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DIGITAL INTEGRATION OF QARD HASAN WITH ZAKAT, WAQF AND CORPORATE SOCIAL RESPONSIBILITY FOR SOCIAL WELFARE TRANSFORMATION IN MALAYSIA

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ABSTRACT

Islamic social finance represents an interconnected ecosystem of redistributive and philanthropic instruments aimed at advancing social justice and collective welfare in line with Shariah principles. Within this ecosystem, Qard Hasan, Zakat, Waqf and Corporate Social Responsibility function as complementary mechanisms whose impact may be enhanced through strategic digital integration. In Malaysia, however, evidence on integrated digital Qard Hasan models remains fragmented and insufficiently synthesised. This study conducts a systematic literature review of studies published between 2000 and 2025 to examine the integration of digital Qard Hasan with Zakat, Waqf and Corporate Social Responsibility for social welfare transformation in Malaysia from a Maqasid Shariah perspective. Following PRISMA 2020 guidelines, twenty-nine studies were identified and analysed thematically, with risk of bias assessed using the ROBINS-I framework. The review identifies four dominant integration models, namely Waqf-based Qard Hasan financing, Zakat-funded Qard Hasan programmes for asnaf empowerment, CSR-supported Qard Hasan initiatives, and cross-sector collaborations involving Islamic financial institutions and state religious authorities. Digital innovations, including fintech platforms and data-driven systems, are found to enhance transparency, accessibility and operational efficiency, although challenges related to governance capacity, digital literacy and sustainability persist. Overall, the findings suggest that digitally integrated Qard Hasan models aligned with Maqasid Shariah principles can strengthen financial inclusion, poverty alleviation and community empowerment in Malaysia, while underscoring the need for more rigorous impact evaluation and scalable governance frameworks.

KEYWORDS: Qard Hasan; Zakat; Waqf; Corporate social responsibility; Maqasid Shariah; Islamic social finance; Digital finance; Financial inclusion; Malaysia.

1. INTRODUCTION

Islamic social finance constitutes a normative and institutional framework through which social justice, economic equity and collective well-being are pursued in accordance with Shariah principles. Central to this framework are several redistributive and philanthropic instruments, notably Qard Hasan, Zakat, Waqf and Corporate Social Responsibility (CSR), which collectively aim to address poverty, vulnerability and social exclusion within Muslim societies (Dusuki, 2005; Abideen & Saleem, 2013; Razali *et al.*, 2021).

Qard Hasan occupies a distinctive position within Islamic finance as a benevolent, interest-free financing mechanism grounded in ethical obligation rather than commercial motivation. It is frequently associated with initiatives targeting low-income households, micro-entrepreneurs and socially marginalised groups who lack access to conventional financial services (Mohieldin *et al.*, 2011; Ibrahim *et al.*, 2024). Despite its normative appeal, the sustainability of Qard Hasan initiatives remains a persistent concern, particularly with respect to funding continuity, governance capacity and operational scalability (Hassan & Aliyu, *n.d.*).

Zakat and Waqf, by contrast, represent more institutionalised forms of Islamic social finance with established legal foundations and organisational structures. Zakat functions as a mandatory redistributive mechanism intended to address both immediate and productive needs of eligible beneficiaries, while Waqf provides a perpetual endowment framework capable of supporting long-term social welfare objectives (Ali & Aziz, 2011; Nofianti *et al.*, 2024). CSR, when informed by Islamic ethical principles, further extends corporate responsibility beyond profit maximisation towards broader societal obligations and social development outcomes (Abideen & Saleem, 2013; Razali *et al.*, 2021).

Conceptually, the integration of Qard Hasan with Zakat, Waqf and CSR has been increasingly proposed as a means of mitigating the sustainability limitations of standalone benevolent financing by mobilising complementary funding sources, institutional capacities and governance arrangements (Ali *et al.*, 2018; Ibrahim *et al.*, 2019). Such integration aligns with broader Maqasid Shariah objectives, particularly the protection of wealth, life and human dignity through inclusive and productive economic participation (Ahyani *et al.*, 2024; Adnan *et al.*, 2024).

The relevance of integration has become more pronounced in the context of digital transformation.

Digital technologies, including fintech platforms, data analytics and blockchain-based systems, are reshaping the delivery of financial services by enhancing transparency, efficiency and accessibility (Ahmad *et al.*, 2023; Mufid, 2024). Within Islamic social finance, digitalisation presents opportunities to improve fund mobilisation, beneficiary targeting, monitoring and accountability, while also extending outreach to underserved communities. At the same time, digital adoption introduces new challenges related to governance readiness, digital literacy and regulatory alignment (Thaidi *et al.*, 2024).

Malaysia provides a particularly pertinent context for examining digitally integrated models of Qard Hasan within Islamic social finance. The country has established formal institutional arrangements for Zakat and Waqf administration at the state level, alongside a mature Islamic banking sector and increasing emphasis on socially responsible corporate practices (Migdad, 2019; Rahman *et al.*, 2021). National policy priorities related to financial inclusion and digital economy development further position Malaysia as a relevant case for exploring how integration across Islamic social finance instruments may contribute to broader social welfare transformation.

Despite these enabling conditions, existing studies on Qard Hasan, Zakat, Waqf and CSR in Malaysia remain fragmented, often examining individual instruments in isolation or focusing narrowly on specific institutional experiences (Razimi *et al.*, 2016; Anggraini, 2024). Moreover, while Maqasid Shariah is frequently invoked as a normative justification for integration, systematic assessments of how digitally enabled and integrated models operationalise these objectives remain limited (Amin *et al.*, 2024).

Accordingly, this study undertakes a systematic literature review of digital Qard Hasan integration with Zakat, Waqf and Corporate Social Responsibility in Malaysia from 2000 to 2025, guided by a Maqasid Shariah perspective. By synthesising existing evidence, the review seeks to clarify integration mechanisms, examine digital applications, assess governance arrangements and evaluate reported social welfare outcomes within the Malaysian context.

2. METHODS

2.1. Eligibility Criteria

This systematic literature review applied the PICOS (Population, Intervention, Comparison, Outcomes and Study design) framework to guide the identification and selection of relevant studies in a

transparent and replicable manner.

With respect to population, eligible studies were those focusing on the Malaysian context. These included studies examining beneficiaries of Islamic social finance such as *asnaf*, micro-entrepreneurs, low-income households, and B40 and M40 income groups. Studies that focused on institutional actors were also included, encompassing Islamic financial institutions, Zakat authorities, Waqf management bodies, and corporate entities involved in Islamic corporate social responsibility initiatives.

The intervention of interest was defined as the integration of Qard Hasan with one or more Islamic social finance instruments or enabling frameworks. These included Zakat, Waqf, Corporate Social Responsibility (CSR), digital or fintech platforms, and Maqasid al-Shariah frameworks. Integration was understood broadly to capture coordinated implementation, shared or hybrid funding mechanisms, cross-institutional collaboration, and unified or complementary governance arrangements.

No specific comparator was required for study inclusion. Both studies employing comparison groups and those without explicit comparators were considered eligible. In terms of outcomes, studies were included if they reported on at least one of the following dimensions: integration mechanisms, digital or technological innovations, governance and institutional frameworks, Maqasid al-Shariah alignment, or social welfare outcomes such as poverty alleviation, financial inclusion, income generation, community empowerment, and sustainable development.

All study designs were eligible for inclusion, including empirical studies using quantitative, qualitative or mixed-methods approaches, case studies, conceptual or theoretical analyses, and systematic reviews. Studies were excluded if they did not address Qard Hasan or integration themes, lacked relevance to the Malaysian context, were published before the year 2000, consisted of non-peer-reviewed sources without substantive academic or empirical content, or represented duplicate publications. The review covered studies published between 1 January 2000 and 31 December 2025, and included publications written in English, Malay or Arabic.

2.2. Information Sources and Search Strategy

A comprehensive and transparent search strategy was developed to identify relevant literature on the integration of Qard Hasan with Islamic social finance instruments, digital technologies and Maqasid al-

Shariah-oriented social welfare outcomes in Malaysia. To ensure breadth and minimise the risk of omission, searches were conducted across multiple academic databases and supplementary sources.

The primary databases searched were SciSpace, selected for its comprehensive academic coverage; Google Scholar, chosen for its broad inclusion of peer-reviewed publications and grey literature; and arXiv, which was included to capture relevant preprints and working papers that may not yet have appeared in indexed journals.

The search strategy combined controlled vocabulary and free-text keywords organised into five conceptual domains, with all spelling variations and synonymous terms retained to maximise sensitivity and replicability.

