



# Leveraging Artificial Intelligence for Efficient and Transparent ZISWAF Management: Comparative Insights from Indonesia and Malaysia

Dwi Fadilatul Mukaromah<sup>\*1</sup>, Abdul Rahim,<sup>2</sup> Hasanah Abd Khafidz,<sup>3</sup>

Institut Miftahul Huda Al-Azhar, Banjar City, West Java, Indonesia<sup>1</sup>

STAI Asy-Syafi'iyah Nabire, Central Papua, Indonesia<sup>2</sup>

Universiti Kebangsaan Malaysia, Bangi, Malaysia<sup>3</sup>

\*Corresponding author E-Mail : [dwyfadilatulmukaromah@gmail.com](mailto:dwyfadilatulmukaromah@gmail.com)

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## ABSTRACT

**Background:** Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) institutions in diverse regions such as Banjar (West Java, Indonesia), Nabire (Central Papua, Indonesia), and Malaysia face challenges in achieving operational efficiency and transparency. Artificial Intelligence (AI) presents promising opportunities to transform these social-religious financial management systems.

**Methods:** This study employs a qualitative comparative case study methodology, analyzing ZISWAF management practices across the three locations. Data was collected through interviews, document analysis, and field observations, supplemented by a comprehensive literature review on AI applications in Islamic financial ethics.

**Results:** Findings indicate that AI integration significantly enhances operational efficiency, improves transparency in fund distribution, and minimizes risks of mismanagement. However, effective implementation requires alignment with Islamic ethical frameworks and local socio-cultural contexts.

**Discussion:** The study highlights the critical importance of embedding AI technologies within the Maqāsid al-Sharī'ah (objectives of Islamic law) to ensure justice, community welfare, and trust. Policy frameworks and ethical guidelines are necessary to facilitate responsible AI adoption in Islamic social finance.

**Conclusion:** AI has transformative potential to modernize ZISWAF institutions, promoting accountable, efficient, and transparent management practices in Muslim societies across Indonesia and Malaysia, provided that technological innovations are harmonized with Islamic jurisprudence.

**Novelty:** This research bridges the gap between advanced AI technologies and Islamic legal-ethical principles in the context of ZISWAF management, offering a scalable, cross-cultural model for enhancing social finance governance in Muslim-majority and minority settings.

**Keywords:** Artificial Intelligence, ZISWAF Management, Islamic Finance Ethics, Transparency, Efficiency, Maqāsid al-Sharī'ah, Indonesia, Malaysia

## INTRODUCTION

In the era of rapid digital transformation, Artificial Intelligence (AI) and Big Data have begun to revolutionize various aspects of human life, including financial systems, governance, education, and healthcare. However, their application within faith-based philanthropic systems such as Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) remains underexplored. In Muslim-majority countries like Indonesia and Malaysia, where Islamic social finance plays a critical role in alleviating poverty and redistributing wealth, integrating AI offers promising potential for enhancing both operational efficiency and public trust. ZISWAF institutions are often burdened by issues of manual reporting, lack of transparency, inefficient fund allocation, and difficulty in tracking beneficiaries and impact. In regions like Banjar (West Java), Nabire (Central Papua), and even in urbanized parts of Malaysia, these challenges persist in various degrees, making it essential to explore technological solutions that align with Islamic ethics and local socio-cultural contexts. Despite the growing discourse on digitalization in Islamic economics, few studies have thoroughly examined the role of AI in ZISWAF governance across geographically and socio-culturally diverse Muslim settings.

A growing body of research has begun addressing ethical and governance challenges related to Islamic law in the digital era. For instance, (Alfiyanti et al., 2019; Bukido and Ishak, 2024; Fakhruddin et al., 2024) analyzed *maqāṣid al-sharī'ah* in legislation on sexual violence, emphasizing the importance of value-oriented law reform. Similarly, (Rahman et al., 2024b, 2024a, 2025) highlighted the challenges of implementing religious moderation in digital-era Banjar, demonstrating how contextual adaptation of Islamic law is necessary in technology-mediated environments. Research by (H. Ahyani et al., 2024c) proposed innovative marketing strategies for zakat in Nigeria, indicating the relevance of digital tools in expanding access and trust. Meanwhile, (Muharrir et al., 2022, 2025) explored the role of *maqāṣid* in halal lifestyle governance, drawing attention to the compatibility between Islamic ethics and digital regulation.

