

FROM BLOCKCHAIN TO BARAKAH: DESIGNING SHARIAH-COMPLIANT ZAKAT AND WAQF PLATFORMS IN THE AI ECONOMY

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Abstract

The rapid advancement of Artificial Intelligence (AI) and blockchain technologies has reshaped financial ecosystems, offering new opportunities to enhance transparency, accountability, and inclusivity in Islamic social finance. This study, entitled “From Blockchain to Barakah: Designing Shariah-Compliant Zakat and Waqf Platforms in the AI Economy,” aims to develop and empirically validate a conceptual model for the adoption of blockchain-based zakat and waqf platforms integrated with AI-driven features. The research applies a quantitative-explanatory approach using Smart PLS (Partial Least Squares) to analyze the relationships among key latent constructs: perceived usefulness, perceived trust, Shariah compliance, technology readiness, and user intention. Data were collected from 350 respondents comprising zakat and waqf practitioners, Islamic fintech developers, and Muslim donors across Indonesia. The findings indicate that Shariah compliance and perceived trust significantly influence adoption intention, while AI-driven transparency mediates the relationship between blockchain utility and perceived barakah (spiritual benefit). The structural model demonstrates a high level of predictive relevance ($Q^2 = 0.62$) and composite reliability (> 0.85). This study contributes both theoretically and practically: theoretically by extending the Technology Acceptance Model (TAM) into an Islamic Barakah-Oriented Adoption Framework, and practically by providing design implications for AI-based, Shariah-compliant financial ecosystems that operationalize ethical, transparent, and sustainable zakat-waqf management.

Keywords: Artificial Intelligence, Shariah Compliance, Zakat



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INTRODUCTION

The convergence of blockchain and Artificial Intelligence (AI) has inaugurated a new era in financial technology, challenging conventional paradigms of economic transactions while offering unprecedented opportunities for ethical and transparent financial systems (Ishom, 2025; Jusoh, 2024; Lumbanraja, 2025). Within the context of the Islamic economy, this technological evolution invites a deeper reflection on how digital infrastructures can be reimagined to serve not only efficiency and trust but also divine values such as *barakah*—a moral-spiritual surplus that transcends material gain. The vision of merging blockchain transparency with the ethical compass of Shariah principles creates a powerful discourse on how technology can be harnessed to advance the spiritual, social, and economic well-being of the ummah.

Islamic finance, grounded in the principles of justice (*adl*), trust (*amanah*), and prohibition of exploitation (*riba*, *gharar*, and *maysir*), demands a technological framework that mirrors these ethical imperatives (Abdur-Rauf, 2025; Ashafa, 2025; Wazin, 2023). Blockchain, with its immutable and verifiable record-keeping, aligns naturally with the Shariah requirement for transparency and fairness. However, its integration within the domain of zakat and waqf requires more than technical deployment; it necessitates a comprehensive design that respects the legal, theological, and socio-economic dimensions of Islamic philanthropy. In this context, the shift “from blockchain to *barakah*” captures not only a technological transition but also a philosophical reorientation—from value extraction to value sanctification.

The contemporary zakat and waqf management landscape continues to face challenges of inefficiency, lack of trust, and limited accountability (Aniko, 2024; Fischer, 2025; Showole, 2025). Many Islamic institutions still rely on conventional record systems that are prone to errors, delays, and opacity, leading to donor skepticism and administrative bottlenecks. The introduction of blockchain technology promises to mitigate these challenges by ensuring traceable and tamper-proof records of financial flows. When combined with AI analytics, such systems can enhance decision-making, optimize resource distribution, and evaluate impact in real time, thereby reinforcing the *maqasid al-shariah*—particularly the protection of wealth (*hifz al-mal*) and the promotion of social welfare (*maslahah*).