The first domain comprised Qard Hasan-related terms, including "Qard Hasan", "Qardhul Hasan", "Qard al-Hasan", "benevolent loan", "interest-free loan" and "Islamic microfinance". The second domain focused on Islamic social finance concepts and included "Zakat", "Zakah", "Waqf", "Wakaf", "Islamic endowment", "Islamic philanthropy" and "ZISWAF". The third domain captured corporate engagement through terms related to Corporate Social Responsibility, namely "Corporate Social Responsibility", "CSR", "Islamic CSR", "corporate philanthropy" and "social responsibility". The fourth domain addressed digital and technological dimensions, including "digital", "fintech", "financial technology", "blockchain", "artificial intelligence", "mobile banking", "digital platform" and "technology". The fifth domain incorporated normative, outcome-related and contextual terms, namely "Maqasid", "Maqāsid al-Sharī'ah", "Maqasid Shariah", "Malaysia", "Malaysian", "social welfare", "poverty alleviation" and "financial inclusion".

Boolean operators (AND, OR) were applied to combine terms within and across these domains. The core search string was structured to capture the intersection of benevolent financing, Islamic social finance instruments, digital innovation and Maqasid-oriented social outcomes within the Malaysian context, exemplified by: (Qard Hasan OR Qardhul Hasan) AND (Zakat OR Waqf OR CSR) AND (digital OR fintech OR technology) AND (Maqasid OR "social welfare") AND Malaysia.

In addition to database searches, reference lists of all included studies were manually examined to identify further relevant publications. Selected grey literature, including institutional and policy reports produced by Malaysian Zakat authorities and Islamic financial institutions, was considered where

such sources provided substantive empirical evidence or conceptual contributions. Initial searches were conducted in December 2025, with a final update completed in January 2026.

2.3. Selection Process

The study selection process followed the PRISMA 2020 guidelines and was conducted in three stages. In the first stage, all retrieved records were imported into a systematic review management system, and duplicate records were identified and removed. Titles and abstracts were then screened independently by two reviewers against the predefined eligibility criteria, with clearly irrelevant studies excluded.

In the second stage, full texts of potentially eligible studies were retrieved and independently assessed by the same reviewers. Evaluation focused on the presence of Qard Hasan content, integration with Zakat, Waqf or CSR, relevance to the Malaysian context, inclusion of digital or fintech components, and alignment with Maqasid al-Shariah principles. Any disagreements were resolved through discussion and, where necessary, consultation with a third reviewer.

In the final stage, studies that met all eligibility criteria were included in the synthesis. Reasons for exclusion at the full-text stage were documented systematically. Inter-rater reliability during abstract screening was assessed using Cohen's kappa coefficient, which indicated substantial agreement between reviewers ($\kappa = 0.82$).

2.4. Data Collection Process

A standardised data extraction form was developed and pilot-tested on five studies prior to full implementation. Data extraction was conducted independently by two reviewers, with discrepancies resolved through discussion.

Extracted information included bibliographic details, study design and methodological approach, data collection and analytical methods, sample characteristics, study setting and theoretical frameworks employed. Detailed data were also collected on integration mechanisms, including models of Qard Hasan integration with Zakat, Waqf and CSR, funding sources, sustainability arrangements, governance structures and cross-sector collaborations.

In addition, information on digital innovations was extracted, covering fintech platforms, digital service delivery models, transparency and accountability mechanisms, and digital literacy and accessibility considerations. The extraction process

further captured explicit or implicit Maqasid al-Shariah alignment, Shariah compliance mechanisms, and reported social welfare outcomes such as poverty alleviation, financial inclusion, income generation, community empowerment and contributions to sustainable development. Implementation-related factors, including barriers, enablers, lessons learned and recommendations, were also recorded.

2.5. Risk Of Bias Assessment

Risk of bias was assessed using the Risk of Bias in Non-randomised Studies of Interventions (ROBINS-I) tool, adapted to accommodate the heterogeneous study designs included in this review. The assessment covered seven domains: bias due to confounding, selection of participants, classification of interventions, deviations from intended interventions, missing data, measurement of outcomes and selection of reported results.

Each domain was rated as having low, moderate, serious or critical risk of bias, and an overall judgement was assigned based on the most serious domain rating. Risk of bias assessment was conducted independently by two reviewers, with disagreements resolved through discussion.

For conceptual or theoretical studies that did not involve empirical data, a modified assessment approach was applied. In such cases, evaluation focused on conceptual clarity, theoretical rigour and logical coherence rather than empirical bias domains.

3. RESULTS

3.1. Study Selection

The study identification and selection process was conducted in accordance with the PRISMA 2020 guidelines to ensure transparency, replicability and methodological rigour. The initial database searches across SciSpace, Google Scholar and arXiv yielded a total of 147 records related to Qard Hasan, Islamic social finance integration, digital finance and Maqasid Shariah within the Malaysian context. Following the removal of duplicate records, 132 unique studies remained and were subjected to title and abstract screening.

During the initial screening stage, 58 records were excluded based on the predefined inclusion and exclusion criteria. These exclusions comprised studies that did not sufficiently address Qard Hasan or its integration with Zakat, Waqf or Corporate Social Responsibility, studies lacking substantive relevance to the Malaysian context, publications falling outside the 2000–2025 timeframe, and duplicate or non-substantive sources. The remaining

74 studies were subsequently retrieved for full-text assessment.

At the full-text review stage, a further 45 studies were excluded after more detailed evaluation. The primary reasons for exclusion included the absence of meaningful discussion on integration mechanisms, limited or no engagement with digital or fintech components, insufficient analytical depth, and the lack of explicit or implicit alignment with Maqasid Shariah considerations. In several cases, studies were excluded due to incomplete or

inaccessible full texts. Following this rigorous multistage screening process, a final total of twenty-nine studies met all eligibility criteria and were included in the qualitative synthesis.

The overall study identification, screening, eligibility and inclusion process is summarised visually in Figure 1, which presents the PRISMA 2020 flow diagram and provides a consolidated overview of the selection pathway from initial search to final inclusion.

PRISMA 2020 FLOW DIAGRAM

Digital Integration of Qard Hasan with Zakat, Waqf and Corporate Social Responsibility for Social Welfare Transformation in Malaysia

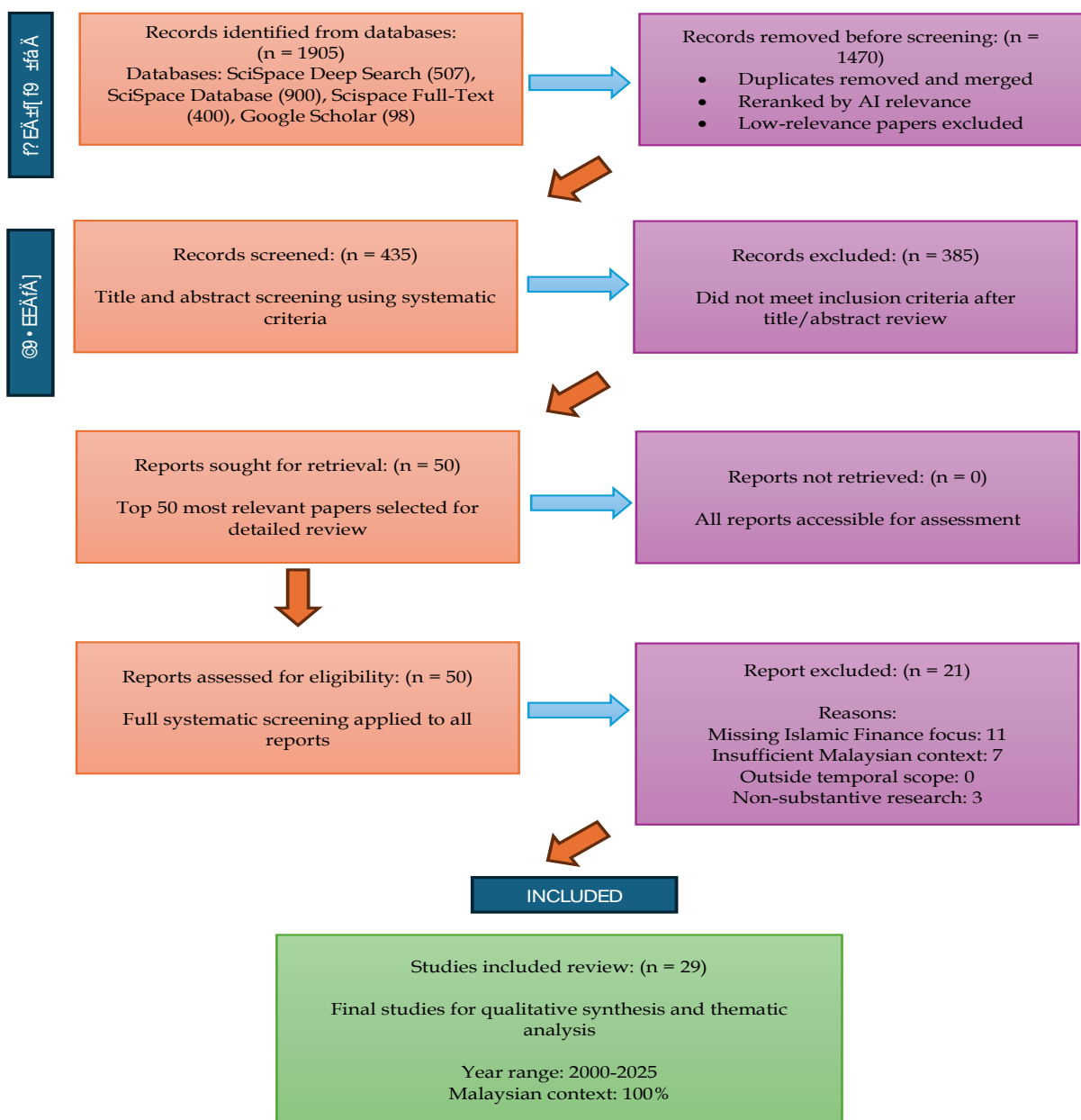


Figure 1: PRISMA 2020 Flowchart Depicting the Systematic Search and Selection Process.