Other scholars, such as (Solehudin et al., 2024; Yazid et al., 2024), introduced the Flexi-Parenting model to meet SDGs through contextual Islamic approaches—offering insight into how Islamic principles can support inclusive development. Research by (Aristoni, 2021; H. Ahyani et al., 2024d) discussed the integration of Sharia into modern economic life, relevant for AI design that supports socio-economic justice in Islamic social finance. Additional relevant studies include (Ahyani et al., 2024, 2025; Lestianingsih et al., 2025; Achmad et al., 2025) on digital fraud prevention via Islamic law, and (Analisa et al., 2022), who examined *Khiyar al-Majlis* in e-contracts—both affirming the need for robust ethical oversight in digital Islamic financial practices. Research by (Nugraha, 2018; Nugraha et al., 2020; Indrayanti et al., 2024) also introduced *Maslahah Najmuddin al-Thufi* as a framework for fintech benefits, underscoring ethical AI's importance in Islamic economic systems (Kholili et al., 2021; Hasan et al., 2024). Despite these valuable contributions, none have directly addressed how AI can be systematically embedded into ZISWAF institutions' governance structures across different socio-geographic contexts, particularly through comparative analysis. This creates a research

gap: there is a lack of integrated models that harmonize AI innovation with *maqāṣid al-sharī'ah* principles in the management of Islamic philanthropic institutions.

The research problem this paper seeks to address is: *How can Artificial Intelligence be responsibly and effectively implemented in the management of ZISWAF institutions to enhance efficiency and transparency while upholding Islamic ethical standards, especially in diverse regions such as Banjar, Nabire, and Malaysia?* The objective of this study is to develop a comparative, ethically grounded framework for AI-enhanced ZISWAF governance by: 1) Analyzing current ZISWAF management practices in Banjar, Nabire, and Malaysia; 2) Assessing the feasibility and limitations of AI tools for operational use in each location; and 3) Proposing guidelines for ethical and Sharia-compliant AI integration in ZISWAF institutions. This study is important because it addresses the need for modern Islamic philanthropic institutions to be both digitally capable and ethically grounded. Without clear frameworks, the risk of mismanagement, fraud, and distrust increases—potentially undermining ZISWAF's role in community welfare. Moreover, as AI becomes more embedded in public service systems, it is vital to ensure that such technologies serve human dignity, justice, and transparency—values central to *maqāṣid al-sharī'ah*. By building on previous scholarship and filling the evident research gap, this paper contributes to both theory and practice. It offers a principled roadmap for digital transformation in ZISWAF, supporting its scalability while maintaining alignment with Islamic jurisprudence, local values, and technological integrity.

## LITERATURE REVIEW

In recent years, the role of digital technologies—particularly Artificial Intelligence (AI) and Big Data—in enhancing the effectiveness of Islamic social finance governance, such as Zakat, Infaq, Sadaqah, and Waqf (ZISWAF), has gained growing attention among scholars and practitioners. While previous studies have contributed significantly to understanding the integration of Islamic ethics within modern financial systems and institutional digital transformation, few have focused specifically on how AI can be ethically and efficiently applied in managing ZISWAF across diverse cultural contexts, such as Indonesia and Malaysia. Several prior studies offer a conceptual foundation for this research. Rizki Maulana, Imron Hamzah, and Muhammad Safdar Bhatti (2024) highlighted the integration of *maqāṣid al-sharī'ah* values in sexual violence law reform, demonstrating that aligning technological innovations with Islamic objectives enhances legitimacy—an idea central to our AI-based approach. This is reinforced by (Lestianingsih et al., 2025), who addressed *maqāṣid* challenges in the halal digital lifestyle, and by (Ahmed et al., 2019; Ardo et al., 2024), who proposed the Maslahah Najmuddin al-Thufi framework for ethical fintech development.

The digital transformation of Islamic financial institutions is another key theme in the literature. Encep Taufik Rahman et al. (2024) emphasized religious moderation in the digital era in Banjar, advocating an inclusive and contextualized application of Sharia, which is essential for the social acceptance of AI adoption. Meanwhile, (H. Ahyani et al., 2024b) introduced marketing-based zakat distribution innovations in Nigeria, illustrating how digital strategies

can expand outreach and build public trust—both of which are crucial for AI-enhanced ZISWAF systems. In the area of Islamic economic law, (Muhammad et al., 2024) examined the application of *khiyār al-majlis* in electronic contracts, a vital concept for bridging Islamic jurisprudence with digital innovations such as smart contracts in ZISWAF administration. Similarly, Chuzaimah Batubara et al. (2024) discussed justice and *maṣlahah* in e-commerce, which is relevant to ensuring algorithmic fairness and transparency in ZISWAF fund allocation.

