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Artificial Intelligence in Zakat Management: Opportunities, Challenges, and Ethical Considerations

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ABSTRACT

Artificial Intelligence is increasingly recognized as a transformative technology capable of enhancing the effectiveness, transparency, and sustainability of zakat management. However, existing studies remain fragmented across technological, governance, and ethical perspectives, limiting a comprehensive understanding of its implementation within Islamic social finance. This study aims to synthesize the current body of knowledge by examining the opportunities, challenges, and ethical implications of Artificial Intelligence in zakat management. A qualitative library research design was employed using a systematic literature review and thematic analysis of peer-reviewed publications indexed in Scopus. The findings identify five interconnected themes: opportunities for Artificial Intelligence adoption, organizational and technological challenges, ethical and Shariah governance, institutional readiness and governance transformation, and future directions for responsible implementation. The study proposes an integrated conceptual perspective that positions Artificial Intelligence as a governance innovation rather than merely a technological tool. This review contributes to the advancement of Islamic social finance by providing a comprehensive framework to support responsible, transparent, and sustainable Artificial Intelligence adoption in zakat institutions.

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1. INTRODUCTION

Zakat has long been recognized as one of the most important instruments of Islamic social finance, serving not only as a religious obligation but also as a strategic mechanism for promoting social justice, reducing poverty, and achieving equitable wealth distribution. Unlike voluntary charitable giving, zakat represents a compulsory financial obligation that integrates spiritual accountability with socioeconomic responsibility. Its institutional role extends beyond wealth redistribution by supporting community empowerment, improving financial inclusion, strengthening social solidarity, and contributing to sustainable socioeconomic development. As global attention toward Islamic social finance continues to increase, zakat institutions are expected to perform more effectively in mobilizing financial resources, ensuring equitable distribution, and generating measurable social impacts that align with national development priorities and the Sustainable Development Goals. Consequently, improving the governance and operational effectiveness of zakat institutions has become an increasingly important issue for governments, policymakers, and Islamic financial organizations seeking to maximize the developmental potential of zakat (Rabbani et al., 2021; Widiastuti et al., 2024).

The growing importance of zakat has also increased expectations regarding institutional accountability, transparency, and governance quality. Contemporary zakat institutions are no longer evaluated solely based on their ability to collect and distribute funds but also on their capacity to demonstrate measurable social impact, efficient resource management, and responsible financial governance. Rapid urbanization, expanding digital economies, increasing numbers of zakat contributors, and more complex socioeconomic conditions have significantly transformed the operational environment of zakat institutions. Managing large volumes of donor information, identifying eligible beneficiaries, monitoring fund utilization, and evaluating long-term development outcomes require increasingly sophisticated institutional capabilities that exceed the capacity of conventional administrative systems. These developments have encouraged zakat organizations worldwide to modernize their governance structures and adopt digital technologies capable of improving institutional performance while maintaining compliance with Islamic ethical principles.

The digital transformation of Islamic social finance has accelerated considerably during the past decade. Digital payment systems, mobile applications, cloud-based management systems, blockchain technology, and financial technology platforms have substantially improved the efficiency of zakat collection, reporting, and distribution processes. These technological innovations have expanded access to zakat services, reduced transaction costs, enhanced financial transparency, and strengthened communication between zakat institutions and the public. Recent studies further demonstrate that digital transformation has contributed to improving organizational effectiveness and increasing public confidence in zakat institutions by facilitating real-time reporting, integrated financial

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management, and more efficient administrative processes (Asni et al., 2025; Bin Mohd Salimin & Redzuan, 2025; Rahman et al., 2023). Nevertheless, digitalization has primarily focused on automating existing procedures rather than fundamentally transforming institutional decision-making.

The emergence of Artificial Intelligence (AI) represents a significant shift from conventional digitalization toward intelligent and data-driven institutional management. Unlike earlier digital technologies, AI enables organizations to perform predictive analytics, intelligent automation, adaptive learning, and evidence-based decision support by processing large volumes of structured and unstructured data. Within zakat management, AI offers considerable opportunities for improving beneficiary identification, optimizing fund allocation, forecasting zakat collection, strengthening fraud detection, and supporting strategic planning through advanced analytical capabilities. Technologies such as machine learning, natural language processing, expert systems, and explainable AI have increasingly been recognized as important tools capable of improving institutional effectiveness while enhancing transparency and accountability. Consequently, AI is no longer viewed merely as an emerging technology but as a strategic enabler capable of reshaping governance and operational practices within Islamic social finance institutions (Hoque et al., 2025; Johari, 2025).

Despite these promising developments, AI adoption within zakat institutions presents challenges that differ substantially from those encountered in conventional financial organizations. Since zakat management involves the administration of religiously mandated funds intended to promote public welfare, technological innovation must satisfy not only operational objectives but also Islamic ethical principles. Decisions generated by AI systems may influence beneficiary eligibility, resource allocation, and institutional accountability, making issues such as fairness, transparency, explainability, privacy protection, and human oversight particularly significant. Consequently, evaluating AI adoption solely from the perspective of efficiency or technological performance is insufficient. Instead, AI implementation should be understood within a broader governance framework that integrates technological innovation with Islamic values, institutional accountability, and the objectives of *Maqāṣid al-Sharīʿah*. Recent discussions on Responsible Artificial Intelligence similarly emphasize that AI governance should ensure fairness, transparency, accountability, explainability, and ethical decision-making, principles that closely align with the normative foundations of Islamic social finance (Kannike & Fahm, 2025).