3.2. Characteristics Of Included Studies

The characteristics of the twenty-nine studies included in this systematic review reveal considerable diversity in terms of study design, publication period, integration focus, digital

orientation and engagement with Maqasid Shariah. A comprehensive summary of these characteristics is presented in Table 1, which profiles the reviewed studies according to methodological approach, thematic emphasis and institutional context.

Table 1: Characteristics Of Included Studies (N=29).

Characteristic	n	%
Study Design		
Descriptive/Case Study	17	58.6
Conceptual/Theoretical	7	24.1
Empirical (Quantitative)	2	6.9
Empirical (Qualitative)	2	6.9
Empirical (Mixed Methods)	1	3.4
Publication Period		
2000-2010	2	6.9
2011-2015	3	10.3
2016-2020	7	24.1
2021-2025	17	58.6
Integration Focus		
Qard Hasan + Zakat	12	34.2
Qard Hasan + Waqf	9	25.7
Qard Hasan + CSR	6	17.1
Multiple integrations	8	22.9
Digital/Fintech Component		
Explicit digital focus	14	48.3
Implicit/emerging digital themes	9	31.0
No digital component	6	20.7
Maqāṣid al-Sharī'ah Alignment		
Explicit Maqāṣid framework	11	37.9
Implicit Sharī'ah principles	13	44.8
No explicit Maqāṣid reference	5	17.2

As shown in Table 1, descriptive and case study designs dominate the literature, accounting for seventeen studies (58.6%). These studies typically document institutional practices, programme implementations or specific case experiences involving Zakat authorities, Waqf institutions or Islamic financial organisations. Conceptual and theoretical contributions constitute seven studies (24.1%), reflecting ongoing scholarly efforts to develop frameworks and normative justifications for integrating Qard Hasan within Islamic social finance. In contrast, only five studies (17.2%) employ empirical methodologies, including quantitative, qualitative or mixed-methods approaches, highlighting the relatively limited availability of rigorously evaluated evidence in this field.

In terms of publication trends, the included studies span from 2005 to 2025, with a pronounced concentration in recent years. Seventeen studies

(58.6%) were published between 2021 and 2025, indicating a surge in academic interest coinciding with the expansion of digital finance initiatives and heightened policy attention to financial inclusion and post-pandemic socio-economic recovery. Earlier periods are represented by a smaller number of studies, suggesting that systematic examination of integrated Qard Hasan models is a comparatively recent development within the literature.

Regarding integration focus, twelve studies (34.2%) examine Qard Hasan in combination with Zakat, making this the most frequently explored integration pathway. Nine studies (25.7%) focus on integration with Waqf, often through cash Waqf or productive Waqf mechanisms aimed at enhancing sustainability. Six studies (17.1%) investigate CSR-supported Qard Hasan initiatives, primarily involving Islamic banks or corporate entities, while eight studies (22.9%) address multiple integration

arrangements that combine two or more Islamic social finance instruments. These distributions, summarised in Table 1, illustrate the prominence of Zakat- and Waqf-based approaches alongside emerging interest in cross-instrument and cross-sector integration.

The digital dimension of Qard Hasan integration is explicitly addressed in fourteen studies (48.3%), while an additional nine studies (31.0%) incorporate implicit or emerging digital elements, such as online platforms or basic information systems. Six studies (20.7%) do not demonstrate any discernible digital component. This pattern suggests that although digitalisation is increasingly recognised as an enabling factor for integration, its adoption remains uneven across institutional and programme contexts.

With respect to Maqasid Shariah, eleven studies (37.9%) explicitly apply a Maqasid framework in their analysis or model development. Thirteen studies (44.8%) engage with Shariah principles implicitly without formal operationalisation, while five studies (17.2%) do not make explicit reference to Maqasid considerations. This variation, as detailed in Table 1, reflects differing levels of conceptual depth and analytical orientation across the reviewed literature.

From an institutional perspective, most studies focus on Malaysian contexts involving State Islamic Religious Councils, Islamic banks, Islamic microfinance institutions and cross-sector

collaborative arrangements. A small number of studies adopt comparative perspectives involving other Muslim-majority countries; however, Malaysia remains the primary empirical reference across the dataset.

Taken together, the characteristics of the included studies indicate a literature base that is rich in descriptive and conceptual insights but relatively limited in empirically rigorous evaluations. This methodological profile has important implications for the strength of evidence and is examined further in the subsequent assessment of risk of bias.

3.3. Risk Of Bias Assessment

The methodological quality of the included studies was assessed using the Risk of Bias in Non-randomised Studies of Interventions (ROBINS-I) tool. This assessment framework was selected due to the predominance of non-experimental study designs within the reviewed literature, including descriptive case studies, conceptual analyses and observational empirical studies. The ROBINS-I tool evaluates potential sources of bias across seven domains: bias due to confounding, selection of participants, classification of interventions, deviations from intended interventions, missing data, measurement of outcomes and selection of reported results.

Table 2: Summary of ROBINS-I Risk of Bias Assessment (N=29).

Risk of Bias Domain	Low Risk n (%)	Moderate Risk n (%)	Serious Risk n (%)
Confounding	7 (24.1)	19 (65.5)	3 (10.3)
Selection of participants	7 (24.1)	19 (65.5)	3 (10.3)
Classification of interventions	22 (75.9)	7 (24.1)	0 (0.0)
Deviations from intended interventions	22 (75.9)	7 (24.1)	0 (0.0)
Missing data	22 (75.9)	7 (24.1)	0 (0.0)
Measurement of outcomes	7 (24.1)	19 (65.5)	3 (10.3)
Selection of reported results	10 (34.5)	19 (65.5)	0 (0.0)
Overall Risk of Bias	7 (24.1)	19 (65.5)	3 (10.3)

A summary of the risk of bias assessment across all included studies is presented in Table 2, while the distribution of risk levels across bias domains is illustrated in Figure 2. These visual summaries

provide an overview of the methodological strengths and limitations characterising the reviewed evidence base.