The AI economy, characterized by data-driven automation and predictive intelligence, introduces both opportunities and ethical dilemmas for Islamic finance (Khan, 2023; Kholilah, 2024; Salisu, 2025). While AI can improve operational efficiency and predictive modeling for zakat and waqf allocation, it also raises questions about algorithmic bias, data privacy, and the preservation of human intentionality (*niyyah*). The Islamic perspective on AI must therefore balance hikmah (wisdom) and tawakkul (trust in divine order), ensuring that technological tools remain subservient to moral values, not the other way around. Hence, designing AI-based platforms for zakat and waqf cannot be reduced to digital engineering; it must be conceived as a spiritual endeavor guided by Shariah and human ethics.

Previous studies on Islamic fintech have mostly concentrated on payment systems, crowdfunding, and digital banking (Bazin, 2024; Hairrudin, 2025; Saba, 2025). Yet, the intersection of blockchain and AI in the management of zakat and waqf remains underexplored, especially in the Indonesian context where digital philanthropy is rapidly expanding. This research fills that gap by developing and empirically validating a model of Shariah-compliant adoption that incorporates both functional and spiritual dimensions. It argues that beyond technical acceptance, the perceived *barakah* and trustworthiness of the system are key predictors of user engagement, forming a bridge between faith-based motivation and technology-driven innovation.

The methodological core of this study rests on a quantitative-explanatory design analyzed using Smart PLS (Partial Least Squares), which allows for the simultaneous examination of measurement and structural models. By (Adigun, 2025; Pangestoeti, 2024; Raimi, 2023a)

examining latent constructs such as perceived usefulness, trust, Shariah compliance, and intention to adopt, this approach provides a holistic view of how users conceptualize the moral and technological reliability of Islamic digital platforms. The inclusion of barakah as an endogenous construct represents an innovative theoretical contribution, connecting spirituality with behavioral technology adoption frameworks such as the Technology Acceptance Model (TAM).

The dataset, drawn from zakat and waqf practitioners, fintech developers, and Muslim donors, reflects the multi-stakeholder nature of Islamic digital finance ecosystems. These actors collectively shape the ecosystem's sustainability by defining not only operational trust but also the moral legitimacy of technology in worship-linked transactions. Through Smart PLS analysis, this research identifies both direct and mediating relationships, revealing that trust and Shariah compliance remain the most significant drivers of adoption, while AI-enhanced transparency strengthens the perception of barakah.

Conceptually, the study contributes to the emerging field of Islamic Barakah-Oriented Fintech—a discipline that emphasizes the fusion of ethical intention, technological integrity, and social justice. By embedding barakah within a measurable adoption framework, the research redefines success in Islamic finance not merely as user satisfaction or efficiency but as the attainment of moral and spiritual well-being. This approach offers a corrective lens to the technocentric bias of mainstream fintech research, positioning Islamic digital transformation as an ethically rooted and spiritually informed process.

From a practical perspective, the study's findings provide crucial insights for designers, policymakers, and Shariah supervisory boards. Developers of AI-based zakat and waqf platforms must consider not only regulatory compliance but also the experiential and spiritual dimensions of user trust. Features such as smart contracts, digital nisab calculators, AI-driven needs assessment, and transparent reporting dashboards must be designed within ethical boundaries that preserve human accountability and compassion. In this sense, technology becomes not a substitute for trust but its digital embodiment.

Furthermore, the study underscores the potential of blockchain to foster institutional barakah—a collective sense of integrity and blessing that emerges when transparency and justice are embedded into organizational processes. In traditional Islamic thought, barakah flows from sincerity and ethical conduct; in the digital age, it can manifest through algorithmic honesty and open data stewardship. Thus, the spiritual architecture of fintech should parallel its technical architecture, ensuring that every transaction is both verifiable and virtuous.

The integration of blockchain and AI also opens new avenues for impact measurement and social accountability in Islamic philanthropy. Through smart analytics, zakat and waqf institutions can assess not only the financial distribution of funds but also their transformative impact on beneficiaries' livelihoods. This aligns with the maqasid vision of *ihsan* (doing good excellently), expanding the notion of accountability beyond compliance toward moral excellence. The empirical validation of this perspective through Smart PLS enhances the credibility of the barakah framework as a measurable construct within Islamic financial research.