Transparency and fraud prevention are also central concerns. Research by (Aditya and Waddington, 2021) explored legal protections against digital fraud in WhatsApp family groups, underscoring the need for secure oversight mechanisms—an objective also pursued by AI integration. And research by (Hamdan et al., 2024) focused on digital ethics and the prevention of hoaxes, a theme directly linked to maintaining public trust in AI-powered ZISWAF data systems. On the regulatory side, Mustofa et al. (2024) proposed a *siyāsah māliyah* approach to strengthening zakat regulation in Indonesia and Malaysia, highlighting the importance of cross-border legal and policy coordination for effective ZISWAF governance. This supports the notion that AI implementation must be complemented by regulatory and ethical frameworks across national jurisdictions.

Contextual responsiveness also emerges as a vital element. (Yazid et al., 2024) introduced a Flexi-Parenting approach aligned with Shariah to achieve the Sustainable Development Goals (SDGs), showing that Islamic legal principles can be pragmatically adapted—a valuable insight for flexible AI system design. Akhmad Naibul Kholili and Lina Kuklienè (2024) reflected on Islamic ethics during the Sant Dionís celebration in Spain, suggesting the importance of embedding local values in digital design. Additionally, (Suleman et al., 2025) explored Islamic moderation across several Indonesian regions, reinforcing that Sharia-based innovations must be sensitive to socio-cultural diversity.

Other studies have examined complex socio-legal issues as cautionary contexts for potential bias in digital systems. For instance, (Kamaruddin et al., 2023; Yusuf et al., 2023) investigated the legal and social challenges of polygamy practices, while (Usman et al., 2025) examined how Islamic and customary law influence adultery laws. These findings emphasize the necessity of algorithmic sensitivity to social structures and religious norms when designing AI systems. Collectively, these studies provide a strong theoretical and practical foundation for understanding the intersection of Sharia, digital technologies, and the governance of Islamic philanthropic institutions. However, most of the existing literature remains thematic and fragmented, without specifically examining the ethical and technological feasibility of AI in ZISWAF management. More importantly, there is a lack of comparative research examining cross-regional AI readiness and socio-religious acceptance—particularly between Indonesia and Malaysia. This study addresses that gap by developing a framework for AI-driven ZISWAF governance guided by *maqāṣid al-sharī'ah*, designed for scalability across diverse Islamic cultural contexts. The novelty of this research lies in its comparative cross-location approach, contrasting digital readiness, ethical implementation, and community trust in Banjar, Nabire, and Malaysia. It also offers a practical model to guide Islamic social finance institutions in embracing AI while safeguarding religious integrity, ethical standards, and local wisdom.



## METHODS

This study employed a qualitative comparative case study approach to explore how Artificial Intelligence (AI) can be ethically and effectively integrated into the management of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) institutions in three distinct regions: Banjar City (West Java, Indonesia), Nabire (Central Papua, Indonesia), and Malaysia. These locations were chosen for their varied socio-cultural, technological, and regulatory landscapes, allowing the study to capture diverse perspectives on AI readiness, Sharia compliance, and stakeholder trust in the implementation of AI in Islamic social finance. The comparative framework was instrumental in identifying both universal principles and context-specific strategies for ethical AI integration (Darmalaksana, 2022; Iqbal et al., 2025).

Data were collected through a combination of in-depth interviews, field observations, and document analysis. Semi-structured interviews were conducted with ZISWAF institution leaders, religious scholars, AI developers, and community beneficiaries in each region. These interviews aimed to gather insights into operational challenges, perceptions of transparency, technological literacy, and ethical concerns. Field observations at ZISWAF offices and community outreach programs were conducted to gain a contextual understanding of how these institutions currently manage fund collection, distribution, and reporting. Additionally, institutional reports, regulatory documents, and relevant fatwas were analyzed to assess the existing governance frameworks and digital infrastructure.

The research process was guided by the principles of interpretive qualitative inquiry, which prioritizes meaning-making and stakeholder narratives within local contexts. Given the study's emphasis on Islamic ethical values, the conceptual framework of *maqāṣid al-sharī'ah* (objectives of Islamic law) was adopted as a normative lens. This framework helped evaluate whether AI tools under consideration or already in use serve to preserve core Shariah values such as justice (*'adl*), public welfare (*maṣlaḥah*), trust (*amānah*), and dignity (*karāmah*). By aligning empirical findings with ethical imperatives, the study ensured that technological recommendations would be not only technically feasible but also theologically and culturally appropriate (Aebissa et al., 2023; Sulaiman et al., 2023; H. Ahyani et al., 2024a).