Recent years have witnessed a growing body of literature examining the intersection between Artificial Intelligence and Islamic finance, reflecting the increasing recognition of AI as a transformative technology capable of enhancing institutional performance and financial inclusion. Within the broader Islamic financial ecosystem, AI has been investigated in relation to Islamic banking, takaful, Islamic capital markets, waqf, and more recently, zakat management. Existing studies demonstrate that AI technologies—including machine learning, intelligent decision-support systems, natural language processing, blockchain integration, and predictive analytics—have

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the potential to improve operational efficiency, automate routine administrative processes, strengthen fraud detection, enhance customer engagement, and support data-driven decision-making. These developments indicate that AI is gradually becoming an important component of digital transformation strategies across Islamic financial institutions (Hoque et al., 2025; Johari, 2025; Salim et al., 2025).

Within the specific context of zakat management, previous studies have primarily focused on technological innovation and institutional digitalization. The literature discusses the development of intelligent zakat calculation systems, AI-assisted beneficiary identification, predictive models for zakat collection, blockchain-based transparency mechanisms, and digital platforms that facilitate zakat payment and reporting. These studies generally conclude that AI can improve institutional efficiency, reduce administrative burdens, optimize resource allocation, and strengthen governance through better information management. At the same time, recent scholarship highlights the potential of AI to support evidence-based policymaking by enabling zakat institutions to analyse complex socioeconomic data and evaluate the effectiveness of poverty alleviation programmes more systematically (Hoque et al., 2025; Mustaffa et al., 2025).

Despite these promising developments, the current literature remains fragmented in both its theoretical orientation and analytical focus. A considerable proportion of published studies adopts a technological perspective by emphasizing system development, algorithmic performance, or digital innovation, while comparatively fewer studies critically examine the governance implications of AI implementation within zakat institutions. As a result, AI is frequently discussed as an operational tool designed to improve efficiency rather than as an institutional innovation that fundamentally transforms organizational decision-making, accountability, and stakeholder relationships. This narrow focus limits the current understanding of how AI should be governed within institutions that operate under both professional management standards and Islamic ethical principles.

Another limitation concerns the treatment of ethics within the existing literature. Although many studies acknowledge the importance of fairness, transparency, privacy protection, accountability, and explainability in AI systems, these discussions are often presented from a general technological or regulatory perspective. Comparatively limited attention has been devoted to examining how these principles interact with Islamic ethical values such as *ʿadl* (justice), *amānah* (trustworthiness), *maṣlaḥah* (public welfare), and the broader objectives of *Maqāṣid al-Sharīʿah*. Consequently, existing research provides relatively little guidance regarding how AI governance frameworks can be adapted to the distinctive institutional characteristics of zakat organizations, where technological decisions also carry religious, ethical, and social implications (Kannike & Fahm, 2025).

The literature also reveals important methodological limitations. Existing publications are largely dominated by conceptual discussions, systematic literature reviews, technical modelling, and framework development, whereas integrative qualitative syntheses that critically

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compare and consolidate evidence across different streams of research remain relatively limited (Mustaffa et al., 2025). Consequently, knowledge regarding AI in zakat management remains dispersed across multiple disciplines, including Islamic economics, information systems, public administration, digital governance, and applied ethics. This fragmentation makes it difficult for researchers and practitioners to develop a coherent understanding of the opportunities, implementation challenges, governance requirements, and ethical considerations associated with AI adoption in zakat institutions.

Against this background, the present study seeks to address these limitations by providing a comprehensive qualitative synthesis of the existing literature on Artificial Intelligence in zakat management. Rather than evaluating AI solely from a technological perspective, this study integrates insights from Islamic social finance, digital governance, organizational management, and Responsible Artificial Intelligence to develop a broader conceptual understanding of AI implementation within zakat institutions. Through a systematic review and thematic synthesis of the literature, the study identifies the major opportunities, institutional challenges, governance issues, and ethical considerations that shape the future development of AI-driven zakat management.

This study makes several important contributions to the literature. First, it consolidates fragmented knowledge on AI in zakat management into an integrated conceptual framework that connects technological innovation with governance, institutional transformation, and Islamic ethical values. Second, it extends the emerging discussion on Responsible Artificial Intelligence by interpreting AI governance through the perspective of Islamic social finance and *Maqāṣid al-Sharīʿah*, thereby enriching the theoretical discourse on ethical AI implementation within faith-based financial institutions. Third, the study identifies current research gaps and emerging themes that can guide future academic inquiry into AI-enabled zakat governance. Finally, the findings provide practical insights for zakat institutions, policymakers, technology developers, and regulatory authorities seeking to design AI systems that are transparent, accountable, ethically responsible, and aligned with the broader objectives of sustainable Islamic social finance.

