



# AI in enhancing zakat's role in collection and distribution: A model for digital transformation in Islamic philanthropy

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## Abstract

**Purpose** – This study aims to develop a conceptual model for integrating artificial intelligence (AI) into zakat management to enhance the effectiveness of zakat collection and distribution while ensuring sustainability, transparency, and alignment with Sharia principles in the context of digital transformation of Islamic philanthropy.

**Methodology** – This study adopts a qualitative conceptual approach based on a systematic literature review and theory building. The analytical framework integrates the technology organization environment (TOE), institutional theory, and *maqasid al-Sharia* approaches to map the relationships among key constructs influencing AI adoption and governance in zakat institutions.

**Findings** – This study proposes a conceptual model of AI-enabled zakat management, indicating that technological readiness, organizational capabilities, environmental pressures, and institutional legitimacy are critical determinants of successful AI adoption in zakat governance. The findings also highlight that *maqasid al-Sharia* functions as an ethical anchor, guiding AI utilization toward distributive justice, wealth protection, and social welfare, rather than purely technical efficiency.

**Implications** – Theoretically, this study expands the literature on digital zakat and values-based digital transformation by positioning AI as an institutional and ethical instrument. Conceptually, this model provides an analytical framework for zakat institutions, regulators, and Sharia technology developers to design legitimate, inclusive, and sustainable digital zakat governance.

**Originality** – This study offers an original contribution by integrating the TOE framework, institutional theory, and *maqasid al-Sharia* into a single conceptual model, positioning AI not as a neutral technology but as a socio-technical system that must align with the normative objectives of zakat and Islamic ethics.

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## Introduction

Zakat, as a central instrument in the Islamic social finance system, plays a highly strategic role in realizing economic justice and reducing social inequality. This instrument serves not only as an

individual act of worship but also as a mechanism for redistributing wealth to strengthen the community's economic resilience and alleviate poverty sustainably (Herianingrum et al., 2024). Although the global zakat potential is estimated to reach billions of dollars annually, the collection and distribution of zakat remain far from optimal in many Muslim countries, including Indonesia (Mukhlishin et al., 2024). Low transparency, limited data on eligible beneficiaries, and a lack of digital innovation are the main factors hampering zakat institutions' performance (Danila et al., 2024). Amid the Industrial Revolution 4.0 and the Society 5.0 era, the adoption of advanced technologies such as Artificial Intelligence (AI), machine learning, and big data analytics offers new opportunities to strengthen zakat governance, making it more efficient, accountable, and inclusive (Mutamimah et al., 2021; Wahab & Mahdiya, 2026). Recent studies have shown that digitalization of zakat, including the use of fintech and online platforms, can improve the efficiency and accountability of zakat institutions (Hasan et al., 2019); however, it still faces challenges related to data security and compliance with Sharia principles (Mushdalifah et al., 2024).

Nevertheless, the gap between zakat potential and realization remains a fundamental problem. According to reports from the World Zakat Forum and BAZNAS Indonesia, only approximately IDR26 trillion (approximately 8–9%) of the estimated national zakat potential of around IDR327 trillion was collected in Indonesia in recent years, indicating a substantial disparity between potential and actual collections (Rasyid, 2025). This gap reflects structural issues within the zakat management system, including data collection for zakat payers, distribution efficiency, and low public trust in zakat management institutions. Several studies have noted that most zakat institutions still rely on conventional and semi-digital systems, thus not fully utilizing artificial intelligence for predictive analysis or real-time mapping of beneficiaries (Arifia, 2024). However, in the context of modern philanthropy, AI has been shown to improve the accuracy of resource allocation and accelerate responses to social dynamics, as demonstrated by global humanitarian organizations.

Based on these problems, this study aims to develop a conceptual model for integrating artificial intelligence into zakat management to improve the effectiveness of collection and distribution in accordance with Sharia principles and sustainability. The main objective is to build a theoretical framework based on the technology organization environment (TOE) framework, institutional theory, and the *maqasid al-Sharia* approach (Prakoso & Mustafid, 2025). This model is expected to explain the driving and inhibiting factors of the adoption of intelligent technology in zakat institutions, considering regulatory dimensions, organizational readiness, and the spiritual values underlying Islamic finance. According to Ali (2024), the application of digital technology can expand the base of muzakki (payers of zakat) and accelerate zakat distribution through efficient data automation. Meanwhile, technological innovation based on *maqasid al-Sharia* will strengthen social justice and public welfare (Putri et al., 2025).

A literature review reveals that while studies on zakat digitalization are growing, the focus remains limited to transparency and online payment systems rather than the application of artificial intelligence as a decision-making tool. Wanda (2024) highlighted the importance of technology adoption in improving zakat efficiency, they have not yet explained the role of AI in automated decision-making. Similarly, Haryono and Yusuf (2025) emphasized the need for an integrated approach that combines technological, organizational, environmental, and sharia-compliant aspects to ensure the sustainability of zakat institutions' digital transformation. Thus, there are conceptual and theoretical gaps that need to be bridged by developing new models grounded in the synergy of interdisciplinary theories.