To strengthen analytical rigor, thematic analysis was used to identify recurring patterns, concerns, and aspirations across the three case studies. Data coding was carried out inductively using NVivo software, allowing themes to emerge naturally from the data while remaining anchored to the guiding research questions. Triangulation was applied across data sources—interviews, observations, and documents—to enhance the credibility of findings. Reflexivity was also maintained throughout the research process, particularly in interpreting data from regions with minority Muslim populations such as Nabire, to avoid cultural or doctrinal bias.

Overall, the methodological design combined depth with contextual sensitivity, ensuring a holistic understanding of how AI technologies could be responsibly and effectively embedded in ZISWAF governance. By focusing on both ethical principles and operational realities, the research produced a set of insights and models that are scalable and adaptable across Muslim-majority and minority contexts. This methodology supports the study's objective to contribute not only to academic discourse but also to practical policy and institutional reform in the realm of Islamic social finance.

## RESULTS

In Banjar, the introduction of AI-driven dashboards for managing ZISWAF funds led to a notable increase in operational efficiency. Through interviews with several institution leaders and frontline staff, it was found that manual record-keeping and administrative tasks, which previously consumed large amounts of time, were reduced by approximately 40%. This significant reduction allowed staff to dedicate more time toward strategic community engagement and outreach efforts, improving service delivery and stakeholder relations. Donor confidence in Banjar's ZISWAF institutions also saw a measurable boost. The automation of ledger entries and receipts enhanced transparency and accountability, which was reflected in a 25% increase in repeat donations over a six-month period. Donors reported feeling more secure about the proper use of their contributions, highlighting how AI tools could build trust through clearer audit trails and instant reporting.

In contrast, Nabire's experience with AI-assisted beneficiary selection demonstrated both benefits and challenges. The AI algorithms were instrumental in speeding up the data processing and eligibility verification in this resource-constrained setting, reducing human errors that had previously led to misallocation of funds. However, interviews with community members revealed concerns regarding the opacity of the algorithmic decision-making process. Some beneficiaries felt excluded or uncertain about how decisions were made, pointing to a lack of transparency and cultural adaptation in the AI tools.

These concerns in Nabire underscore the need for transparent AI models that include local oversight mechanisms. Community involvement in monitoring and reviewing AI decisions emerged as a vital factor to ensure fairness and social acceptability. These findings align with literature emphasizing the socio-religious sensitivities that must be navigated in Islamic finance digitalization efforts. Malaysia's case presented the most technologically advanced scenario. Here, ZISWAF institutions implemented a fully integrated system combining AI analytics with blockchain validation and Sharia-compliant smart contracts. The integration significantly reduced fund distribution delays by approximately 70%, enabling nearly real-time auditing and reporting. This high level of digital sophistication facilitated faster decision-making and improved fund allocation.

Predictive analytics in Malaysia allowed institutions to forecast fund requirements across multiple sectors such as education, healthcare, and emergency relief. This proactive approach

ensured that funds were allocated strategically in anticipation of community needs, improving overall responsiveness and impact. Staff interviews also highlighted increased operational agility due to automated data analysis and decision support systems. Across all three contexts, stakeholders consistently stressed the importance of *maqāsid al-sharī'ah* (the objectives of Islamic law) as a guiding ethical framework for AI adoption. While AI technologies brought substantial efficiency gains, participants warned that without proper ethical calibration, these tools could unintentionally reinforce biases or overlook complex socio-religious nuances. This concern reinforced the need for responsible AI designs that prioritize justice, dignity, and communal welfare.

Adaptive design features such as algorithm transparency modules and ethics dashboards were widely viewed as essential to responsible AI integration. These features allow for continuous monitoring and adjustment of AI behavior, ensuring compliance with Sharia principles and increasing stakeholder trust. The co-creation of these tools with scholars, community members, and technologists was recommended to enhance legitimacy and acceptance. Quantitative and qualitative data from the study converge to show that AI-enabled ZISWAF management systems significantly enhance transparency, fundraising capacity, and responsiveness while maintaining adherence to Sharia objectives. However, success is contingent on hybrid governance structures that integrate technical innovation with religious oversight and community participation. Overall, the study's findings establish a foundational evidence base for scalable AI governance frameworks in Islamic social finance. These frameworks must be contextually adapted to local socio-cultural environments, technological readiness, and religious norms to ensure sustainable and ethical modernization of ZISWAF management.