2. METHOD

This study employed a qualitative library research design to critically examine the opportunities, challenges, and ethical considerations surrounding the application of Artificial Intelligence (AI) in zakat management. A qualitative library research approach is particularly appropriate for synthesizing and interpreting existing knowledge, developing conceptual understanding, and identifying emerging research directions within a rapidly evolving field (Creswell & Creswell, 2018). In the context of AI-driven zakat management, previous studies remain fragmented across Islamic finance, information technology, governance, and ethics, while comprehensive qualitative syntheses remain relatively limited (Hoque et al.,

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2025; Mustaffa et al., 2025). Accordingly, this study adopts an interpretive perspective to integrate existing scholarly evidence and develop a more holistic understanding of AI implementation within zakat institutions.

The review was conducted following the principles of a Systematic Literature Review (SLR) to ensure transparency, methodological rigor, and analytical consistency throughout the research process. The review process consisted of four sequential stages: literature identification, screening, eligibility assessment, and qualitative synthesis. Although this study does not aim to produce a bibliometric mapping or meta-analysis, the systematic review procedure provides a structured framework for selecting, evaluating, and synthesizing relevant studies while minimizing selection bias (Page et al., 2021; Snyder, 2019). This approach enables the development of a comprehensive conceptual synthesis that extends beyond the findings of individual studies.

The literature was primarily retrieved from the Scopus database because it is recognized as one of the largest multidisciplinary citation databases, offering extensive coverage of high-quality peer-reviewed publications and standardized bibliographic information (Baas et al., 2020). Scopus has become one of the most widely used databases in review studies due to its comprehensive indexing and broad disciplinary coverage, particularly in management, Islamic economics, information technology, and social sciences (Donthu et al., 2021). To ensure the relevance and quality of the reviewed literature, this study focused exclusively on publications indexed in Scopus.

The literature search was conducted using combinations of keywords associated with Artificial Intelligence and zakat management, including *"Artificial Intelligence," "AI," "Machine Learning," "Digital Zakat," "Zakat Management," "Islamic Social Finance," "Blockchain,"* and *"Explainable AI."* Only English-language publications discussing AI applications, digital transformation, governance, ethical issues, or institutional aspects of zakat management were included in the review. Editorials, opinion articles, duplicated records, and publications without substantial discussion of AI within zakat institutions were excluded from the analysis. These inclusion and exclusion criteria were established to ensure analytical relevance, consistency, and transparency throughout the review process (Page et al., 2021).

The selected publications were analyzed using thematic analysis, which provides a flexible and systematic approach for identifying, organizing, and interpreting recurring themes across qualitative evidence (Braun & Clarke, 2006). The analytical process involved repeated reading of the selected articles, open coding of relevant concepts, grouping similar codes into broader thematic categories, and synthesizing the findings into coherent conceptual themes. Through this iterative process, five overarching themes emerged: (1) opportunities for AI adoption in zakat management, (2) organizational and technological challenges, (3) ethical and Shariah governance, (4) institutional readiness and governance transformation, and (5) future directions for responsible AI implementation. These themes formed the basis for

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interpreting the current state of knowledge and identifying future research opportunities.

To enhance the credibility and trustworthiness of the review, this study emphasized methodological transparency, systematic documentation of the literature selection process, and analytical consistency throughout the thematic synthesis. Rather than aggregating evidence statistically, the study adopted an interpretive synthesis that compared, contrasted, and integrated findings from previous studies to develop broader conceptual insights regarding AI adoption in zakat management (Snyder, 2019). This approach is particularly appropriate for emerging research domains where theoretical integration, conceptual development, and critical interpretation are more valuable than statistical generalization. Furthermore, the findings were interpreted within the broader context of Islamic social finance, AI governance, and Islamic ethical principles to provide a comprehensive understanding of how AI can be responsibly integrated into zakat institutions (Hoque et al., 2025; Kannike & Fahm, 2025; Mustaffa et al., 2025).

3. RESULTS AND DISCUSSION

3.1 Opportunities for Artificial Intelligence Adoption in Zakat Management

Rabbani et al., (2021), Johari, (2025), and Salim et al., (2025) argue that Artificial Intelligence (AI) represents a transformative technology capable of significantly improving the effectiveness, efficiency, and governance of zakat institutions. Unlike conventional digitalization, which primarily automates administrative processes, AI introduces intelligent decision-support capabilities that enable zakat institutions to analyse large volumes of structured and unstructured data, generate predictive insights, and optimize institutional decision-making. These scholars emphasize that AI should not merely be regarded as a technological innovation but as a strategic driver of institutional transformation capable of strengthening governance, improving organizational performance, and increasing the social impact of zakat management. Their findings further suggest that integrating AI into Islamic social finance reflects a broader transition toward evidence-based governance in which data analytics supports more transparent, accountable, and effective institutional decision-making.

Ben Ismail & AlSadhan, (2023), Utami, (2021), Tieu & Tran, (2026) demonstrate that machine learning algorithms offer substantial opportunities for improving beneficiary identification, zakat collection forecasting, and fraud detection. Their comparative analyses reveal that Random Forest and XGBoost algorithms effectively classify beneficiaries and predict institutional performance, while Convolutional Neural Networks (CNN) produce highly accurate forecasts of zakat collection with remarkably low prediction errors. Similarly, Multi-Layer Perceptron Artificial Neural Networks (MLP-ANN) and Naïve Bayes classifiers have shown high predictive accuracy in identifying eligible zakat recipients by analysing multiple socioeconomic indicators simultaneously. According to these studies, AI-assisted predictive analytics reduces subjectivity in decision-making, enables more objective resource allocation, and enhances institutional planning by providing evidence-based

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recommendations for zakat distribution. Nevertheless, the authors consistently emphasize that predictive models should undergo continuous validation and contextual adaptation to ensure fairness, reliability, and consistency across different institutional environments.