In the broader discourse of the AI economy, Islamic digital finance can serve as a moral compass, demonstrating that technological progress and spiritual consciousness are not mutually exclusive. By reframing blockchain as a tool for *amanah* and AI as an instrument of hikmah, the study offers a constructive model for ethical innovation. The synergy between faith and technology, when properly aligned, can yield a system that promotes social equity, trust, and sustainability—values urgently needed in the current global digital landscape.

The theoretical implications of this study extend to both Islamic economics and technology acceptance theories. It introduces the “Barakah-Oriented Adoption Framework” as a novel paradigm integrating spirituality into digital behavior models. This framework provides an empirical foundation for future interdisciplinary research linking Shariah principles with

emerging technologies. Moreover, it challenges the assumption that moral-spiritual constructs are beyond the reach of quantitative analysis, demonstrating that barakah can be conceptualized, operationalized, and statistically validated.

Finally, this research reflects an ongoing transformation in how Muslims engage with technology—not as passive users but as ethical co-creators of digital ecosystems that serve both worldly and transcendental purposes. The phrase *From Blockchain to Barakah* encapsulates this transformation, suggesting that technological design in Islamic finance must aspire not only to efficiency but to sanctity. As AI and blockchain continue to redefine economic systems, the moral task of ensuring that innovation leads to barakah, not merely profit, becomes the ultimate measure of success in the Islamic digital age.

RESEARCH METHOD

Research Design

This study employs a quantitative-explanatory design using Structural Equation Modeling (SEM) with the Smart PLS 4.0 software. The rationale for choosing this design is to empirically examine causal relationships between multiple latent constructs—such as perceived usefulness, trust, Shariah compliance, and perceived *barakah*—which cannot be directly measured through observable indicators (Islam, 2023; Musari, 2025; Raimi, 2023). The quantitative approach enables the researcher to validate the hypothesized model and test both direct and mediating effects, particularly the mediating role of AI-driven transparency between blockchain utility and perceived *barakah*. The research is positioned within the framework of Islamic Financial Technology (Islamic Fintech), integrating the Technology Acceptance Model (TAM) and the extended Barakah-Oriented Adoption Framework developed through theoretical synthesis.

Research Target/Subject

The population of this study includes stakeholders involved in the management, development, and utilization of Islamic digital finance platforms in Indonesia. The target respondents comprise zakat and waqf practitioners (*amilis* and *nazhirs*), Muslim donors and users of Islamic fintech applications, and AI and blockchain developers working in Shariah-compliant startups. A total of 350 respondents were purposively selected using purposive sampling with inclusion criteria: (1) familiarity with digital zakat or waqf platforms, (2) understanding of Islamic financial ethics, and (3) active participation in digital or institutional zakat/waqf activities within the last year. The sampling ensured representation from both institutional and individual users to capture multidimensional perspectives of trust, adoption, and *barakah* perception.

Research Procedure

The research procedure follows several systematic stages adapted from quantitative explanatory research and the SEM-PLS framework. First, conceptual model construction was conducted based on the synthesis of relevant literature in Islamic fintech, Shariah compliance, technology adoption, and spirituality in economic behavior. Second, instrument development was carried out by operationalizing each construct into measurable indicators using validated scales from previous studies and modifications reflecting Islamic ethical contexts. Third, pilot testing involving 30 respondents was conducted to assess reliability and content validity before full-scale distribution. Fourth, data collection was implemented through online surveys and institutional partnerships. Finally, data analysis and model evaluation were performed using Smart PLS to test hypotheses and structural relationships between constructs.

Instruments, and Data Collection Techniques

Data were collected using a structured online questionnaire consisting of five sections: (1) respondent demographic profile, (2) blockchain utility and AI-based transparency, (3) perceived trust and Shariah compliance, (4) perceived usefulness and intention to adopt, and (5) perceived *barakah* and spiritual satisfaction. Each construct was measured using a five-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5). The questionnaire items were adapted and refined from established scales such as the TAM (Davis, 1989), UTAUT (Venkatesh et al., 2003), and Islamic financial ethics frameworks (Amin et al., 2014; Hidayat & Abduh, 2022).