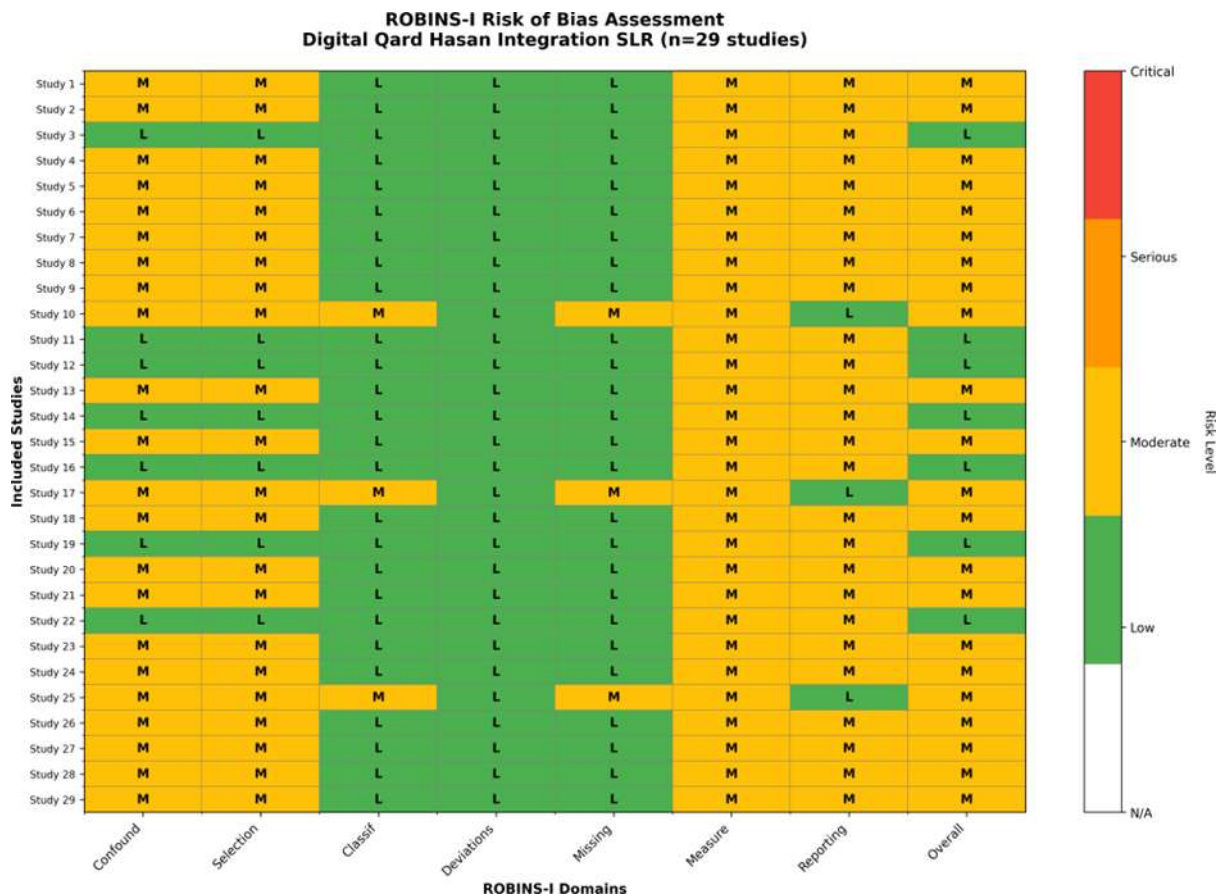


Figure 2: ROBINS-I Risk of Bias Assessment Heatmap Across Included Studies and Bias Domains.

Overall, the assessment indicates that the majority of studies exhibit a moderate risk of bias, reflecting limitations commonly associated with descriptive and case-based research designs. No studies were classified as having a critical risk of bias. Specifically, seven studies (24.1%) were assessed as having a low overall risk of bias, nineteen studies (65.5%) were rated as having a moderate risk, and three studies (10.3%) were identified as having a serious risk of bias, as detailed in Table 2.

With respect to bias due to confounding, only a small proportion of studies adequately controlled for external factors such as macroeconomic conditions, institutional policy changes or concurrent social finance interventions. As a result, nineteen studies (65.5%) were rated as having a moderate risk of confounding bias, while three studies (10.3%) exhibited a serious risk in this domain. Studies that employed clearer analytical frameworks or conceptual analyses without empirical outcome claims were more likely to receive lower risk ratings.

In relation to selection of participants, similar patterns were observed. Many studies relied on purposive sampling, institutional case selection or convenience samples, particularly those focusing on successful programmes or pilot initiatives.

Consequently, nineteen studies (65.5%) were assessed as having a moderate risk of selection bias, with three studies (10.3%) rated as having a serious risk. These patterns limit the generalisability of findings beyond the specific institutional or programme contexts examined.

By contrast, classification of interventions and deviations from intended interventions were generally assessed as having low risk. Most studies provided clear descriptions of the Qard Hasan integration models under examination, including their linkage with Zakat, Waqf or CSR mechanisms. Twenty-two studies (75.9%) were rated as having a low risk in both domains, indicating relatively consistent conceptual clarity regarding the nature of the interventions reviewed.

Regarding missing data, the majority of studies relied on documentary analysis, institutional reports or conceptual discussion, resulting in limited concerns related to incomplete datasets. Accordingly, twenty-two studies (75.9%) were assessed as having a low risk of bias due to missing data. Similarly, deviations arising from incomplete reporting were relatively uncommon within the reviewed literature.

In the domain of measurement of outcomes,

moderate risk of bias was prevalent. Nineteen studies (65.5%) were rated as having a moderate risk due to reliance on self-reported outcomes, descriptive indicators or institutional performance narratives without independent verification or standardised measurement instruments. Three studies (10.3%) were assessed as having a serious risk in this domain, particularly where outcome claims were made without clear methodological support.

Finally, selection of reported results was assessed as having a moderate risk of bias in nineteen studies (65.5%). While most studies appeared to report findings consistently with their stated objectives, the absence of pre-registered protocols and the tendency to highlight positive programme outcomes suggest the possibility of selective reporting. Nonetheless, no studies were identified as exhibiting a critical level of reporting bias.

For conceptual and theoretical studies that did not involve empirical data collection, a modified assessment approach was applied. In these cases, risk of bias judgments was based on conceptual clarity, theoretical coherence and logical consistency rather than empirical bias domains. Such studies were generally rated as having low to moderate risk, reflecting their normative and analytical contributions rather than empirical claims.

In summary, the ROBINS-I assessment reveals that while the existing literature on integrated Qard Hasan models in Malaysia offers valuable descriptive and conceptual insights, its overall methodological quality is constrained by moderate risk of bias across several domains. These limitations underscore the need for more rigorous empirical designs and standardised outcome measurement in future research, a point further addressed in subsequent sections.

3.4. Synthesis Of Findings

This subsection synthesises the key patterns and thematic findings derived from the reviewed studies, focusing on the mechanisms of Qard Hasan integration, the role of digital and fintech components, alignment with Maqasid Shariah dimensions, and reported social welfare outcomes. Rather than presenting individual study results in isolation, the synthesis consolidates recurring evidence across the literature to provide an integrated overview of how Qard Hasan is operationalised within Malaysia's Islamic social finance ecosystem.

3.4.1. Integration Mechanisms and Models

Overall, the findings indicate that the integration

of Qard Hasan with Waqf, Zakat and Corporate Social Responsibility in Malaysia is implemented through diverse mechanisms with varying institutional arrangements and sustainability features. While Waqf-based, Zakat-funded and CSR-supported models each demonstrate distinct operational strengths and constraints, several studies highlight the emergence of hybrid and cross-sector approaches that combine multiple instruments to enhance programme effectiveness. These variations reflect differences in governance capacity, funding structures and implementation contexts across institutions and states. Collectively, the reviewed evidence underscores the non-uniform nature of Qard Hasan integration practices, thereby providing an important empirical basis for examining the role of digital technologies and governance frameworks in the subsequent sections.

3.4.1.1. Waqf-Based Qard Hasan Integration

A substantial body of the reviewed literature identifies Waqf-based Qard Hasan integration as a central mechanism for enhancing the sustainability of benevolent financing in Malaysia. These studies document the utilisation of cash Waqf or return generated from productive Waqf assets as a perpetual funding source for revolving Qard Hasan schemes (Ibrahim et al., 2024; Amin et al., 2024; Nofianti et al., 2024). Within this model, Waqf serves as a long-term capital base, while Qard Hasan operates as a redistributive mechanism providing interest-free financing to low-income households, micro-entrepreneurs and financially excluded groups.

Several studies highlight that this integration directly addresses the structural weakness of standalone Qard Hasan programmes, which are often constrained by limited charitable funds and vulnerability to depletion (Ibrahim et al., 2024). The reviewed literature reports diverse institutional arrangements, including models managed directly by State Islamic Religious Councils as well as collaborative structures involving Islamic financial institutions acting as fund managers or operational partners (Ibrahim et al., 2019; Norzilan, 2018). These variations reflect differing governance capacities and regulatory contexts across Malaysian states.

Empirical and conceptual studies further note that Waqf-based Qard Hasan models are frequently framed within an ethical sustainability narrative, particularly in relation to financial inclusion for B40 and M40 income groups. However, the findings also reveal that governance quality, investment performance of Waqf assets and regulatory clarity

remain decisive factors influencing programme viability and scalability (Nofianti *et al.*, 2024).

3.4.1.2. Zakat-Funded Qard Hasan Programmes

Another prominent integration mechanism documented in the reviewed studies is the use of Zakat funds to capitalise Qard Hasan programmes, particularly for asnaf empowerment and productive economic activities. Several studies report that Zakat-funded Qard Hasan schemes are designed to provide interest-free financing to eligible beneficiaries, with the objective of facilitating income generation and gradual transition from dependency to self-sufficiency (Thaidi *et al.*, 2024; Ahyani *et al.*, 2024; Asni *et al.*, 2025).

Within this integration model, Qard Hasan is frequently positioned as a complementary instrument within the broader Zakat distribution framework. The reviewed literature indicates that such programmes are normatively justified through Maqasid Shariah considerations, especially the protection of wealth and human dignity through productive utilisation of Zakat resources (Adnan *et al.*, 2024). Some studies further align these initiatives with sustainable development objectives, particularly in the context of post-pandemic economic recovery.