The novelty of this research lies in its attempt to integrate artificial intelligence (AI) with the TOE framework, institutional theory, and *maqasid al-Sharia* into a conceptual model of zakat management. This approach emphasizes that digital transformation is not only a technological issue but also concerns institutional aspects, social legitimacy, and adherence to Islamic ethical values. Riofita, (2025) emphasized that digital innovation in Islamic institutions must align with sharia values to avoid eroding public trust. Thus, this research is expected not only to enrich the academic literature on digital transformation in Islamic philanthropy but also to provide an empirical and normative basis for zakat institutions to build AI-based management systems that are ethical, efficient, and oriented towards social welfare.

## Literature Review

### Zakat and Islamic philanthropy: Roles, challenges, and transformation

Research on zakat within the framework of Islamic social finance shows that this instrument has significant potential for wealth redistribution, poverty alleviation, and the economic empowerment of communities. A study by [Hana Pertiwi et al. \(2023\)](#) state that “zakat, when managed properly, significantly improves the economic well-being of the ummah.” Earlier research has also highlighted persistent structural challenges in zakat governance. For instance, [Afriadi and Sanrego \(2016\)](#) emphasized that issues such as weak institutional governance, limited accountability, and inefficiencies in zakat distribution have been observed in traditional zakat management systems prior to the rapid expansion of digital technologies. However, the practice of zakat collection and distribution continues to face several structural challenges, including low levels of accountability, weak targeting of the appropriate asnaf, and limited technological integration. Using a bibliometric analysis approach, [Salsabila and Windi \(2025\)](#) demonstrate that these governance and operational challenges remain dominant themes in contemporary zakat research. In response, digital transformation in zakat management has begun to be explored, including fintech innovations and sharia crowdfunding platforms that improve transparency and accessibility ([Sarif & Ariyanti, 2025](#)). However, existing studies remain limited in examining the adoption of advanced technologies, such as artificial intelligence (AI), and, more importantly, how such technologies can be systematically integrated with Islamic value frameworks, particularly the *maqasid al-Sharia* perspective.

### Integration of digital technology and AI in zakat institutions

Technological advances, such as fintech, big data, blockchain, and AI, promise increased efficiency, transparency, and speed in zakat collection and distribution. For example, [Omar and Khairi \(2021\)](#) describe the integration of blockchain in zakat management as an effort to increase the effectiveness of zakat fund collection and distribution. Furthermore, a bibliometric study by [Iqbal et al. \(2025\)](#) highlights global trends in AI use in Islamic finance, including aspects of efficiency, Sharia compliance, and service automation. Another conceptual study by [Luthra et al. \(2025\)](#) suggests that AI in Islamic fintech has great potential but faces challenges, including data bias, algorithmic transparency, and compliance with *maqasid* (obligatory obligations). Specifically in the context of zakat, [Laylo \(2023\)](#) examines the impact of AI and information technology on zakat distribution, concluding that such technology can automate *mustabiq* verification and optimize the distribution process. However, there is little empirical research developing specific conceptual models for AI integration in zakat institutions.

### The technology organization environment (TOE) framework and technology adoption

Technology-organisation-environment (TOE) theory has been widely used in studies of technology adoption in organizations, including in the financial and information systems domains. For example, [Hameed and Arachchilage \(2016\)](#) developed a model for adopting information system security innovations that integrates TOE with organizational and environmental factors. In the context of zakat institutions, the TOE framework can be used to analyze technological factors (e.g., IT readiness, AI infrastructure), organizational factors (leadership, digital culture, human resource capacity), and environmental factors (sharia regulations, stakeholder pressure, philanthropic ecosystem). However, literature directly applying the TOE framework to AI-based zakat management remains limited; therefore, this research will help fill this gap.

### Institutional theory and the legitimacy of zakat institutions

Institutional theory is crucial for understanding how zakat institutions gain social legitimacy, adopt new practices, and comply with regulations and Sharia norms. Legitimacy, public trust, and regulation are key concepts in the literature on Islamic philanthropy. For example, [Setiawan and Alim \(2022\)](#) examined Islamic philanthropic practices as a fraud prevention tool and demonstrated that institutional factors, such as accountability and governance, are crucial. Digital transformation

involving AI in zakat institutions requires institutional readiness to accommodate changes across Sharia regulations, organizational structures, and salary/incentive systems. Therefore, incorporating institutional theory into this research is crucial for explaining the barriers and opportunities for AI adoption in zakat institutions.