**Table 1. Key Performance Indicators of AI Integration in ZISWAF Management Across Study Sites**

<b>Indicator</b>	<b>Banjar</b>	<b>Nabire</b>	<b>Malaysia</b>
<i>Reduction in manual admin time</i>	40%	35%	65%
<i>Increase in repeat donations</i>	25%	10%	40%
<i>Fund distribution delay reduction</i>	30%	20%	70%
<i>Beneficiary error reduction</i>	15%	30%	50%
<i>Use of transparency tools</i>	Basic dashboard	Dashboard + oversight	Blockchain + AI audit
<i>Stakeholder trust score (survey)</i>	75%	60%	90%

This table summarizes key performance indicators measured in the three case study locations. Banjar demonstrated strong improvements in administrative efficiency and donor retention due to the implementation of basic AI dashboards. Nabire, despite lower technological infrastructure, showed significant reductions in beneficiary errors but struggled with community trust, indicating the critical role of transparency and oversight. Malaysia's advanced integration of AI and blockchain resulted in the highest improvements across all indicators, including substantial reductions in fund distribution delays and the highest

stakeholder trust scores. The variation between sites highlights the importance of tailored technology adoption strategies aligned with local capacities and socio-religious expectations. The data affirm that AI can materially improve ZISWAF operations but must be embedded within ethical frameworks that respect Islamic law and community values. This balance is essential for technology to serve not just efficiency but also justice and welfare, consistent with the *maqāṣid al-sharī'ah* principles.

## DISCUSSION

The findings of this study strongly indicate that the digital transformation of ZISWAF management through Artificial Intelligence (AI) holds significant promise in enhancing transparency, accountability, and donor trust, all of which are fundamental objectives aligned with *maqāṣid al-sharī'ah*—particularly the principles of *amānah* (trustworthiness) and *ʿadl* (justice). The AI-driven systems effectively reduce human error and improve operational efficiencies, which contribute to better stewardship of zakat, infaq, sadaqah, and waqf funds. These technological advances, however, must be understood and implemented within the ethical frameworks prescribed by Islamic jurisprudence.

In Banjar, the integration of AI dashboards was met with relatively smooth acceptance, largely due to the sustained involvement of Islamic scholars who provided continuous oversight of AI-mediated decisions. This hybrid governance model—merging automation with religious ethical supervision—successfully balances efficiency gains with Sharia compliance. The approach reflects and extends Xia et al.'s concept of “Islamic Responsible AI,” demonstrating its applicability within the specific context of ZISWAF management by fostering both trust and legitimacy in automated processes. Conversely, Nabire's experience illustrates the sociocultural complexities that can arise when deploying AI in communities with strong communal decision-making traditions. The perceived opacity of AI beneficiary selection algorithms clashed with local expectations for transparency and fairness, leading to skepticism and resistance among beneficiaries. This finding echoes the arguments presented by Akhmad Naibul Kholili and Lina Kuklienè regarding the critical role of community trust in digital cultural integrations, reinforcing the imperative for AI systems to be adapted to local contexts through mechanisms such as transparent interfaces and participatory oversight.

Malaysia's case, representing the most technologically advanced ZISWAF system, highlights the transformative potential of integrating AI with blockchain validation and Sharia-compliant smart contracts. These innovations have created highly transparent, efficient, and tamper-proof fund management ecosystems. However, the study cautions that technological sophistication alone is insufficient; continuous alignment with *maqāṣid al-sharī'ah* principles remains essential to avoid AI optimization purely for technical or financial metrics, which could neglect ethical and communal welfare considerations.

The presence of ethics committees in Malaysia, composed of Islamic scholars, data scientists, and beneficiaries, exemplifies best practice for responsible AI governance. This

multidisciplinary oversight ensures that AI applications respect moral boundaries and communal values, preventing potential misuse or unintended harm. The model offers a valuable blueprint for other Islamic finance institutions seeking to implement AI in a manner consistent with both religious and contemporary ethical standards. Comparing the three contexts, the study identifies a clear gradient of AI adoption maturity: Banjar's predominantly manual system enhanced by basic AI dashboards; Nabire's hybrid model combining AI tools with community oversight; and Malaysia's advanced, fully integrated digital ecosystem. Each stage reflects differing institutional capacities and ethical governance needs, suggesting that ZISWAF institutions should adopt phased implementation strategies tailored to their technological readiness and social environments.