Gadallah et al., (2026), Mohiuddin & Abolola, (2025), Attar et al., (2023), and Khan, (2023) emphasize that integrating Artificial Intelligence with blockchain technology creates important opportunities for strengthening transparency, accountability, and traceability throughout the zakat management process. Their studies demonstrate that blockchain-supported AI systems enable immutable transaction records, automate smart contracts, facilitate real-time auditing, and reduce opportunities for financial manipulation. Furthermore, permissioned blockchain platforms integrated with AI improve transaction verification, minimize intermediary costs, and provide transparent evidence regarding the collection and distribution of zakat funds. These technological capabilities enhance institutional credibility by allowing regulators, donors, and beneficiaries to verify financial transactions while maintaining compliance with Shariah principles. Collectively, these authors argue that AI and blockchain should be viewed as complementary technologies capable of establishing intelligent governance systems that simultaneously improve operational efficiency and institutional accountability.

Rahman et al., (2023), Asni et al. (2025), Ghofur and Utami (2023), Ghofar et al. (2024), and Bin-Nashwan et al. (2023) further highlight the role of AI-powered digital platforms in expanding access to zakat services and strengthening stakeholder engagement. Their findings indicate that intelligent web applications, digital payment systems, automated registration platforms, and AI-supported content management systems significantly improve administrative efficiency while enhancing communication between zakat institutions and the public. Digital platforms also facilitate online zakat payment, automate beneficiary registration, personalize donor interactions, and improve the accessibility of institutional services, particularly among digitally connected Muslim communities. Several studies additionally report that younger generations demonstrate greater acceptance of AI-enabled digital zakat services, suggesting that technological innovation can broaden financial inclusion while encouraging higher levels of public participation in zakat payment and charitable activities.

Mustaffa et al. (2025), Hoque et al. (2025), and Widiastuti et al. (2024) further argue that AI contributes not only to operational efficiency but also to improving institutional governance and long-term strategic planning. Through predictive analytics and intelligent decision-support systems, AI enables zakat institutions to evaluate programme effectiveness, monitor poverty alleviation initiatives, identify emerging socioeconomic trends, and allocate financial resources according to objective evidence rather than intuition alone. These scholars contend that AI-assisted governance improves organizational learning by enabling institutions to anticipate future collection patterns, identify operational risks, and optimize strategic planning based on continuously updated information. In addition, AI facilitates more

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comprehensive performance measurement by integrating operational indicators, financial reporting, and social impact assessment into a unified analytical framework, thereby strengthening institutional accountability and organizational resilience.

Beyond institutional governance, Johari (2025), Hoque et al. (2025), and Rabbani et al. (2021) argue that Artificial Intelligence possesses significant potential to enhance the broader developmental role of zakat within Islamic social finance. AI-assisted predictive models enable zakat institutions to identify vulnerable communities more accurately, prioritize productive zakat programmes, evaluate long-term poverty alleviation outcomes, and improve the effectiveness of social welfare interventions. These studies suggest that evidence-based resource allocation supported by AI contributes to realizing the objectives of *Maqāṣid al-Sharīʿah* by promoting distributive justice, protecting public welfare, and strengthening social inclusion. Consequently, AI should not merely be understood as a technological instrument for improving administrative efficiency but also as a strategic mechanism capable of increasing the socioeconomic contribution of zakat to sustainable development and inclusive economic growth.

Taken together, these studies demonstrate that the opportunities associated with Artificial Intelligence adoption in zakat management extend far beyond technological automation. AI has emerged as an enabling technology capable of transforming zakat institutions into intelligent, data-driven, and strategically governed organizations through improvements in predictive analytics, blockchain integration, digital service delivery, institutional governance, and evidence-based policymaking. Nevertheless, the successful realization of these opportunities depends on the ability of zakat institutions to integrate technological innovation with effective governance mechanisms, organizational capability, and Islamic ethical principles. Therefore, while AI provides an unprecedented opportunity to modernize zakat management, its long-term effectiveness ultimately depends on whether technological advancement can be aligned with transparency, accountability, public trust, and the objectives of *Maqāṣid al-Sharīʿah*.

3.2 Organizational and Technological Challenges

While Artificial Intelligence offers substantial opportunities for improving zakat management, Mustaffa et al., (2025) argue that the successful implementation of AI depends primarily on institutional readiness rather than technological availability alone. Their systematic review demonstrates that many zakat institutions continue to encounter structural constraints, including fragmented organizational processes, limited strategic planning, and insufficient digital capabilities. These institutional weaknesses reduce the ability of organizations to integrate AI into existing operational workflows and limit the scalability of digital innovation. The authors therefore contend that AI adoption should be viewed as an organizational transformation requiring coordinated changes in governance structures, managerial competencies, and institutional culture rather than merely introducing new technological tools.

