemically necessary to validate and extend the theoretical propositions advanced here.

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