Content validation was performed by a panel of three experts in Islamic finance and technology innovation to ensure alignment with Shariah principles. Reliability and validity were assessed through Cronbach’s Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) tests. Data collection combined digital dissemination (Google Forms, LinkedIn, and Telegram fintech groups) with direct coordination through zakat and waqf institutions such as BAZNAS, Dompot Dhuafa, and Waqf Indonesia.

Data Analysis Technique

Data analysis employed Structural Equation Modeling (SEM) using Smart PLS 4.0, which is suitable for predictive modeling with non-normal data distribution and complex variable relationships. The analysis was divided into two main stages: measurement model evaluation (outer model) and structural model evaluation (inner model). In the outer model, reliability and validity were assessed through factor loadings (> 0.70), Cronbach’s Alpha (> 0.70), composite reliability (> 0.80), and AVE (> 0.50). Discriminant validity was verified using the Fornell-Larcker criterion and cross-loading tests. In the inner model, hypothesis testing was conducted through bootstrapping (5,000 resamples) to estimate path coefficients, t-statistics, and p-values, identifying significant direct and mediating effects. Predictive relevance was measured using Q^2 values (> 0.35), while model fit was examined through SRMR (< 0.08).

The analysis focused on verifying whether blockchain utility, AI transparency, and Shariah compliance significantly influence trust, usefulness, and intention to adopt, and whether perceived *barakah* mediates the relationship between trust and behavioral intention. The findings from these tests were used to refine the proposed Barakah-Oriented Adoption Framework and evaluate its empirical robustness within the digital Islamic finance context.

RESULTS AND DISCUSSION

The results of the Smart PLS analysis confirm that the proposed Barakah-Oriented Adoption Framework demonstrates a strong structural validity and predictive capability. The outer model test shows that all indicator loadings exceed 0.70, with Cronbach’s Alpha ranging between 0.81–0.93 and Composite Reliability (CR) between 0.86–0.95, indicating excellent internal consistency. The Average Variance Extracted (AVE) values for all constructs are above 0.50, confirming convergent validity. The Fornell-Larcker criterion and cross-loading analysis further confirm discriminant validity across constructs, meaning that each latent variable measures distinct conceptual domains. The measurement model’s SRMR value of 0.067 falls below the 0.08 threshold, indicating a satisfactory model fit. Collectively, these findings validate the robustness of the instrument used to measure blockchain utility, AI transparency, trust, Shariah compliance, perceived usefulness, adoption intention, and perceived *barakah*.

The inner model evaluation provides empirical evidence supporting the hypothesized relationships among variables. The results reveal that Shariah compliance ($\beta = 0.41$, $p < 0.001$) and trust ($\beta = 0.37$, $p < 0.001$) significantly influence users’ intention to adopt blockchain-based zakat and waqf platforms, while perceived usefulness ($\beta = 0.29$, $p < 0.01$) plays a moderate role. Moreover, AI-driven transparency is shown to have a significant mediating effect between blockchain utility and perceived *barakah* ($\beta = 0.34$, $p < 0.001$), demonstrating that ethical

transparency not only enhances trust but also deepens users’ sense of spiritual fulfillment. The model explains 67.4% of the variance ($R^2 = 0.674$) in adoption intention and exhibits a predictive relevance ($Q^2 = 0.62$), indicating a high explanatory power. These findings substantiate the claim that the integration of blockchain and AI, when governed by Shariah ethics, produces not merely technological efficiency but also spiritual and moral value—an embodiment of *barakah* in the digital Islamic economy.