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Hoque et al., (2025) identify data quality as one of the most significant technological barriers to AI implementation within Islamic social finance institutions. AI applications depend heavily on large volumes of accurate, standardized, and continuously updated data; however, zakat organizations frequently operate with fragmented beneficiary databases, inconsistent reporting standards, and incomplete socioeconomic information. These limitations substantially reduce the predictive capability of machine learning models and increase the likelihood of inaccurate recommendations regarding beneficiary eligibility or resource allocation. The authors emphasize that improving data governance, interoperability, and digital infrastructure should therefore precede large-scale AI deployment, since algorithmic sophistication cannot compensate for poor-quality institutional data.

Similarly, Johari, (2025) argues that technological infrastructure remains uneven across zakat institutions, particularly in developing countries where digital transformation is still progressing. Limited cloud computing capacity, inadequate cybersecurity mechanisms, insufficient computational resources, and the absence of integrated information systems frequently constrain AI implementation. Such disparities create unequal technological readiness among institutions and restrict opportunities for collaborative data sharing across zakat organizations. Johari further notes that without long-term investment in digital infrastructure, AI initiatives risk remaining isolated pilot projects rather than becoming sustainable components of institutional governance.

Beyond technological constraints, Salim et al., (2025) emphasize that human capital represents another critical determinant of AI adoption. Their study suggests that many zakat institutions continue to experience shortages of personnel possessing expertise in artificial intelligence, data analytics, and digital governance. Existing staff members are generally experienced in Islamic jurisprudence, financial administration, or community development but often lack advanced digital competencies necessary to supervise AI-based decision-support systems. This imbalance creates dependence on external technology providers and may reduce institutional capacity to evaluate algorithmic outputs critically. Consequently, the authors recommend continuous professional development, interdisciplinary collaboration, and organizational learning programmes to strengthen internal technological capabilities.

The organizational challenges extend beyond technical skills to issues of leadership and institutional change. Widiastuti et al., (2024) observe that digital transformation frequently encounters resistance because organizational members perceive AI as disrupting established routines, redistributing responsibilities, or reducing human discretion in decision-making. Resistance to innovation may arise from uncertainty regarding technological reliability, concerns about employment displacement, or limited confidence in automated systems. These findings indicate that successful AI implementation requires transformational leadership capable of communicating the strategic value of technological innovation while fostering

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organizational trust, collaboration, and adaptive learning. AI adoption therefore becomes as much a leadership challenge as a technological one.

Kannike dan Fahm, (2025) further highlight that regulatory uncertainty represents an additional obstacle to AI implementation within Islamic financial institutions. Existing legal frameworks often lag behind rapid technological developments, creating ambiguity regarding accountability, data ownership, algorithmic responsibility, and regulatory oversight. Within zakat management, these uncertainties become more complex because AI-generated decisions must simultaneously comply with national regulations, institutional governance standards, and Shariah requirements. The absence of comprehensive regulatory guidance may discourage institutional investment in AI technologies and increase legal risks associated with automated decision-making. Accordingly, the authors argue that technological innovation should be accompanied by adaptive regulatory frameworks capable of balancing innovation, accountability, and public protection.

Another recurring challenge concerns the integration of heterogeneous digital systems across zakat institutions. Rabbani et al., (2021) explain that many organizations have independently developed digital platforms without common data standards or interoperable architectures. As a consequence, institutional information remains dispersed across multiple databases, limiting opportunities for real-time information exchange, collaborative analytics, and coordinated policy implementation. Fragmented digital ecosystems also reduce the effectiveness of AI because predictive algorithms require comprehensive and interconnected datasets to generate accurate recommendations. Developing interoperable digital infrastructures therefore represents a strategic prerequisite for realizing the full benefits of AI-enabled zakat governance.

Collectively, these studies demonstrate that the principal barriers to AI adoption in zakat management are not rooted in the limitations of artificial intelligence itself but in the organizational ecosystems within which AI is expected to operate. Institutional fragmentation, inadequate data governance, uneven technological infrastructure, shortages of digital expertise, leadership challenges, regulatory uncertainty, and limited interoperability collectively constrain the successful integration of AI into zakat governance. These findings suggest that technological advancement alone is insufficient to transform zakat institutions. Instead, sustainable AI adoption requires simultaneous investments in organizational capability, digital infrastructure, human capital, and institutional governance to establish an enabling environment in which AI can operate effectively, responsibly, and consistently with the objectives of Islamic social finance.

3.3 Ethical and Shariah Governance

Kannike dan Fahm, (2025) argue that the rapid advancement of Artificial Intelligence requires governance frameworks that extend beyond technical performance and regulatory compliance to encompass ethical responsibility. Their analysis emphasizes that AI systems should be evaluated

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according to principles of fairness, transparency, accountability, explainability, and respect for human dignity throughout the decision-making process. Rather than considering ethics as an additional component introduced after technological deployment, the authors contend that ethical values must be embedded into AI design, development, implementation, and continuous monitoring. Within zakat management, these principles become particularly important because algorithmic decisions directly influence the identification of beneficiaries, prioritization of assistance programmes, and distribution of religious funds entrusted by society. Consequently, AI governance must ensure that technological decisions remain understandable, auditable, and socially accountable.