Nevertheless, the findings across the reviewed studies reveal mixed implementation outcomes. While certain programmes report positive short-term impacts in terms of access to capital and income stability, others document significant challenges related to beneficiary understanding of repayment obligations, weaknesses in monitoring and enforcement mechanisms, and constraints in institutional capacity (Thaidi *et al.*, 2024). In some cases, these challenges have resulted in programme discontinuation or limited scalability, underscoring the importance of governance and operational readiness in Zakat-funded Qard Hasan integration.

3.4.1.3. CSR-Supported Qard Hasan Initiatives

The reviewed literature also identifies CSR-supported Qard Hasan integration as an important mechanism, particularly within Islamic banking and corporate contexts. In these models, Qard Hasan is embedded within broader CSR strategies aimed at social development rather than profit maximisation. Several studies document how Islamic banks and corporate entities allocate CSR funds to support benevolent loan schemes, often complemented by entrepreneurship training, mentoring and continuous monitoring to enhance beneficiary outcomes (Abideen & Saleem, 2013; Mohammed *et*

al., 2020).

A distinctive feature of some CSR-supported models is the incorporation of Tabarru' or charitable reserve mechanisms, which are intended to absorb operational costs and mitigate default risks, thereby supporting programme sustainability (Mohammed *et al.*, 2020). The reviewed studies suggest that such arrangements provide greater organisational flexibility compared to Zakat- or Waqf-based models, particularly in programme design and beneficiary selection.

However, the literature also indicates that the continuity and scale of CSR-supported Qard Hasan initiatives may be contingent upon corporate priorities, financial performance and institutional commitment to long-term social objectives (Razali *et al.*, 2021; Dusuki, 2005). As such, while CSR integration offers innovation potential, its sustainability may be less structurally guaranteed than models anchored in Waqf or Zakat.

3.4.1.4. Multiple And Cross-Sector Integration Models

Beyond single-instrument approaches, several studies document multiple and cross-sector integration models involving coordinated collaboration between State Islamic Religious Councils, Islamic financial institutions, corporate entities and, in some cases, academic institutions. These models seek to combine Zakat and Waqf resources, CSR funding and financial management expertise within unified programme structures (Ali *et al.*, 2018; Ibrahim *et al.*, 2019; Fadhilah *et al.*, 2025).

In such arrangements, Qard Hasan frequently functions as a bridging mechanism linking short-term redistributive assistance with longer-term development objectives. The reviewed literature reports that cross-sector collaboration can enhance resource mobilisation, governance quality and programme reach. At the same time, these studies highlight coordination challenges arising from fragmented regulatory frameworks, differing institutional mandates and variations in governance practices across Malaysian states (Migdad, 2019; Rahman *et al.*, 2021).

3.4.2. Digital Innovations and Fintech Applications

3.4.2.1. Fintech Platforms for ZISWAF Management

Across the reviewed literature, digital transformation emerges not merely as an operational enhancement but as a structural enabler of

integration within Malaysia's Islamic social finance ecosystem. Fintech platforms are consistently positioned as mechanisms that consolidate collection, disbursement and reporting functions into unified digital infrastructures. Rather than functioning as isolated payment channels, these platforms increasingly facilitate end-to-end management of Zakat, Waqf and Qard Hasan flows, thereby improving traceability, administrative efficiency and institutional accountability.

A recurrent pattern across studies is the emphasis on real-time transparency. Integrated digital systems allow fund flows to be monitored from donor contribution to beneficiary distribution, strengthening public trust and reducing information asymmetry. The capacity to automate reporting and generate audit trails is frequently associated with improved governance credibility, particularly in multi-instrument integration models where coordination across institutions is required.

The COVID-19 pandemic is widely identified as a catalytic moment that accelerated digital adoption. Movement restrictions compelled institutions to shift towards contactless contribution mechanisms, online beneficiary verification and remote monitoring systems. Evidence suggests that digitalisation has since evolved from a supplementary tool into a core institutional capability within Islamic social finance management. However, adoption remains uneven across states and institutions, reflecting disparities in technological readiness and resource capacity.

3.4.2.2. Blockchain For Transparency and Accountability

Within the broader digitalisation discourse, blockchain technology is discussed as a governance-enhancing innovation rather than merely a technological upgrade. Across studies, blockchain's immutable ledger structure is associated with strengthened transparency in tracking Qard Hasan, Zakat and Waqf transactions. The ability to record fund movements in tamper-resistant formats is viewed as particularly relevant for preserving donor confidence and reinforcing Shariah compliance in integrated models.

Smart contract functionalities are further conceptualised as tools capable of automating compliance rules, ensuring that Zakat disbursement adheres to asnaf eligibility criteria and that Waqf proceeds are utilised strictly in accordance with donor stipulations. In theory, such automation reduces discretionary risk and enhances procedural consistency across institutions.

Nevertheless, cross-study synthesis indicates that

blockchain implementation in Malaysia remains largely exploratory. Practical constraints – including regulatory uncertainty, technological complexity, infrastructure costs and the need for Shariah supervisory endorsement – limit widespread institutional adoption. As a result, blockchain is best characterised as an emerging governance instrument with significant potential, but not yet an institutionalised feature of mainstream Islamic social finance practice.

3.4.2.3. Artificial Intelligence and Data Analytics

Artificial intelligence (AI) and data analytics are identified as emerging tools with potential to improve targeting precision, risk assessment and programme evaluation within integrated Qard Hasan models. Rather than replacing human judgement, AI-driven systems are conceptualised as decision-support mechanisms that enhance beneficiary identification and resource allocation efficiency.

Across the literature, machine learning applications are associated with improved poverty mapping and socio-economic profiling, enabling institutions to identify vulnerable populations with greater accuracy. Data analytics tools are also discussed in relation to estimating repayment capacity for Qard Hasan financing, potentially mitigating default risks while maintaining benevolent principles.

Beyond allocation efficiency, longitudinal data systems are highlighted as enabling more systematic impact evaluation. By tracking beneficiary trajectories over time, institutions may assess income changes, enterprise sustainability and graduation outcomes more effectively than through static reporting methods. However, the literature consistently cautions that algorithmic bias, data privacy concerns and ethical governance challenges must be addressed to ensure that technological adoption aligns with Shariah principles and social justice objectives.

3.4.2.4. Digital Literacy and Accessibility Challenges

Despite the opportunities presented by fintech integration, digital inclusion emerges as a critical constraint across studies. Evidence indicates that technological solutions alone are insufficient to guarantee effective implementation, particularly when beneficiaries possess limited financial or digital literacy. Vulnerable groups – who constitute the primary target of Qard Hasan initiatives – may face

barriers related to internet access, device availability and technological familiarity.

The synthesis of findings suggests that inclusive digital transformation requires complementary measures, including user-centred interface design, beneficiary education programmes and hybrid service delivery models that combine online systems with offline support mechanisms. Institutions that adopt digital tools without parallel capacity-building efforts risk exacerbating exclusion among already marginalised populations.

Taken together, the reviewed evidence indicates that digital innovation functions as an enabling pillar of integrated Qard Hasan models, enhancing transparency, efficiency and scalability. However, technological adoption does not independently guarantee social welfare transformation. Its effectiveness depends on governance readiness, institutional coordination and inclusive implementation strategies that align digital capability with Maqasid-oriented objectives of equity, dignity and social justice.

3.4.3. *Maqasid Shariah Alignment and Governance*

3.4.3.1. *Maqasid Frameworks for Integration*

The reviewed literature indicates that Maqasid Shariah serves as an important analytical and normative framework in the integration of Qard Hasan with other Islamic social finance instruments. Eleven of the included studies explicitly employ Maqasid-based frameworks either to analyse existing integration models or to guide programme design. Amin *et al.* (2024), for instance, adopted Attia's Maqasid framework, which conceptualises Shariah objectives across four interconnected levels: the individual, the family, the ummah and humanity at large. Their findings demonstrate that all four levels significantly influence waqf preferences for Waqf-based Qard Hasan, suggesting that Maqasid-oriented framing is capable of mobilising resources across diverse stakeholder groups.

Similarly, Ahyani *et al.* (2024) and Adnan *et al.* (2024) applied Maqasid Shariah perspectives in examining Qard Hasan practices funded through Zakat in the Malaysian context. These studies emphasise that core Maqasid dimensions – particularly the protection of wealth (*ḥifẓ al-māl*), the protection of life (*ḥifẓ al-nafs*) through poverty alleviation, and the protection of intellect (*ḥifẓ al-'aql*) through education and capacity building – provide a strong normative basis for allocating Zakat resources to Qard Hasan programmes. By grounding benevolent financing within higher Shariah

objectives, this approach offers a resolution to longstanding jurisprudential debates concerning permissible categories of Zakat expenditure.

Maqasid-based analysis is also evident in studies examining corporate social responsibility within Islamic financial institutions. Razali *et al.* (2021), for example, proposed a Maqasid-oriented CSR disclosure framework for Malaysian Islamic banks comprising five dimensions: faith, life, intellect, lineage and wealth. Within this framework, Qard Hasan initiatives are primarily associated with the protection of wealth, although the findings indicate that such programmes may also contribute to the protection of life and intellect when integrated with health-related interventions and skills development initiatives.