### ***Maqasid al-Sharia as a value framework in Islamic philanthropy***

Maqāṣid al-Sharia (objectives of Sharia) is a highly relevant normative framework for ensuring that technological innovation in Islamic finance, including zakat management, complies with Sharia values, such as justice, welfare, protection of individuals and property, and sustainability. [Soediro and Meutia \(2018\)](#) developed a performance measurement framework for Islamic financial institutions based on maqāṣid al-Sharia. Meanwhile, [Prakoso and Mustafid \(2025\)](#) examined the digital transformation of zakat fundraising within the maqāṣid al-Sharia framework and concluded that, despite the significant opportunities, the sharia value aspect remains underdeveloped. The integration of technologies, such as AI, must be aligned with maqāṣid to increase efficiency and strengthen social benefits and justice.

## **Research Methods**

This study adopts a conceptual research approach to develop an integrative theoretical model for applying artificial intelligence (AI) in zakat management by combining the technology–organization–environment (TOE) framework, institutional theory, and the *maqasid al-Sharia* approach. The objective is to construct a conceptual foundation explaining the relationships among technological readiness, organizational capacity, institutional pressures, and Shariah value orientations in shaping the digital transformation of Islamic philanthropy ([Arifia, 2024](#); [Dusuki & Bouheraoua, 2020](#)). Methodologically, the study relies on a systematic literature analysis and theoretical synthesis to ensure transparency and replicability. The literature was collected from major academic databases, including Scopus, ScienceDirect, Emerald Insight, and SINTA, using keywords such as “Artificial Intelligence AND zakat,” “AI AND Islamic social finance,” “digital zakat management,” “fintech AND zakat,” and “technology adoption in Islamic philanthropy.” The search covered publications from 2015 to 2025 to capture recent developments in AI adoption and digital transformation. Only peer-reviewed journal articles and conference proceedings related to zakat, Islamic social finance, or Islamic philanthropy with technological relevance were included, while non-peer-reviewed works, non-English or non-Indonesian publications, and purely theological discussions without governance or technological implications were excluded ([Asni, Ahmad, et al., 2025](#)).

The analysis was conducted through several stages. *First*, relevant studies were systematically identified and screened by reviewing titles, abstracts, and keywords, followed by full-text analysis to ensure alignment with the research scope. *Second*, thematic categorization and analytical coding were applied to identify recurring constructs within the literature, including technological readiness, institutional governance, digital trust, algorithmic accountability, and Shariah compliance. *Third*, theoretical integration was carried out by synthesizing the TOE framework with Institutional Theory and the *maqasid al-Sharia* perspective. This integration is justified because TOE explains technology adoption from a socio-organizational perspective, Institutional Theory highlights legitimacy and external pressures, and *maqasid al-Sharia* provides a normative ethical framework guiding socio-economic welfare. *Finally*, the study develops a conceptual framework and theoretical propositions explaining the relationships among these constructs, providing a basis for future empirical research on AI-enabled zakat management systems. This approach aligns with conceptual research guidelines emphasizing theory building and model development that can later be empirically tested ([MacInnis, 2011](#); [Snyder, 2019](#)), thereby strengthening the epistemological foundation for AI-based zakat governance within the broader digital transformation of the Islamic economy.

## Results

### Conceptual mapping of AI integration in zakat collection and distribution

Conceptual mapping analysis indicates that integrating artificial intelligence (AI) into zakat management has strong potential to improve the efficiency and transparency of zakat collection and distribution. Technologies such as predictive analytics and real-time monitoring systems enable zakat institutions to optimize fundraising processes, improve the accuracy of identifying muzakki and mustahik, and ensure a more targeted allocation of zakat funds. These technological capabilities not only enhance operational performance but also strengthen accountability and public trust in digital zakat governance (Johari, 2025; Salim et al., 2025). In addition, the use of AI in determining mustahik eligibility aligns with the Qur'anic principle of social justice by promoting fair and sustainable wealth distribution (Ismail et al., 2025).

**Table 1.** Conceptual mapping of AI integration in zakat management

Key dimension	AI application	Key outcomes	Supporting studies
Collection Efficiency	Predictive analytics for donor behavior, digital platforms for zakat payments	Improved efficiency in zakat collection and identification of muzakki	(Johari, 2025; Salim et al., 2025)
Distribution Accuracy	AI-based socio-economic data analysis	More precise identification of mustahik and targeted fund allocation	(Ismail et al., 2025; Ridzuan et al., 2025)
Transparency & Accountability	Real-time monitoring systems, blockchain, smart contracts	Increased transparency, traceability of funds, and reduced transaction costs	(Bahauddeen, 2025; Maulida et al., 2024)
Institutional Legitimacy	Digital governance and transparent reporting	Strengthened public trust and institutional legitimacy	(Johari, 2025; Nor et al., 2025)
Ethical & Operational Challenges	Algorithm bias, data privacy, digital infrastructure limitations	Need for governance frameworks aligned with Sharia ethics	(Ashurov et al., 2020; Esa et al., 2025)
Socio-economic Impact	AI-based targeting and Conditional Cash Transfer (CCT) integration	Sustainable poverty alleviation and empowerment of mustahik	(Nor et al., 2025)