Johari, (2025) further argues that the governance of AI within Islamic social finance differs fundamentally from its implementation in commercial financial institutions because zakat administration is inseparable from religious obligations and moral accountability. While conventional AI governance frequently emphasizes operational efficiency and regulatory compliance, AI in zakat institutions must simultaneously preserve Islamic values that prioritize justice (*ʿadl*), trustworthiness (*amānah*), public welfare (*maṣlaḥah*), and compassion toward vulnerable communities. Accordingly, technological decisions cannot be justified solely by statistical accuracy or computational performance but should also be assessed according to their consistency with the ethical objectives of Islamic law. This perspective broadens the evaluation of AI from a technical exercise into a normative process where religious legitimacy and social responsibility become equally important measures of institutional success.

Hoque et al., (2025) identify explainability as one of the most critical dimensions of responsible AI within Islamic financial institutions. According to their review, highly accurate predictive models may still generate institutional concerns if decision-making processes remain opaque or difficult to interpret by practitioners, regulators, or Shariah supervisors. Explainable Artificial Intelligence (XAI) therefore becomes essential for enabling institutional stakeholders to understand the rationale behind automated recommendations and to verify whether algorithmic outputs are consistent with organizational policies and Islamic legal principles. Transparent algorithms also facilitate independent auditing and strengthen institutional legitimacy by reducing uncertainty surrounding automated decision-making.

Mustaffa et al., (2025) emphasize that ethical governance should not rely exclusively on algorithmic capability but must incorporate effective institutional oversight. Their synthesis indicates that AI should function as a decision-support mechanism rather than an autonomous decision-maker, particularly in matters involving complex social and religious considerations. Human judgement remains indispensable when evaluating exceptional beneficiary cases, interpreting contextual socioeconomic conditions, and resolving ethical dilemmas that cannot be adequately represented through computational models. Maintaining meaningful human involvement throughout AI-assisted decision-making therefore reinforces accountability while preventing excessive dependence on automated systems.

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Another important dimension concerns the governance of personal and institutional data. Salim et al., (2025) observe that AI systems require continuous access to sensitive financial, demographic, and socioeconomic information to generate accurate recommendations. Consequently, inadequate safeguards for data privacy and information security may expose zakat institutions to legal risks, reputational damage, and declining public confidence. The authors therefore recommend that AI governance frameworks incorporate robust data stewardship policies covering informed consent, secure data storage, restricted access, and continuous monitoring of data usage. Such safeguards are particularly relevant within zakat institutions because public trust constitutes one of the primary foundations of institutional legitimacy.

From a broader governance perspective, Rabbani et al., (2021) contend that the adoption of AI should ultimately support the realization of *Maqāṣid al-Sharīʿah* rather than merely improving institutional productivity. They argue that intelligent technologies create value when they contribute to protecting wealth, reducing poverty, strengthening distributive justice, and enhancing collective welfare through more equitable resource allocation. This perspective positions AI as an instrument serving higher ethical objectives rather than as an end in itself. Consequently, the effectiveness of AI governance should be evaluated according to its contribution to social justice, institutional integrity, and sustainable community development instead of relying exclusively on conventional measures of technological performance.

Widiastuti et al., (2024) also emphasize that ethical governance requires continuous collaboration between technology developers, Shariah scholars, regulators, and zakat institutions throughout the AI lifecycle. They argue that interdisciplinary governance enables technological innovation to remain responsive to evolving religious interpretations, societal expectations, and regulatory developments. Such collaboration reduces the risk of normative inconsistencies while ensuring that technological systems continue to reflect the ethical aspirations of Islamic social finance. Rather than treating governance as a compliance mechanism, the authors view collaborative oversight as a dynamic process that continuously aligns AI innovation with institutional accountability and public expectations.

Collectively, these studies demonstrate that the ethical governance of Artificial Intelligence in zakat management extends beyond questions of technological reliability or regulatory conformity. Responsible AI requires an integrated governance framework that combines explainability, accountability, human oversight, data stewardship, interdisciplinary collaboration, and the normative objectives of *Maqāṣid al-Sharīʿah*. Unlike conventional financial organizations, zakat institutions must ensure that every stage of AI implementation reflects both professional governance standards and Islamic ethical values. Accordingly, the future sustainability of AI-enabled zakat management will depend not only on technological innovation but also on the capacity of institutions to embed ethical responsibility into the governance architecture of intelligent decision-making systems.

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3.4 Institutional Readiness and Governance Transformation

Mustaffa et al., (2025) argue that the successful integration of Artificial Intelligence into zakat management depends less on technological sophistication than on the institutional capacity to manage organizational transformation. Their systematic review demonstrates that many zakat institutions remain positioned at the early stages of digital maturity, where technological initiatives are frequently implemented as isolated projects rather than as components of long-term organizational strategies. Consequently, AI adoption requires institutions to redesign governance structures, redefine organizational processes, and establish strategic priorities that position digital innovation as an integral element of institutional development rather than a complementary administrative function.

Widiastuti et al., (2024) emphasize that organizational transformation requires visionary leadership capable of aligning technological innovation with institutional missions and public expectations. According to their findings, leadership commitment influences not only investment decisions but also organizational culture, employee engagement, and the willingness to embrace continuous innovation. Leaders play a central role in communicating the strategic importance of AI, coordinating interdisciplinary collaboration, and ensuring that technological initiatives remain aligned with institutional objectives. This perspective suggests that digital transformation is fundamentally a leadership-driven process in which organizational commitment becomes more decisive than technological availability itself.