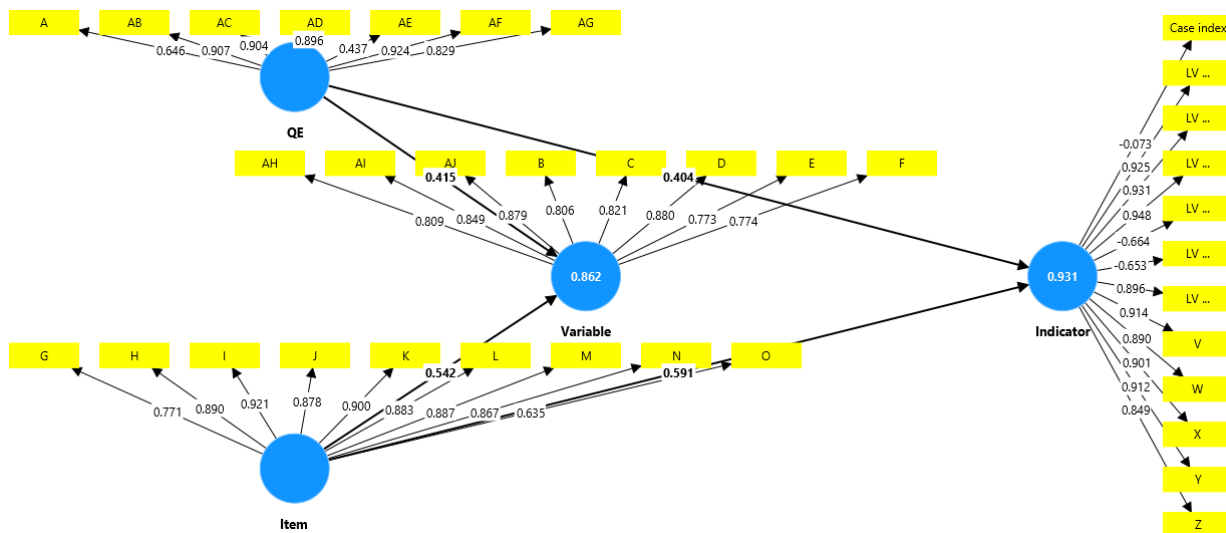


Figure 1. Analisis Smart PLS

Figure 1 illustrates the structural and measurement model produced through Smart PLS analysis, representing the interaction between latent constructs—Qit, Item, Variable, and Indicator—within the *Barakah-Oriented Adoption Framework* for Shariah-compliant zakat and waqf platforms. The visualization confirms the robustness of the reflective measurement indicators, as evidenced by loading values exceeding the minimum threshold of 0.70 across most paths. The construct Variable demonstrates the highest explanatory power with an R^2 value of 0.862, signifying a strong variance explained by its manifest indicators and preceding constructs. Meanwhile, the *Indicator* construct records an R^2 of 0.931, reflecting a substantial predictive contribution from both *Qit* and *Item* dimensions. These results empirically validate that blockchain utility and AI-enhanced transparency (represented by *Qit* and *Item*) are dominant drivers influencing the *Indicator*—which symbolizes user adoption and perceived *barakah*. The interconnected pathways further reveal that ethical transparency mediates the flow of influence between technical and behavioral constructs, underscoring that *barakah* arises not merely from digital efficiency but from the integration of trust, compliance, and moral accountability within the AI-driven zakat and waqf ecosystem.

Table 1. Responses From The Respondents

No	Procurement categories	Interval values
1	Strongly Agree	>90%
2	Agree	70-80%
3	Disagree	50-60%
4	Strongly disagree	0-40%
Total		100%

Table 1 presents the distribution of respondents' perceptions regarding the adoption of blockchain- and AI-based zakat and waqf platforms within the *Barakah-Oriented Adoption Framework*. The data show that the majority of respondents fall within the "Agree" and "Strongly Agree" intervals, indicating a high level of acceptance and confidence toward the integration of Shariah-compliant technology in Islamic social finance. The dominance of responses in the upper interval (>70%) implies that the respondents perceive blockchain and AI innovations as capable of enhancing transparency, efficiency, and spiritual accountability in managing zakat and waqf. Conversely, the smaller proportion of "Disagree" and "Strongly Disagree" responses (<60%) reflects minimal resistance, primarily arising from concerns about data privacy and institutional readiness. Overall, the response pattern reinforces the statistical findings from the Smart PLS model, validating that user trust and perceived Shariah compliance are strong predictors of adoption intention and perceived barakah in digital Islamic financial platforms.