The conceptual mapping findings summarized in Table 1 demonstrate that AI significantly improves operational efficiency, transparency, and accountability in zakat institutions. AI-based socioeconomic data analysis supports more objective distribution decisions while reducing the risks of inefficiency and misallocation. Furthermore, the digitalization of zakat management, including the use of smart contracts and related technologies, helps reduce transaction costs and enhance the transparency and traceability of fund flows, thereby strengthening institutional legitimacy and donor confidence (Bahaaudeen, 2025; Ridzuan et al., 2025).

Despite these benefits, the literature also highlights several challenges associated with AI adoption in zakat management. Ethical concerns, potential algorithmic bias, limited digital infrastructure, and gaps in technological literacy may hinder the implementation of inclusive and equitable AI systems. Addressing these issues requires adaptive governance frameworks, effective oversight mechanisms, and active community involvement to ensure that AI implementation remains aligned with Sharia values and broader social interests. These challenges also encourage zakat institutions to develop more responsive and transparent governance models that reinforce public trust (Johari, 2025).

From a theoretical perspective, AI integration in zakat management is often analyzed through the *maqasid al-Sharia* framework, which views technology as a means to achieve long-term social welfare and sustainable development. This perspective emphasizes that zakat effectiveness should be

measured not only by the amount distributed but also by its impact on empowering mustahik and reducing poverty. The integration of conditional cash transfer (CCT) mechanisms into AI-based distribution systems is therefore considered a promising strategy to support behavioral change and beneficiary independence. These findings highlight the need for further empirical research to evaluate the effectiveness of this conceptual model and to support policies that balance technological innovation with Sharia ethics and accountability (Esa et al., 2025; Nor et al., 2025).

### **Technological dimension: AI capabilities for efficiency, accuracy, and transparency**

The integration of artificial intelligence (AI) into zakat management is conceptually viewed as a key catalyst for improving the operational efficiency of zakat institutions. The use of technologies, such as predictive analytics, chatbots, and digital automation systems, enables the zakat collection process to be faster, more adaptive, and more sustainable than conventional approaches. AI enables real-time monitoring of donor behavior and zakat contribution patterns, enabling zakat institutions to design more responsive, data-driven collection strategies. This large-scale data analysis capability also enables the optimization of resource allocation to meet community needs while reducing structural inefficiencies in the zakat management system (Johari, 2025; Salim et al., 2025).

In addition to increasing efficiency, AI capabilities significantly improve the accuracy of identifying eligible recipients (mustahiq) and calculating zakat obligations. By leveraging machine learning and socioeconomic data modelling, AI-based systems can map needs more precisely, enabling zakat funds to be distributed to recipients who truly meet Sharia criteria. AI also enables the automation of zakat calculations based on actual financial data, thereby minimizing human error and improving decision consistency. In this context, performance indicators, such as algorithmic accuracy and precision, are important tools for evaluating the quality of technology-based zakat decision-making (Awang Abu Bakar et al., 2024).

Transparency is another crucial aspect strengthened through the integration of AI into zakat management. AI technology enables faster, more detailed, and more easily accessible reporting of zakat collections and distributions for stakeholders. When combined with blockchain technology, AI can support immutable transaction recording, allowing the flow of zakat funds to be accurately traced and publicly verified. This level of transparency plays a crucial role in strengthening institutional accountability and increasing donor trust, ultimately encouraging continued participation in the digital zakat ecosystem (Asni, Ahmad, et al., 2025; Bahaaudeen, 2025).

Despite offering significant strategic benefits, the application of AI in zakat management also raises ethical challenges that warrant serious consideration. Managing sensitive data on mustahik and muzakki (recipients of zakat) demands privacy protection and adherence to data security principles. Furthermore, potential algorithmic bias risks lead to unfair distribution decisions if AI systems are not designed inclusively and transparently. Therefore, the development of AI in the context of zakat must be accompanied by an ethical and governance framework that ensures fairness, accountability, and compliance with Islamic values. This approach emphasizes that the success of technology is measured not only by technical efficiency but also by its ability to achieve social justice and promote community welfare (Luthra et al., 2025).

### **Organizational readiness and governance in AI-driven zakat institutions**

Organizational readiness is a fundamental prerequisite for the successful integration of artificial intelligence (AI) into zakat institutions. The literature suggests that institutional capacity in AI-enabled zakat management is largely determined by the availability of adequate digital infrastructure, including integrated data systems and analytical capabilities that support AI-based decision-making. This infrastructure enables zakat institutions to manage information on muzakki and mustahik more systematically, accurately, and responsively. However, this technological capacity must be supported by a clear internal regulatory framework to ensure that AI implementation is not only technically efficient but also institutionally legitimate and acceptable to stakeholders (Johari, 2025; Salim et al., 2025).