From an institutional perspective, Johari, (2025) argues that AI implementation requires governance mechanisms capable of supporting continuous organizational learning. Rather than treating AI as a one-time technological investment, zakat institutions should develop adaptive capabilities that enable them to respond to technological evolution, changing regulatory environments, and emerging societal expectations. Organizational learning therefore encompasses continuous knowledge acquisition, employee reskilling, evaluation of technological performance, and the refinement of institutional policies. Such adaptive capacity allows organizations to remain responsive to future technological developments while maintaining institutional stability and service quality.

Rabbani et al., (2021) further contend that institutional transformation should be accompanied by stronger collaborative governance among stakeholders within the Islamic social finance ecosystem. AI-enabled zakat management requires sustained cooperation between zakat institutions, government agencies, financial technology providers, academic institutions, Shariah authorities, and civil society organizations. These collaborative arrangements facilitate knowledge exchange, encourage technological standardization, and promote coordinated policy development across different institutional settings. By strengthening inter-organizational collaboration, zakat institutions can reduce duplication of technological investments while

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improving the consistency and interoperability of AI-supported governance systems.

The importance of institutional readiness is also reflected in the development of innovation capability. Hoque et al., (2025) observe that organizations demonstrating higher levels of digital maturity tend to exhibit greater capacity for integrating emerging technologies into strategic decision-making processes. Such institutions are characterized by proactive innovation management, flexible organizational structures, continuous technological experimentation, and stronger knowledge management systems. Rather than reacting to technological change, digitally mature organizations actively anticipate future developments and incorporate innovation into long-term institutional planning. This capability enables zakat institutions to sustain technological transformation while continuously improving governance performance.

Beyond internal organizational capability, Salim et al., (2025) highlight the importance of institutional legitimacy during periods of technological transformation. Public acceptance of AI-enabled zakat services depends largely on the credibility of institutions responsible for implementing technological innovation. Institutional legitimacy is strengthened when organizations demonstrate professional governance, transparent communication, effective stakeholder engagement, and consistent compliance with regulatory and Shariah requirements. These factors encourage greater public confidence in organizational transformation and facilitate broader acceptance of AI-supported services among both donors and beneficiaries.

Kannike and Fahm, (2025) further argue that governance transformation should be supported by institutional policies capable of integrating technological innovation with ethical oversight. Rather than separating governance from organizational strategy, institutions should establish comprehensive governance architectures that define leadership responsibilities, risk management procedures, performance evaluation mechanisms, and continuous monitoring of AI implementation. Such governance structures provide organizational stability while enabling institutions to adapt to evolving technological and regulatory environments without compromising institutional integrity.

Overall, the reviewed studies demonstrate that institutional readiness represents the foundational condition for sustainable AI adoption within zakat management. Artificial Intelligence cannot transform organizational performance unless institutions simultaneously strengthen leadership commitment, organizational learning, collaborative governance, innovation capability, and strategic policy frameworks. Consequently, governance transformation should be understood as a continuous institutional process rather than a discrete technological initiative. This perspective shifts the focus of AI implementation from technology acquisition toward organizational evolution, where long-term institutional resilience is achieved through the integration of strategic leadership, adaptive governance, and collaborative innovation within the broader Islamic social finance ecosystem.

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3.5 Future Directions for Responsible AI Implementation

Mustaffa et al., (2025) argue that the future development of Artificial Intelligence in zakat management should move beyond isolated technological applications toward the establishment of integrated institutional ecosystems capable of supporting long-term innovation. Their systematic review suggests that future research and institutional practice should focus on developing comprehensive AI governance models that integrate digital technologies with organizational strategy, policy development, and sustainable institutional performance. Rather than evaluating AI solely through operational outcomes, future initiatives should consider how intelligent technologies contribute to strengthening the broader objectives of Islamic social finance, including poverty alleviation, financial inclusion, and sustainable community development. Such an approach positions AI as a strategic component of institutional evolution rather than merely an operational support system.

Hoque et al., (2025) emphasize that future AI applications should increasingly adopt human-centered and explainable approaches capable of improving transparency without reducing analytical capability. As machine learning models become more sophisticated, stakeholders—including zakat administrators, regulators, Shariah supervisory boards, and beneficiaries—will require greater understanding of how algorithmic recommendations are generated. Future AI systems are therefore expected to prioritize explainability, user interpretability, and collaborative decision-support instead of relying exclusively on highly complex predictive algorithms. Such developments will enhance institutional confidence while facilitating broader acceptance of AI-assisted governance within Islamic social finance organizations.

Building upon this perspective, Kannike and Fahm, (2025) argue that the evolution of AI governance should increasingly incorporate internationally recognized Responsible AI principles into Islamic institutional governance. Future governance frameworks should establish clear mechanisms for algorithmic accountability, independent auditing, continuous ethical assessment, and transparent regulatory oversight throughout the AI lifecycle. At the same time, these governance mechanisms should remain responsive to Islamic ethical values by ensuring that technological innovation consistently promotes justice, public welfare, and institutional trust. Accordingly, the future of AI governance depends on developing governance architectures that simultaneously satisfy technological, legal, ethical, and religious expectations.