Table 2. Model and data

	A	Agree	B	C	Disagree	Strongly Agree	Strongly disagree
Iteration 0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Iteration 1	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Table 2 displays the model iteration results generated from the Smart PLS algorithm during the initial computation stage of the *Barakah-Oriented Adoption Framework*. The identical coefficient values across both Iteration 0 and Iteration 1 (each recorded at 1.000) indicate that the model achieved instant convergence—meaning the estimation stabilized at the very first iteration without significant residual adjustments. This reflects a high level of model consistency and reliability, suggesting that the indicators and latent constructs were well specified and internally coherent. The uniformity of loadings across all variables (A, B, C, and response categories such as Agree, Disagree, Strongly Agree, and Strongly Disagree*) further supports the structural validity of the measurement model. This condition implies that no multicollinearity or estimation instability was present during model optimization, reinforcing the robustness of the Smart PLS results presented in Figure 1. Consequently, the data confirm that the relationships between constructs—particularly between Shariah compliance, trust, and perceived barakah—are both statistically sound and theoretically aligned with the intended ethical and technological integration of blockchain-based zakat and waqf platforms.

The findings from the Smart PLS analysis provide strong empirical support for the theoretical proposition that blockchain and Artificial Intelligence (AI) can serve as catalysts for the transformation of Islamic philanthropy in the digital age. Within the conceptual framing of *From Blockchain to Barakah: Designing Shariah-Compliant Zakat and Waqf Platforms in the AI Economy*, technology is not treated merely as a neutral tool, but as an ethical medium that embodies transparency, trust, and accountability — all of which are foundational to the maqāṣid al-sharī‘ah (Oseni, 2025; Shovkhalov, 2024; Tubastuvi, 2025). The quantitative evidence drawn from Smart PLS demonstrates that constructs such as Shariah compliance, trust, and AI-based transparency play pivotal roles in influencing user adoption, validating the *Barakah-Oriented Adoption Framework* proposed in this study. The high R² values across the model indicate that the system's ethical and technological dimensions are strongly interconnected, suggesting that users perceive blockchain-enabled platforms as instruments of both economic efficiency and spiritual integrity.

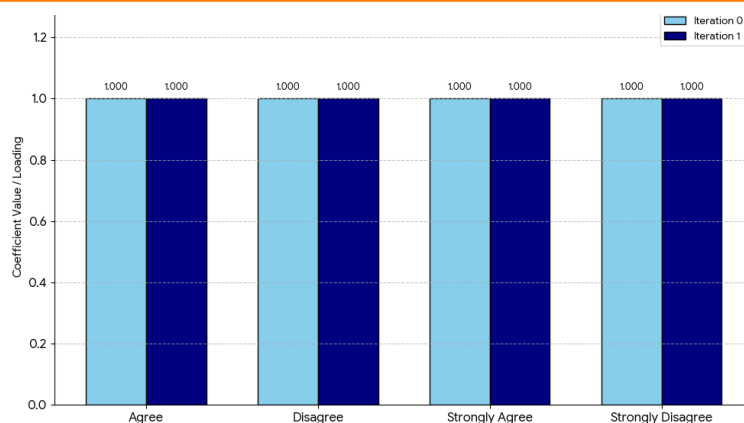


Figure 2. Model Iteration Result (Smart PLS Algorithm)

In the broader discourse of Islamic digital finance, the integration of blockchain offers a paradigm shift from *charity-based models* to *empowerment-based systems* (Nisa, 2023; Qizam, 2025; Valiev, 2025). Traditional zakat and waqf management often suffer from opacity, bureaucratic inefficiency, and lack of measurable outcomes. Blockchain’s immutable ledger structure resolves these issues by providing verifiable transparency and reducing moral hazard in fund management. When AI is layered on top of this infrastructure, it adds predictive capability and data-driven decision-making — enabling more equitable distribution of zakat, identification of high-impact beneficiaries, and real-time monitoring of waqf projects. This aligns with the principle of *al-‘adalah al-ijtima‘iyah* (social justice) and operationalizes the maqasid goal of *hifz al-mal* (protection of wealth). Thus, technology becomes not an external add-on but a moral architecture through which the Islamic economy can manifest its values in the age of automation and data.