3.4.3.2. *Shariah Governance Structures*

Effective Shariah governance is consistently identified in the reviewed studies as a critical factor in ensuring that integrated Qard Hasan models remain compliant with Islamic principles. Sori *et al.* (2015) examined Shariah governance practices within Malaysian Islamic financial institutions and highlighted the roles played by Shariah supervisory boards, internal Shariah compliance units and external Shariah audits. In the context of integrated Qard Hasan–Zakat–Waqf–CSR arrangements, governance responsibilities extend across multiple jurisprudential domains, including Zakat jurisprudence, Waqf law, Islamic finance contracts and ethical dimensions of CSR.

At the same time, several studies report notable governance gaps in existing practice. Nofianti *et al.* (2024) identified persistent challenges in cash Waqf governance in Malaysia, including regulatory ambiguity, limited institutional capacity and coordination difficulties between Waqf authorities and Islamic financial institutions. Similarly, Thaidi *et al.* (2024) attributed the discontinuation of MAIM's zakat-based microfinance programme in part to managerial weaknesses and inadequately developed governance structures.

Across the reviewed literature, effective governance is generally associated with several interrelated elements: clearly defined legal and regulatory frameworks governing permissible integration models; competent Shariah boards with expertise spanning Zakat, Waqf and Islamic finance; transparent reporting and accountability mechanisms; safeguards to protect beneficiary interests; and coordination structures capable of addressing fragmentation across institutions and jurisdictions.

3.4.3.3. *Alignment With Sustainable Development Goals*

A number of studies further examine the alignment between Maqasid-oriented Qard Hasan integration and the Sustainable Development Goals (SDGs). Adnan et al. (2024) identified clear linkages between Maqasid-aligned Qard Hasan initiatives and SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reduced Inequalities). Similarly, Mustaqim (2024) analysed corporate-based ZISWAF fundraising models and highlighted their potential contribution to achieving SDGs when grounded in a Maqasid Shariah framework.

The convergence between Islamic normative objectives and global development agendas is presented in the reviewed literature as a compelling justification for scaling integrated Islamic social finance models. These findings suggest that Maqasid-aligned Qard Hasan initiatives not only fulfil religious and ethical imperatives but also contribute to broader socio-economic development priorities at both national and international levels.

3.4.4. *Social Welfare Outcomes and Impacts*

3.4.4.1. *Poverty Alleviation*

A number of reviewed studies report positive poverty alleviation outcomes arising from the integration of Zakat and Qard Hasan. Ali et al. (2011), in their examination of Zakat distribution in Kelantan, Malaysia, employed four poverty indices – namely the Headcount Index, Average Poverty Gap, Income Gap and Sen Index – and found that Zakat distribution significantly reduced poverty incidence, intensity and severity among fuqara and masakin recipients. Although Qard Hasan was not the direct focus of their analysis, the study provides empirical evidence of Zakat's poverty-reducing capacity, which the literature suggests may be further strengthened when combined with productive Qard Hasan financing mechanisms.

Complementing these findings, Haq et al. (2015) conducted a panel data analysis covering the period from 2001 to 2012 across fourteen Malaysian states. Their results indicate that Zakat expenditure contributed significantly to reductions in income inequality and poverty levels. The authors advocate the adoption of the Had-Kifayah (sufficiency threshold) approach to Zakat distribution and suggest that integrating Qard Hasan for income-generating activities could enhance the sustainability of poverty exit by enabling beneficiaries to move beyond subsistence thresholds.

More recent studies also demonstrate innovative applications of Zakat-Qard Hasan integration for poverty alleviation. Salim et al. (2024), for instance, proposed a zakat-based urban farming model aimed at addressing poverty, community empowerment, financial inclusion and food security. Their pilot project, implemented in collaboration with a Malaysian Islamic bank, illustrates how the combination of Zakat grants for initial capital and Qard Hasan for working capital can support sustainable livelihoods while simultaneously strengthening local food systems.

3.4.4.2. *Financial Inclusion*

Financial inclusion emerges as a central social welfare outcome across the reviewed literature on integrated Qard Hasan models. Ibrahim et al. (2024) found that the integration of Qard Hasan with cash Waqf significantly enhanced access to financing for B40 and M40 groups by providing interest-free funding without collateral requirements. This outcome is particularly salient for micro-entrepreneurs, women and rural populations who are commonly excluded from conventional banking services.

At a broader level, Mohieldin et al. (2011) examined the role of Islamic finance in promoting financial inclusion across OIC countries, including Malaysia, and identified Qard Hasan as a viable alternative to conventional debt-based microfinance. Their analysis highlights the complementary role of Zakat and Waqf as redistribution mechanisms, suggesting that the integration of risk-sharing instruments with Islamic social finance can address financial exclusion from both the supply side, through improved access to capital, and the demand side, through affordability.

The literature further indicates that digital fintech platforms play a supportive role in expanding financial inclusion. Ahmad et al. (2023) observed that digital Waqf platforms enable small-value contributions from diaspora communities and younger donors, thereby broadening the resource base available for Waqf-funded Qard Hasan programmes. This digital expansion is associated with reduced geographical and transaction cost barriers, facilitating wider participation in Islamic social finance initiatives.

3.4.4.3. *Community Empowerment and Entrepreneurship*

Beyond poverty alleviation and financial inclusion, several studies emphasise community empowerment and entrepreneurship development

as key outcomes of integrated Qard Hasan initiatives. Mohammed *et al.* (2020) documented the success of the i-Taajir programme, which supports micro-entrepreneurs through Qard Hasan financing embedded within structured training, mentorship and monitoring components. The programme reportedly achieved high repayment rates and graduation outcomes, with many participants transitioning from subsistence-level activities to more sustainable business operations.

Similarly, Asni *et al.* (2025) argue that effective empowerment of asnaf entrepreneurs requires interventions that extend beyond capital provision. Their proposed sustainable Zakat framework integrates Qard Hasan financing with business skills training, financial literacy education, market access and continuous mentorship. This holistic approach addresses multiple constraints faced by small entrepreneurs and aligns with the Maqasid Shariah objective of protecting intellect through education and capacity development.

Community-level empowerment outcomes are also highlighted in Salim *et al.* (2024), who found that zakat-based urban farming initiatives contributed to skill development, the establishment of local food systems and enhanced social cohesion. Participants reported increased self-efficacy, stronger social networks and improved community resilience, indicating that the impacts of integrated Islamic social finance extend beyond purely economic dimensions.

3.4.4.4. Sustainable Development and Long-Term Impact

The reviewed literature further suggests that integrating the perpetual nature of Waqf with the revolving fund mechanism of Qard Hasan offers considerable potential for long-term and sustainable social impact. Munir (2025), drawing on evidence from productive Waqf transformation in Indonesia, demonstrates how returns generated from Waqf investments can be used to capitalise Qard Hasan funds on an ongoing basis. Such arrangements create a self-reinforcing cycle of wealth redistribution and economic empowerment, with potential applicability to the Malaysian context.

Despite this potential, the findings also reveal significant limitations in long-term impact assessment. Most studies rely on short-term outcomes or cross-sectional data, with limited use of longitudinal designs. As a result, evidence on sustained poverty exit, business growth and intergenerational mobility among Qard Hasan beneficiaries remains scarce, highlighting an

important gap in the literature.

3.4.4.5. Implementation Challenges and Barriers

Notwithstanding the reported social welfare benefits, the reviewed studies identify a range of implementation challenges that constrain the effectiveness of integrated Qard Hasan models. Sustainability concerns remain prominent, particularly in traditional Qard Hasan programmes that face default risks, operational costs and the absence of profit margins. While integration with Zakat, Waqf or Tabarru' funds may mitigate these challenges, such arrangements require robust governance to prevent fund depletion.

Several studies also highlight weaknesses in beneficiary selection and monitoring. Thaidi *et al.* (2024), for example, reported that MAIM's programme experienced difficulties due to inadequate assessment of beneficiaries and limited monitoring capacity. In addition, insufficient financial literacy and business skills among beneficiaries are frequently cited as factors contributing to loan misuse or enterprise failure, underscoring the importance of complementary training and mentorship interventions.

Coordination challenges further complicate implementation. Malaysia's Zakat and Waqf systems are administered by state-level Islamic Religious Councils with varying capacities, while Islamic banks operate under federal regulatory frameworks and CSR initiatives remain organisation-specific. The absence of systematic coordination mechanisms across these fragmented institutional landscapes limits the scalability of integration efforts. Regulatory and legal uncertainties—such as debates over permissible uses of Zakat funds for Qard Hasan, Waqf investment constraints and evolving digital finance regulations—add further complexity.