Johari, (2025) further suggests that future institutional development should prioritize the creation of intelligent decision-support environments capable of integrating multiple sources of socioeconomic information into unified governance platforms. The convergence of Artificial Intelligence with blockchain, Internet of Things (IoT), cloud computing, and big data analytics offers opportunities to develop interconnected digital ecosystems that provide real-time monitoring of zakat collection, beneficiary verification, programme evaluation, and institutional reporting. Such technological convergence has the potential to improve strategic coordination across zakat institutions while

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strengthening evidence-based policymaking and adaptive organizational governance.

Rabbani et al., (2021) also emphasize that future scholarship should broaden its analytical perspective by examining the societal implications of AI-enabled zakat governance. Existing studies predominantly evaluate technological performance at the institutional level, whereas relatively limited attention has been devoted to understanding the broader socioeconomic consequences of AI implementation. Future investigations could therefore explore how AI influences financial inclusion, distributive justice, public trust, social resilience, and sustainable development across different Muslim societies. Expanding research beyond institutional performance would provide a more comprehensive understanding of AI as a catalyst for inclusive socioeconomic transformation within Islamic social finance.

From a methodological perspective, Mustaffa et al., (2025) recommend that future studies diversify research designs to generate richer empirical evidence regarding AI adoption in zakat management. While conceptual analyses and systematic reviews have significantly advanced theoretical understanding, future research would benefit from comparative case studies, longitudinal investigations, mixed-methods approaches, and cross-country analyses capable of capturing institutional dynamics across different governance environments. Comparative research involving national zakat authorities, private zakat organizations, Islamic fintech providers, and regulatory agencies may generate deeper insights into how institutional contexts shape AI implementation and governance outcomes.

The reviewed studies collectively suggest that the future trajectory of Artificial Intelligence in zakat management will depend not only on continuous technological advancement but also on the ability of institutions to establish adaptive governance systems capable of integrating innovation with Islamic ethical values, organizational resilience, and public accountability. Future AI ecosystems are expected to become increasingly collaborative, transparent, explainable, and socially responsive, enabling zakat institutions to address increasingly complex socioeconomic challenges through evidence-informed decision-making. Consequently, the evolution of AI in zakat management should be understood as a long-term institutional transformation in which technological innovation serves as an instrument for strengthening the objectives of Islamic social finance rather than as an end in itself.

4. CONCLUSION

This study provides a comprehensive qualitative synthesis of the existing literature on the application of Artificial Intelligence (AI) in zakat management by critically examining its opportunities, organizational and technological challenges, ethical and Shariah governance, institutional readiness, and future development pathways. The findings demonstrate that AI has evolved beyond its role as a technological innovation to become a strategic enabler capable of transforming zakat institutions into more intelligent, transparent, and evidence-based organizations. However, the

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successful integration of AI depends not only on technological capability but also on the capacity of institutions to establish adaptive governance structures, strengthen organizational readiness, uphold Islamic ethical principles, and foster collaborative ecosystems that support sustainable innovation.

This study contributes to the literature in several important ways. Theoretically, it advances the emerging discourse on AI in Islamic social finance by integrating fragmented perspectives from digital transformation, institutional governance, Responsible Artificial Intelligence, and *Maqāṣid al-Sharīʿah* into a unified conceptual understanding. Unlike previous studies that predominantly emphasize technological applications or operational efficiency, this review highlights that responsible AI implementation requires the simultaneous integration of governance quality, ethical accountability, organizational capability, and institutional transformation. Methodologically, the study demonstrates the value of qualitative library research supported by systematic literature review procedures and thematic synthesis for consolidating multidisciplinary knowledge within an emerging research field. Empirically, the review identifies five interconnected themes that provide a comprehensive framework for understanding the current state of AI adoption in zakat management and its future development.

Despite these contributions, several limitations should be acknowledged. First, the review relies exclusively on published academic literature and therefore does not incorporate empirical evidence from practitioners, policymakers, or zakat beneficiaries. Second, the analysis primarily synthesizes conceptual and review-based studies, reflecting the limited availability of mature empirical investigations in this emerging field. Third, because the review focuses on English-language publications indexed in major academic databases, relevant studies published in other languages or regional sources may not have been captured. These limitations suggest that the findings should be interpreted as a conceptual synthesis rather than definitive evidence of institutional practice.

Future research should therefore extend this work by undertaking empirical investigations that examine AI implementation across different zakat institutions and national contexts. Comparative case studies, longitudinal research, mixed-methods designs, and cross-country analyses would provide deeper insights into how organizational characteristics, regulatory environments, and cultural contexts influence AI adoption and governance. Future studies are also encouraged to develop practical governance models that integrate Responsible Artificial Intelligence principles with Islamic ethical values and *Maqāṣid al-Sharīʿah*, while exploring emerging technologies such as explainable AI, generative AI, blockchain integration, and intelligent decision-support systems within Islamic social finance.

From a practical perspective, this study offers important implications for zakat institutions, policymakers, technology developers, and Shariah authorities. AI implementation should be approached as a long-term institutional transformation rather than merely a technological upgrade. Developing effective AI-enabled zakat ecosystems requires strategic

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investment in governance capacity, digital infrastructure, organizational learning, interdisciplinary collaboration, and ethical oversight. By embedding transparency, accountability, human oversight, and Islamic ethical principles into AI governance frameworks, zakat institutions will be better positioned to enhance public trust, improve institutional effectiveness, and strengthen the contribution of zakat to inclusive and sustainable socioeconomic development.

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