From a governance perspective, AI integration requires a strengthened governance framework that emphasizes transparency, accountability, and ethical compliance. Conceptual

Research confirms that the quality of governance in zakat institutions is strongly influenced by leadership's commitment to good governance practices, particularly in ensuring that AI systems are used responsibly and free from misuse. Stakeholder involvement, including regulators, religious scholars, and the community, is crucial for maintaining institutional legitimacy and aligning technological innovation with social and religious values. Therefore, AI governance in zakat institutions cannot be separated from the normative dimension and public trust (Bean et al., 2025).

Human resource competency has also emerged as a key factor in determining an organization's readiness for AI adoption. The findings indicate that zakat institutions require human resources who possess not only technical skills in managing AI systems but also a conceptual understanding of the ethical and Sharia implications of such technology. Continuous training programs focused on developing digital competencies and ethical literacy are strategic tools for building organizational readiness. A culture of continuous learning enables zakat institutions to adapt to technological dynamics while minimizing the risk of misimplementing AI in social decision-making (Widiastuti et al., 2024).

Ethical leadership plays a central role in ensuring that AI integration aligns with the social mission and Islamic values inherent in zakat. A literature synthesis suggests that leaders of zakat institutions have a moral responsibility to anticipate the risks posed by algorithmic bias, privacy violations, and potential injustices that AI systems may generate. Therefore, developing AI ethics policies and internal oversight mechanisms is an integral part of modern zakat institutional governance. Leadership oriented toward ethics and public welfare not only strengthens operational effectiveness but also maintains the trust and legitimacy of zakat institutions in the long term (Syahrizal, 2025).

### **Environmental and institutional pressures shaping AI adoption in zakat management**

Literature Synthesis suggests that environmental pressures, particularly regulatory frameworks, play a central role in shaping the adoption of artificial intelligence (AI) in zakat institutions. A clean and consistent regulatory environment, both for zakat management and digital technology governance, serves as an enabling factor for effective AI implementation. Regulations that provide legal certainty not only accelerate institutional compliance but also increase public trust in technology-based zakat systems. In this context, zakat institutions operating under a strong regulatory regime tend to be more responsive to digital innovation because institutional risks can be systematically minimized (Johari, 2025).

In addition to regulatory factors, social expectations for transparency and efficiency in zakat management are becoming increasingly dominant environmental pressures. The public and zakat payers are demanding greater accountability in the management of Islamic social funds, along with increasing digital literacy and access to information. Accordingly, AI integration is seen as a strategic response to these demands because it can improve the accuracy of fund allocation, accelerate distribution, and provide real-time, accessible information. Thus, AI adoption reflects technological choices and represents an institutional strategy to maintain social legitimacy and public trust (Nor et al., 2025; Salim et al., 2025).

From the perspective of internal institutional pressures, organizational culture, and leadership support, AI adoption is crucial for success. Zakat institutions with innovative, adaptive cultures tend to be more open to new technologies, whereas conservative organizational cultures often create structural barriers. Furthermore, top leadership's commitment to providing resources, establishing strategic direction, and ensuring Sharia compliance significantly influences the sustainability of AI adoption. These findings confirm that AI adoption is an institutional process that relies on visionary leadership and organizational readiness, rather than simply on the availability of technology (Amri et al., 2024).

Technological dynamics and the need for stakeholder engagement further complicate environmental and institutional pressures. While advances in AI, fintech, and blockchain offer significant opportunities to improve zakat management efficiency, infrastructure limitations, a lack of technical expertise, and concerns about Sharia compliance remain significant barriers. Therefore, the active involvement of stakeholders, including regulators, the public, and technology providers,

is crucial in building trust and ensuring that AI adoption aligns with Islamic values and social needs. This collaborative approach reinforces the argument that AI adoption in zakat management results from a complex interaction among environmental pressures, institutional demands, and broader sociotechnological dynamics (Arwen et al., 2026; Ridzuan et al., 2025).

### **Aligning AI with *maqasid al-Sharia* in zakat governance**

Literature Synthesis suggests that aligning artificial intelligence (AI) with *maqasid al-Sharia* in zakat governance has fundamental ethical implications, particularly regarding issues of algorithmic bias, accountability, and public trust. Implementing AI without a clear normative framework risks reproducing structural injustice in the identification of eligible recipients and the determination of distribution priorities. In this context, *maqasid al-Sharia*, with its emphasis on the principles of justice (al-'adl), trustworthiness, and the protection of human dignity, provides a relevant ethical foundation for framing the responsible development and use of AI in zakat management (Johari, 2025). Thus, AI is not merely a technocratic instrument but a sociotechnical system that must comply with Islamic normative values to maintain the moral and social legitimacy of zakat institutions.