Finally, the digital divide presents an ongoing concern. While digital platforms enhance efficiency and reach, they may exclude beneficiaries who lack digital access or skills, who are often among the most vulnerable populations. Several studies therefore advocate hybrid delivery models that combine digital systems with offline support. Ensuring Shariah compliance across complex, multi-instrument integration models also requires sophisticated governance arrangements, which are not uniformly available across institutions.

4. DISCUSSION

4.1. Summary Of Evidence

This systematic review synthesised evidence from twenty-nine studies examining the integration of

digital Qard Hasan with Zakat, Waqf and Corporate Social Responsibility for Maqasid al-Shariah-based social welfare transformation in Malaysia over the period 2000–2025. Overall, the findings indicate that this is a relatively nascent yet rapidly developing field, characterised by emerging integration models, increasing reliance on digital technologies and a growing focus on social welfare outcomes. At the same time, the evidence base reveals persistent implementation challenges and notable methodological limitations that temper the strength of existing conclusions.

Across the reviewed literature, four principal integration models can be identified. First, Waqf-based Qard Hasan financing utilises cash Waqf contributions or returns generated from productive Waqf investments as sustainable capital sources, thereby addressing the vulnerability of benevolent lending schemes to fund depletion (Ibrahim et al., 2024; Amin et al., 2024). Second, Zakat-funded Qard Hasan programmes are primarily oriented towards asnaf entrepreneurship and income-generating activities, positioning Qard Hasan as a transitional mechanism that facilitates movement from dependency towards self-reliance (Thaidi et al., 2024; Ahyani et al., 2024; Asni et al., 2025). Third, CSR-funded Qard Hasan initiatives embed benevolent financing within corporate social responsibility strategies, often supported by Tabarru'-based sustainability mechanisms that absorb operational risks (Mohammed et al., 2020). Fourth, cross-sector collaboration models involve partnerships between Islamic financial institutions and State Islamic Religious Councils, enabling the pooling of financial resources, managerial expertise and governance capacity across institutional boundaries (Mohieldin et al., 2011).

Digital transformation constitutes another dominant theme within the reviewed evidence. Fintech platforms, blockchain applications, artificial intelligence tools and mobile technologies are increasingly employed to enhance accessibility, transparency and operational efficiency in Islamic social finance initiatives (Ahmad et al., 2023; Mufid, 2024). The COVID-19 pandemic acted as a significant catalyst for digital adoption, accelerating the use of contactless donation mechanisms and online management systems, and demonstrating the resilience and scalability of digital Islamic social finance models under crisis conditions (Nofianti et al., 2024). Nevertheless, the literature also highlights persistent challenges related to digital literacy, infrastructural disparities and the risk of excluding vulnerable populations, underscoring the need for

inclusive and hybrid delivery approaches.

From a normative and conceptual perspective, studies that explicitly employ Maqasid al-Shariah frameworks demonstrate that integrated Qard Hasan models have the potential to advance multiple Shariah objectives. These include the protection of wealth through economic empowerment, the protection of life through poverty alleviation, the protection of intellect through education and skills development, as well as broader objectives related to social justice and human dignity (Razali et al., 2021; Ahyani et al., 2024; Amin et al., 2024; Adnan et al., 2024). The Maqasid-based grounding of integration models provides a coherent ethical justification for combining Qard Hasan with Zakat, Waqf and CSR, while also contributing to the resolution of classical jurisprudential debates concerning permissible uses of Islamic social finance instruments.

In terms of social welfare outcomes, the reviewed studies suggest that integrated Qard Hasan models contribute to poverty alleviation (Ali et al., 2011; Haq et al., 2015), financial inclusion (Ibrahim et al., 2024; Mohieldin et al., 2011), community empowerment and entrepreneurship development (Salim et al., 2024; Mohammed et al., 2020), as well as broader sustainable development objectives aligned with national and global agendas (Adnan et al., 2024; Mustaqim, 2024). However, outcome measurement remains heterogeneous across studies, and robust long-term impact evaluation is limited. Most evidence is derived from short-term indicators or self-reported outcomes, with minimal use of counterfactual analysis or longitudinal tracking.

Finally, implementation challenges recur consistently throughout the literature. These include sustainability constraints, weaknesses in beneficiary selection and monitoring, limited financial and digital literacy among beneficiaries, coordination difficulties across fragmented institutional landscapes, regulatory uncertainty and the complexity of ensuring Shariah compliance across integrated models (Nofianti et al., 2024; Thaidi et al., 2024). The discontinuation of MAIM's zakat-based microfinance programme illustrates how deficiencies in governance and implementation capacity can undermine integration initiatives that are theoretically sound (Thaidi et al., 2024).

4.2. Limitations

This review provides a comprehensive synthesis of digitally integrated Qard Hasan models within Malaysia's Islamic social finance landscape. Nevertheless, several limitations should be considered when interpreting the findings. These

limitations arise both from the methodological characteristics of the included studies and from constraints inherent in the review process itself.

4.2.1. Limitations Of Included Studies

The primary limitations relate to the overall quality and design of the studies included in this review. The evidence base is heavily dominated by descriptive case studies and conceptual or theoretical analyses, which collectively account for the majority of the reviewed literature. Only a small proportion of studies employ rigorous quantitative, mixed-methods or quasi-experimental designs. As reflected in the ROBINS-I assessment, moderate risks of bias were particularly evident in the domains of confounding, participant selection and outcome measurement.

Many studies rely on purposive institutional case selection, self-reported programme outcomes or narrative institutional reports without independent verification. Consequently, causal inference regarding the effectiveness of integrated Qard Hasan models remains constrained. The absence of randomised controlled trials, robust counterfactual analysis or longitudinal tracking limits the ability to determine whether observed social welfare improvements can be attributed directly to integration mechanisms rather than to external socio-economic factors.

Outcome measurement also lacks standardisation. Indicators of poverty alleviation, financial inclusion and Maqasid al-Shariah alignment vary substantially across studies, reducing comparability and hindering aggregation of findings. In most cases, outcomes are assessed over short time horizons, with limited evidence on sustained poverty exit, enterprise survival or intergenerational mobility among beneficiaries.

In addition, substantial heterogeneity exists across institutional settings, governance arrangements and integration mechanisms. Differences in state-level Zakat and Waqf administration, varying corporate CSR strategies and uneven digital adoption further complicate cross-study comparison. While such diversity reflects the complexity of Malaysia's Islamic social finance ecosystem, it also constrains the strength and generalisability of aggregated conclusions.

4.2.2. Limitations Of the Review Process

Beyond study-level limitations, several constraints are associated with the review process itself. Although systematic search procedures were applied using predefined eligibility criteria and

PRISMA 2020 guidelines, publication bias cannot be ruled out. The predominance of studies reporting positive outcomes suggests that unsuccessful, discontinued or underperforming integration initiatives may be underrepresented in the academic literature. This tendency may lead to a degree of optimism bias in the overall synthesis.

Despite efforts to include grey literature and institutional reports where substantively relevant, comprehensive capture of all non-academic materials—particularly reports produced in Malay by state-level Zakat and Waqf authorities—may not have been fully achievable. Language limitations and database indexing constraints may therefore have affected coverage.

The temporal distribution of studies also presents a limitation. Although the review spans the period 2000–2025, the literature is heavily concentrated in recent years, with more than half of the included studies published after 2020. While this reflects growing scholarly and policy interest in digital Islamic social finance, it restricts the ability to assess long-term historical evolution and institutional learning trajectories.

Furthermore, heterogeneity in study design, intervention models and outcome indicators precluded the conduct of quantitative meta-analysis. The synthesis therefore remains qualitative and interpretive in nature, limiting statistical generalisation. Although risk of bias was assessed systematically using ROBINS-I, the inclusion of conceptual and theoretical studies required adapted evaluation criteria, which may introduce a degree of subjectivity in overall quality assessment.

Finally, while the review focuses primarily on the Malaysian context, several included studies adopt comparative perspectives involving other jurisdictions. Although these studies provide valuable contextual insights, they may dilute Malaysia-specific inference and introduce contextual variability that cannot be fully standardised within a single-country synthesis.

Taken together, these limitations do not undermine the relevance of the review but rather highlight the need for more rigorous empirical designs, standardised outcome frameworks and longitudinal evaluation in future research. The findings should therefore be interpreted as a structured consolidation of current knowledge rather than definitive causal proof of integration effectiveness.

4.3. Implications For Practice and Policy

4.3.1. Implications For Islamic Financial

Institutions

The findings of this review suggest that Islamic financial institutions have a strategic role to play in advancing integrated Qard Hasan initiatives beyond ad hoc charitable activities. Rather than positioning Qard Hasan solely as a philanthropic add-on, Islamic banks are encouraged to embed benevolent financing within structured CSR frameworks that are explicitly linked to Zakat and Waqf mechanisms. Evidence from the i-Taajir programme demonstrates the viability of CSR-funded Qard Hasan initiatives supported by Tabarru'-based sustainability arrangements and institutional partnerships, including collaboration with higher education institutions (Mohammed et al., 2020).