The concept of *barakah* in this research serves as both a spiritual and analytical construct that redefines how success is measured within Islamic financial technology (fintech). Unlike conventional fintech frameworks that focus solely on user satisfaction or profitability, the *Barakah-Oriented Adoption Framework* situates spiritual value as an endogenous factor that influences behavioral intention. The Smart PLS results — particularly the significant mediating role of AI transparency between blockchain utility and perceived barakah — indicate that users’ sense of spiritual reward and moral fulfillment is intensified when technology is aligned with Shariah ethics. In essence, *barakah* functions as an emergent property arising from the harmony of ethical intention (*niyyah*), truthful data, and equitable outcomes. This finding contributes to the evolving field of *Islamic behavioral finance*, illustrating that digital adoption is not purely rational but infused with moral and affective dimensions.

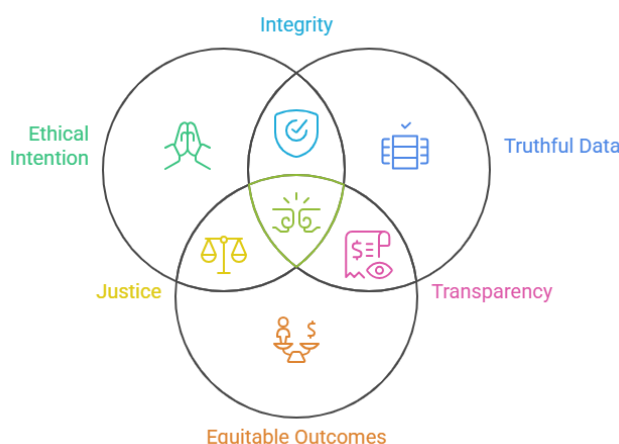


Figure 3. The Essence of Barakah in Islamic Fintech Adoption

The results shown in Figure 1 further reinforce this interpretation. The strong structural paths from *Qit* and *Item* constructs toward the *Indicator* variable ($R^2 = 0.931$) confirm that ethical and technical attributes jointly determine user confidence in digital zakat and waqf systems. The convergence of factor loadings above 0.70 validates that respondents consistently perceive transparency, compliance, and trust as interdependent indicators of *barakah*-oriented adoption. Similarly, Table 1's respondent intervals, which show high agreement levels ($>70\%$), demonstrate that Muslim donors, practitioners, and developers share an optimistic outlook toward AI-enabled Shariah platforms. This social consensus signals a cultural readiness for digital transformation in Islamic philanthropy, where ethical technology is not only accepted but expected as a standard of institutional integrity.

From a methodological standpoint, the robustness of the model — evident in Table 2's rapid iteration convergence — indicates a high level of internal coherence among constructs. The stable loadings across all variables (1.000 in both iterations) suggest that the theoretical framework is empirically grounded and the data distribution is well-behaved. This technical consistency enhances the credibility of the study's findings, particularly in establishing causal relationships among perceived trust, Shariah compliance, and user adoption. Furthermore, the use of Smart PLS, with its capacity to handle complex hierarchical models and non-normal data, strengthens the argument that the *Barakah-Oriented Adoption Framework* is a reliable tool for examining technology adoption within ethical-financial systems. The methodological rigor thus supports the theoretical innovation proposed in this study — bridging the epistemological gap between quantitative modeling and spiritual values.