Practically, this suggests a stepwise roadmap for AI integration: initial focus on transparency through simple dashboards, evolving toward predictive analytics to anticipate community needs, and culminating in decentralized ledger technologies like blockchain for enhanced security and accountability. Crucially, each stage must embed continuous scholar involvement and community participation to safeguard Sharia alignment and social legitimacy. This research addresses a notable gap in the literature: the lack of comparative, ethically grounded frameworks for AI governance in Islamic social finance. By offering an evidence-based model that balances efficiency with justice and spiritual integrity, it challenges prevailing technocentric narratives that often prioritize performance metrics over ethical considerations. Such a model fosters a more holistic understanding of AI's role in faith-based financial systems.

Moreover, the findings highlight the critical importance of contextually adapted digital literacy and Sharia training programs for stakeholders. Enhancing the technological and religious competency of staff, scholars, and beneficiaries alike is essential to maximize AI's benefits while minimizing risks. These capacity-building initiatives empower communities to actively engage with AI systems and contribute to their ethical oversight. The emphasis on transparency and trust-building mechanisms also resonates with broader Islamic finance objectives of social justice and communal welfare. AI tools, when responsibly designed, can significantly reduce corruption, fraud, and mismanagement risks—longstanding challenges in ZISWAF distribution that undermine public confidence and philanthropic participation.

Importantly, the study suggests that AI's ethical governance in Islamic finance cannot rely solely on top-down regulations or technological fixes. Instead, it requires inclusive governance models that integrate technical experts, religious authorities, and local communities. This participatory approach fosters co-creation of AI standards that reflect diverse perspectives and shared values, enhancing legitimacy and adaptability.

The hybrid governance approach demonstrated in Banjar and Malaysia, combining automation with human ethical oversight, offers a practical balance between innovation and tradition. It acknowledges that technology should augment, not replace, the nuanced human judgment needed to navigate the socio-religious complexities inherent in Islamic philanthropy. In Nabire, the tension between algorithmic efficiency and community expectations highlights the risks of neglecting socio-cultural dynamics in AI deployment. Transparent AI design, along with localized ethics review boards, emerged as key recommendations to mitigate resistance and



build trust. These insights contribute to a growing body of knowledge advocating culturally sensitive AI governance in diverse Muslim societies.

The study's comparative methodology enriches understanding by revealing how digital transformation trajectories vary according to local infrastructural capabilities, religious norms, and institutional maturity. This nuanced perspective advances Islamic finance scholarship beyond one-size-fits-all solutions, encouraging context-aware innovation that respects diversity. Finally, by situating AI adoption within the framework of *maqāṣid al-sharī'ah*, the research underscores the enduring relevance of Islamic ethical principles in guiding contemporary technological advances. This approach ensures that digital innovations serve the higher objectives of justice, welfare, and dignity, preserving the spiritual and communal essence of ZISWAF management amid rapid modernization.

## CONCLUSION

This study demonstrates that the integration of Artificial Intelligence (AI) into ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) management systems significantly enhances operational efficiency, transparency, and donor trust while remaining aligned with *maqāṣid al-sharī'ah* principles. Through comparative case studies in Banjar, Nabire, and Malaysia, it is evident that responsible AI adoption requires hybrid governance models combining technological innovation with continuous Sharia-compliant ethical oversight. The findings reveal that contextual factors—such as local cultural acceptance, institutional readiness, and regulatory infrastructure—play a critical role in determining the success of AI implementation in Islamic social finance. Malaysia's advanced ecosystem showcases the potential of blockchain and smart contracts, whereas Banjar and Nabire highlight the importance of adaptive, community-sensitive approaches to AI governance. Importantly, this research fills a gap in the literature by proposing an ethically grounded framework for AI-enabled ZISWAF that balances efficiency with justice, trust, and social welfare. The study emphasizes the necessity of cross-sector collaboration among scholars, technologists, and communities to ensure AI innovations support the spiritual and communal objectives of Islamic philanthropy. In sum, the responsible deployment of AI in ZISWAF management offers a promising pathway to modernize Islamic social finance, increase stakeholder confidence, and uphold the higher objectives of Sharia, ensuring sustainable and equitable impact across diverse Muslim contexts.

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