Furthermore, these findings underscore the importance of explicitly integrating *maqasid al-Sharia* into the design and algorithmic logic of AI used in zakat management. The conceptual framework developed demonstrates that AI's capabilities in processing big data, performing predictive analytics, and providing real-time monitoring can be optimized to ensure more targeted, transparent, and accountable zakat distribution. However, this effectiveness depends heavily on the extent to which the algorithm is designed with the five main objectives of *maqasid al-Sharia*: protection of religion, life, intellect, progeny, and property, as evaluative parameters in AI-based decision-making (Al-Bohari et al., 2025; Rahman et al., 2025). These findings strengthen the argument that a value-based AI approach is a prerequisite for welfare-oriented digital zakat governance.

From an operational perspective, the use of AI in zakat distribution has the potential to significantly increase efficiency and effectiveness, particularly in fundraising, verifying recipient eligibility, and allocating funds adaptively to socioeconomic dynamics. Technologies such as machine learning and predictive analytics enable zakat institutions to respond to community needs more quickly and in a data-driven manner, while minimizing the risk of misappropriation and bureaucratic inefficiency (Johari, 2025; Salim et al., 2025). Within the *maqasid al-Sharia* framework, this increased efficiency is not merely technical but part of the effort to achieve distributive justice and sustainable social welfare, in line with the purpose of zakat as an instrument of wealth redistribution.

Finally, the research findings highlight that transparency and accountability are key dimensions in aligning AI with *maqasid al-Sharia* in zakat governance. Zakat digitalization, supported by AI and technologies such as blockchain and smart contracts, has the potential to strengthen oversight mechanisms, reporting, and public trust in zakat institutions (Bahaaudeen, 2025; Ridzuan et al., 2025). However, the success of this transformation depends heavily on the active involvement of stakeholders, including religious scholars, regulators, and beneficiary communities, in the design, implementation, and evaluation of AI systems. With this participatory approach, AI can serve as an enabler of zakat governance that is not only technologically advanced but also normatively aligned with *maqasid al-Sharia* and broader social development goals.

## **Discussion**

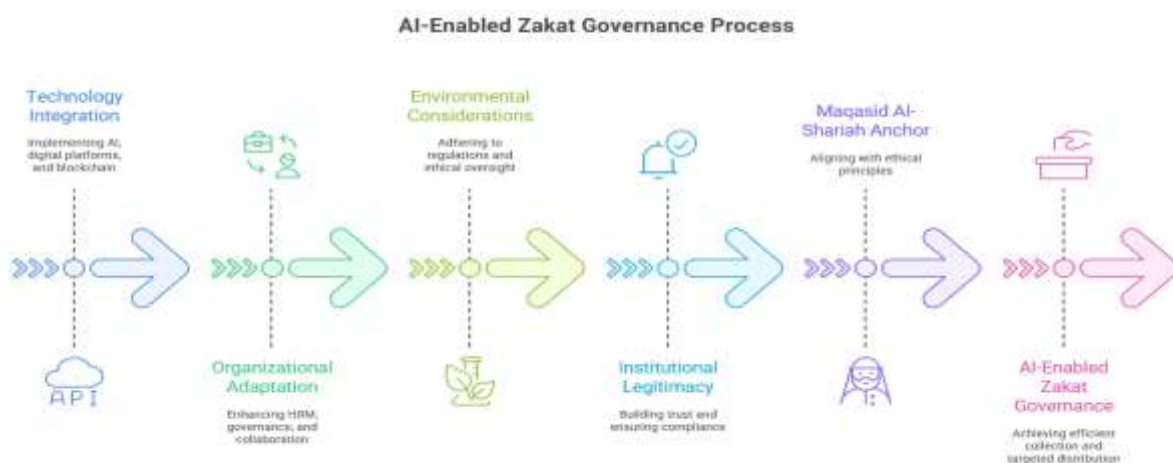
The literature synthesis suggests that the conceptual findings of this study produce an integrative model that positions artificial intelligence (AI) as the primary enabler of digital-based zakat governance transformation through a technology–organization–environment (TOE) approach. In the technological dimension, AI, digitalization, and the use of blockchain and smart contracts improve operational efficiency, transparency, and the accuracy of zakat fund distribution. The literature shows that AI's capabilities in data analytics and real-time monitoring can overcome classic zakat problems, such as inefficiency, information asymmetry, and low public trust

(Bahaaudeen, 2025; Johari, 2025; Nor et al., 2025). Thus, the technological dimension in TOE does not stand alone but rather serves as a structural foundation that enables the strengthening of zakat governance that is more adaptive to contemporary social and economic dynamics.