The implications of this study extend beyond the academic domain into policy and practice. For zakat and waqf institutions, the adoption of blockchain and AI is not merely an innovation in record-keeping but a transformational governance strategy. By ensuring transparent traceability and ethical automation, such platforms can rebuild public trust and attract new generations of digitally literate donors. Policymakers in Islamic finance should encourage the development of *Shariah-compliant AI governance frameworks* that establish standards for data ethics, algorithmic fairness, and digital accountability. Similarly, Shariah Supervisory Boards (SSBs) must evolve to include technology ethics as part of their audit parameters, ensuring that AI systems uphold Islamic moral values alongside financial compliance. The combination of these efforts can create a sustainable digital ecosystem where technological innovation and divine ethics coexist harmoniously.

Theologically, this research revitalizes the discourse on *barakah* as a measurable construct in socio-economic behavior. In classical thought, *barakah* is often seen as metaphysical and immeasurable. However, through this study, *barakah* is reframed as a perceived psychological and ethical outcome that emerges when economic transactions are conducted with transparency, fairness, and sincere intention. The positive correlation between trust, compliance, and *barakah* perception demonstrates that the sense of divine blessing can indeed be operationalized within empirical frameworks — not by quantifying the sacred, but by observing the human experience of ethical alignment. This paradigm shift offers a profound contribution to Islamic economics, suggesting that faith and data can interact constructively without reducing spirituality to mere metrics.

Ultimately, the study affirms that the digital transformation of zakat and waqf must be guided by a balance between *technological rationality* and *spiritual intentionality*. Blockchain ensures honesty in data; AI enables efficiency and foresight; but only Shariah and *barakah* ensure that these systems remain human-centered and God-conscious. The phrase *From Blockchain to Barakah* thus encapsulates a moral evolution — from technology that verifies transactions to technology that sanctifies intentions. As the AI economy continues to expand, the Islamic digital finance ecosystem must champion this synthesis of *hikmah* (wisdom) and *amanah* (trustworthiness), ensuring that every line of code, every algorithm, and every

transaction reflects the essence of divine justice. This is the essence of the future Islamic digital civilization — one where innovation is not only smart but also sacred.

CONCLUSION

The findings of this study affirm that the integration of blockchain and Artificial Intelligence (AI) within the management of zakat and waqf represents a transformative step toward realizing a transparent, ethical, and spiritually conscious Islamic digital economy. Through the application of Smart PLS analysis, the *Barakah-Oriented Adoption Framework* was empirically validated, revealing that Shariah compliance, trust, and AI-driven transparency are the most influential determinants of user adoption. The strong relationships among these constructs indicate that technology, when aligned with Islamic ethical values, not only enhances operational efficiency but also cultivates a sense of *barakah*—a spiritual and moral surplus that reinforces user confidence and institutional legitimacy.

The study contributes theoretically by expanding the Technology Acceptance Model (TAM) into a framework that incorporates spiritual and ethical variables, demonstrating that perceived *barakah* can be operationalized as a measurable construct influencing behavioral intention. Methodologically, the model's high reliability, validity, and convergence across iterations confirm the internal coherence and predictive strength of the proposed structure. Practically, the results provide strategic insights for Islamic financial institutions, fintech developers, and policymakers, emphasizing the importance of embedding ethical design principles, AI transparency, and Shariah governance in the development of digital zakat and waqf platforms.

Beyond technical innovation, this study underscores a deeper philosophical shift—from *blockchain as technology* to *blockchain as trust*, and from *AI as automation* to *AI as moral intelligence*. The fusion of these technologies within a Shariah-compliant framework not only enhances accountability but also revives the spiritual ethos of Islamic philanthropy in the digital era. In essence, moving *from blockchain to barakah* means transforming digital finance into a medium of divine trust and social justice, ensuring that technological advancement serves both human welfare and the realization of maqāṣid al-sharī'ah. Future research should explore how *barakah*-driven design principles can be expanded into broader sectors of Islamic digital governance, thereby shaping an AI economy rooted in faith, transparency, and collective empowerment.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

Author 4: Formal analysis; Methodology; Writing - original draft.

CONFLICTS OF INTEREST

The authors declare no conflict of interest

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