From an organizational perspective, this conceptual model emphasizes that the successful implementation of AI in zakat management is highly dependent on the internal preparedness of zakat institutions, particularly in human resource management and strategic collaboration. Effective HRM practices, including recruitment, digital competency-based training, and performance evaluation systems, are essential prerequisites for the optimal and sustainable utilization of AI technology (Hasan et al., 2019). Furthermore, partnerships with microfinance institutions and other supporting institutions enable zakat to transform from mere consumer assistance into an instrument for the economic empowerment of beneficiaries, oriented toward independence (Asni, Yusli, et al., 2025). These findings reinforce the argument that the organizational dimension of the TOE serves as a mechanism for internalizing technology into zakat institutional practices.

Furthermore, the environmental dimension in the TOE model demonstrates that regulatory, ethical, and digital ecosystem factors play a crucial role in shaping the external legitimacy of AI-based zakat management. Regulatory support, sharia supervision, and adaptation to the post-pandemic digital transformation agenda create a conducive environment for technological innovation in zakat (Maulida et al., 2024). From an institutional theory perspective, institutional legitimacy is strengthened through mechanisms of trust and transparency, such as the use of social media for public communication and the strengthening of centralized, professional zakat institutions (Hamdani et al., 2024). The consistent implementation of zakat fatwas also serves as a normative mechanism that ensures sharia compliance and enhances the credibility of zakat institutions in the eyes of the public (Nasution, 2025).

As a key theoretical contribution, this study positions *maqasid al-Sharia* as an ethical anchor that binds all dimensions of TOE and institutional legitimacy mechanisms within a coherent conceptual framework. The *maqasid* orientation ensures that the use of AI is not solely for the pursuit of technical efficiency but is directed toward achieving Sharia objectives, particularly wealth protection, distributive justice, and poverty alleviation. Thus, the relationship between technology, organizations, and the environment is mediated by Islamic ethical values, ensuring that digital innovation in zakat remains oriented toward social welfare (Johari, 2025; Mustaffa et al., 2025). Figure 1 presents the integrative conceptual model developed in this study, illustrating how the TOE dimensions, institutional legitimacy, and *maqasid al-Sharia* interact to shape AI-enabled zakat governance. This conceptual model represents the results of theory-building that offers a new analytical framework for the development of AI-based zakat governance that is efficient, legitimate, and aligned with *maqasid al-Sharia*.



**Figure 1.** Conceptual model of AI-enabled zakat management integrating TOE, institutional legitimacy, and *maqasid al-Sharia*

Source: Authors' elaboration based on the literature (Bahaaudeen, 2025; Hamdani et al., 2024; Hasan et al., 2019; Johari, 2025; Maulida et al., 2024; Mustaffa et al., 2025; Nor et al., 2025)

The conceptual framework developed in this study positions technological readiness as the primary driver of AI-enabled zakat governance within the technology organization environment (TOE) framework. The adoption of artificial intelligence (AI), data analytics, and integrated digital platforms enables zakat institutions to improve efficiency, transparency, and accuracy in both collection and distribution processes. Through predictive analytics and real-time monitoring systems, AI supports the identification of potential muzakki and mustahik and facilitates more data-driven allocation decisions. Therefore, higher levels of technological readiness are proposed to significantly strengthen the capability of zakat institutions to implement AI-based governance mechanisms (P1). However, the effectiveness of technological adoption depends on internal organizational capacity, including human resource competence, adaptive governance structures, and strategic partnerships with financial and technological actors. Organizational capability thus mediates the relationship between technological readiness and the successful implementation of AI in zakat management (P2).

External environmental conditions also shape AI adoption in zakat governance beyond internal factors. Regulatory frameworks, sharia supervisory mechanisms, and the broader digital ecosystem create institutional pressures that can either support or constrain technological innovation. Supportive regulations and clear governance standards reduce institutional uncertainty and enhance organizational readiness for digital transformation (P3). The interaction among technological, organizational, and environmental factors contributes to the formation of institutional legitimacy, reflected in transparency, regulatory compliance, and public trust. AI-based governance systems strengthen this legitimacy through traceable transactions, transparent reporting, and improved accountability, positioning institutional legitimacy as a mediator of the TOE dimensions in AI-driven zakat governance (P4). At the same time, the ethical orientation of AI innovation must be grounded in *maqasid al-Sharia* principles to ensure that technological advancement supports distributive justice, wealth protection, and socio-economic empowerment (P5). Integrating TOE dimensions, institutional legitimacy, and *maqasid* orientation therefore produces a comprehensive model of AI-enabled zakat governance that balances technological efficiency, institutional credibility, and Islamic ethical objectives, suggesting that successful digital transformation depends on the synergistic interaction of these elements (P6).

This study contributes to the literature on zakat and Islamic philanthropy by shifting the discussion from predominantly normative and operational perspectives toward a systemic understanding of digital transformation in zakat management. It conceptualizes zakat digitalization (ZakaTech) as an institutional and behavioral phenomenon shaped by technological, social, and cognitive factors, highlighting its strategic role in enhancing transparency, operational efficiency, and inclusiveness in zakat distribution, particularly in responding to crises such as the COVID-19 pandemic (Bin-Nashwan et al., 2023). The study further advances the discourse on value-based digital transformation by emphasizing that digitalization in Islamic philanthropic institutions must be grounded in ethical and religious principles rather than purely technocratic approaches. By integrating artificial intelligence (AI) with the ethical framework of *maqasid al-Sharia*, the research positions AI not as a value-neutral technology but as a strategic instrument supporting distributive justice, wealth protection, and poverty alleviation. Consequently, this study strengthens the theoretical foundation for AI development aligned with Islamic economic principles and opens new avenues for research at the intersection of smart technology, Islamic ethics, and digital philanthropy (Izzati et al., 2024; Kismawadi, 2024).

From the perspective of zakat management institutions, this study emphasizes that sustainable zakat digitalization should be viewed as a governance- and data-driven institutional transformation rather than merely technological adoption. The proposed conceptual framework shows that integrating digital systems into zakat collection and distribution can enhance efficiency, transparency, and institutional accountability through data-driven governance, thereby strengthening institutional legitimacy, public trust, and the effectiveness of zakat distribution for poverty alleviation (Asni, Ahmad, et al., 2025). From a regulatory perspective, zakat digitalization should be supported by adaptive governance that integrates regulatory oversight with Sharia compliance, enabling regulators to foster digital innovation while maintaining transparency, accountability, and data

security standards (Bin-Nashwan et al., 2023; Nor-Ahmad et al., 2025). For developers of Sharia-based technology, the findings highlight that zakat technology should be designed as a value-based system aligned with the social objectives of zakat and Islamic ethical principles. Consequently, sustainable innovation in digital zakat systems requires collaboration among technology developers, zakat institutions, and regulators to ensure that technological advancement promotes transparency, trust, and socially impactful zakat governance (Nor et al., 2025).

## Conclusion

This study develops an integrative conceptual model that positions artificial intelligence (AI) as a strategic enabler in the digital transformation of zakat management, grounded in the technology–organization–environment (TOE) framework, institutional theory, and the *maqasid al-Sharia* approach. The synthesis of these perspectives demonstrates that the research objective to develop a theoretical framework explaining how AI can enhance the effectiveness of zakat collection and distribution has been conceptually achieved through the construction of an integrative model and the formulation of six theoretical propositions (P1–P6). The findings suggest that the effectiveness of AI-based zakat governance emerges from the interaction among technological readiness, organizational capabilities, environmental pressures, and institutional legitimacy. Theoretically, this study contributes by extending the TOE and institutional theory perspectives into the context of Islamic social finance while positioning *maqasid al-Sharia* as a normative–ethical anchor that guides the responsible use of AI. Through this integration, AI is conceptualized not merely as a technical tool but as a value-laden sociotechnological system directed toward distributive justice, transparency, and the sustainable socioeconomic empowerment of *mustahiq*. Consequently, the study enriches the literature on Islamic philanthropy and digital transformation by offering a novel analytical framework for understanding ZakaTech as a value-oriented institutional transformation process.

Despite these contributions, this study has several limitations that should be acknowledged. First, the research adopts a conceptual and theory-building approach based on a literature synthesis; therefore, the proposed model has not yet been empirically tested in real institutional settings. Second, the analysis primarily focuses on theoretical integration and does not capture variations in regulatory environments, digital infrastructure, or organizational capacity across different countries. These limitations provide important avenues for future research. Subsequent studies are encouraged to empirically examine the proposed propositions (P1–P6) using quantitative, mixed-methods, or longitudinal approaches to validate the relationships among the constructs and analyze the mediating role of institutional legitimacy as well as the moderating influence of regulatory environments. From a practical perspective, the findings highlight the need for adaptive regulatory frameworks, ethics-based AI governance, and strategic collaboration among regulators, zakat institutions, and sharia technology developers. Sustainable digital transformation in zakat management therefore requires not only technological innovation but also the strengthening of public trust, institutional accountability, and alignment with the social objectives of zakat in promoting inclusive and equitable development.

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## Declaration of generative AI and AI-assisted technologies in the writing process

The authors declare that artificial intelligence (AI) tools, including ChatGPT and Grammarly, were used in the preparation of this manuscript exclusively for translation from Bahasa Indonesia into American English and for enhancing language clarity and readability. These tools were not used for generating scientific content, analysis, or interpretations. All outputs were thoroughly reviewed, revised, and validated by the authors. The authors take full responsibility for the accuracy, integrity, and final content of this article.

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