Investment in digital infrastructure also emerges as a practical priority. User-friendly digital platforms that integrate Qard Hasan, Zakat and Waqf functions can enhance accessibility, transparency and operational efficiency, particularly when designed with multilingual interfaces and clear reporting features (Ahmad et al., 2023; Mufid, 2024). However, the reviewed evidence indicates that technological solutions should be accompanied by beneficiary education and offline support mechanisms to mitigate digital literacy barriers and exclusion risks.

In addition, the findings underscore the importance of embedding Qard Hasan financing within holistic beneficiary support packages. Programmes that combine access to capital with business training, financial literacy education, mentorship and market linkages are more likely to support sustainable entrepreneurship and income generation, as capital provision alone has been shown to be insufficient for long-term success (Asni et al., 2025).

4.3.2. Implications For Zakat and Waqf Institutions

For Zakat and Waqf institutions, particularly State Islamic Religious Councils, governance capacity building emerges as a central implication. The reviewed studies highlight the need for robust beneficiary assessment systems, effective monitoring and evaluation frameworks, sound financial management practices and strengthened Shariah compliance mechanisms. The discontinuation of MAIM's zakat-based microfinance programme illustrates how governance and managerial shortcomings can undermine otherwise well-conceived integration initiatives (Thaidi et al., 2024).

Cross-sector partnerships represent another key implication. Zakat and Waqf institutions are encouraged to actively engage with Islamic banks,

corporate entities, universities and civil society organisations to leverage complementary expertise, financial resources and networks. Formalised collaboration arrangements – such as memoranda of understanding and joint governance structures – can help institutionalise partnerships and enhance programme sustainability (Mohieldin et al., 2011).

The findings further point to the importance of modernising Waqf practices. The development of cash Waqf instruments, productive Waqf investments and Waqf-based Qard Hasan financing models can unlock Waqf's potential as a sustainable source of social finance. Regulatory reforms that enable innovative Waqf structures, while safeguarding Shariah principles, are therefore essential (Ibrahim et al., 2024; Amin et al., 2024).

4.3.3. Implications For Policymakers and Regulators

At the policy level, the evidence indicates a need for more integrated and coherent regulatory frameworks governing Islamic social finance. Clear guidance on permissible Qard Hasan-Zakat-Waqf-CSR integration models is required to reduce uncertainty and facilitate coordination across institutions operating under different regulatory regimes. Fragmentation between state-level regulation of Zakat and Waqf and federal oversight of Islamic banking remains a significant barrier to effective integration.

The reviewed literature also supports the establishment of regulatory sandboxes for digital Islamic social finance innovations. Such mechanisms can enable controlled experimentation with fintech applications, including blockchain-based Waqf certificates and AI-assisted beneficiary targeting, while ensuring consumer protection and Shariah compliance (Nofianti et al., 2024). In parallel, the adoption of standardised, Maqasid-aligned reporting frameworks could enhance transparency, enable performance comparison and support evidence-based policy development (Razali et al., 2021).

Finally, several studies point to the potential value of national coordination mechanisms. The establishment of a central coordinating body, such as a National Islamic Social Finance Council, could facilitate harmonisation of state-level practices, promote knowledge sharing and strengthen alignment between Islamic social finance initiatives and broader national development strategies.

4.3.4. Implications For Beneficiaries and Communities

From the perspective of beneficiaries and local

communities, the findings highlight the importance of investing in financial literacy and entrepreneurship development programmes. Preparing potential Qard Hasan recipients with basic financial management and business skills can improve fund utilisation and reduce the risk of programme failure. In addition, participatory approaches that engage beneficiaries in the design, implementation and evaluation of integration models can enhance cultural appropriateness, address practical constraints and foster a sense of ownership and accountability at the community level.

4.4. Future Research Directions

The findings of this review point to several important avenues for future research aimed at strengthening the evidence base on integrated Qard Hasan models within Islamic social finance. These directions span methodological, substantive and theoretical dimensions, reflecting both the limitations identified in the existing literature and emerging areas of scholarly and policy relevance.

4.4.1. Methodological Priorities

A primary methodological priority concerns the need for more rigorous impact evaluation. Future studies should employ experimental or quasi-experimental designs, such as randomised controlled trials or matched comparison approaches, to assess the causal effects of integrated Qard Hasan models on poverty reduction, income generation, financial inclusion and broader well-being outcomes. Longitudinal research designs that track beneficiaries over extended periods, ideally three to five years, are particularly important for evaluating sustained impact and long-term graduation from dependency to self-sufficiency.

In addition, cost-effectiveness analysis remains largely absent from the current literature. Comparative assessment of costs relative to outcomes—such as poverty exit, income growth or enterprise sustainability—would provide valuable insights for institutions seeking to scale integrated models under resource constraints. Such analyses could inform strategic decisions regarding the allocation of Zakat, Waqf and CSR funds across competing programme designs.

Mixed-methods research designs also warrant greater attention. By combining quantitative outcome measurement with qualitative investigation of beneficiary experiences, institutional processes and contextual factors, future studies can offer a more nuanced understanding of how and why

particular integration models succeed or fail. This approach is especially relevant in complex social finance environments where outcomes are shaped by governance, culture and local socio-economic conditions.

Comparative studies represent another methodological opportunity. Systematic comparisons across Malaysian states with differing Zakat and Waqf governance arrangements, or between Malaysia and other OIC countries, could help identify best practices and context-specific success factors. Such comparisons would also contribute to theory-building by clarifying the conditions under which integration models are most effective.

4.4.2. Substantive Research Gaps

Several substantive gaps emerge from the reviewed literature. One key area concerns the digital divide and inclusion. Future research should examine how digital Islamic social finance platforms affect different population segments, particularly digitally marginalised groups. Empirical testing of hybrid delivery models that combine digital efficiency with offline accessibility could yield important insights into inclusive design strategies.

Another significant gap relates to Shariah governance. While governance is frequently identified as a critical success factor, there is limited empirical analysis of alternative governance arrangements for integrated Qard Hasan–Zakat–Waqf–CSR models. Future studies could examine the effectiveness of unified Shariah boards, federated governance structures or external Shariah audit mechanisms in ensuring compliance and building stakeholder trust.

Research on beneficiary graduation and sustainability also remains underdeveloped. Longitudinal tracking of Qard Hasan recipients is needed to assess graduation rates, business survival, income trajectories and intergenerational outcomes. Identifying predictors of successful graduation could inform more targeted programme design and resource allocation.

In the context of Waqf, further research is required on investment strategies capable of generating sustainable returns to capitalise Qard Hasan funds. Comparative evaluation of different Waqf investment portfolios—such as real estate, equities, sukuk and social enterprises—would help clarify risk-return profiles and Shariah compliance considerations relevant to long-term sustainability.

Emerging digital technologies also present fertile ground for investigation. Pilot studies evaluating

blockchain-based Qard Hasan–Zakat–Waqf platforms could assess transparency gains, efficiency improvements, Shariah compliance and user acceptance. Developing and testing Shariah governance frameworks tailored to blockchain and smart contract applications represents an important complementary research agenda.

Measurement of Maqasid al-Shariah alignment constitutes another critical gap. Future work should focus on developing and validating standardised instruments capable of capturing Maqasid-oriented outcomes in Islamic social finance. Such tools would enable systematic comparison across programmes and move evaluation beyond conventional economic indicators.

Attention to gender and vulnerable populations is also limited within the current evidence base. Future research should examine how integrated Qard Hasan models affect women, persons with disabilities, refugees and other marginalised groups, identifying access barriers and designing inclusive interventions responsive to diverse needs.

Policy and regulatory analysis represent a further area for development. Comparative examination of Zakat, Waqf and Islamic finance regulation across Malaysian states and OIC countries could identify legal barriers to integration and inform reform recommendations that balance innovation with accountability and Shariah compliance.

4.4.3. Theoretical Development

Beyond empirical investigation, future research should contribute to theoretical advancement in Islamic social finance. One priority is the development of integration theory that explains how and why synergies arise from combining Qard Hasan with Zakat, Waqf and CSR, addressing questions related to optimal integration depth, governance arrangements and sustainability mechanisms.

Further theoretical work is also needed on operationalising Maqasid al-Shariah within applied social finance contexts. Moving from abstract principles to measurable indicators and actionable guidance would strengthen the practical relevance of Maqasid-based frameworks and support more systematic evaluation of Islamic social finance initiatives.

Finally, the growing role of digital technologies calls for the development of digital Islamic finance theory. Such frameworks should address Shariah compliance in algorithmic decision-making, digital Shariah governance structures and the implications of technology-mediated financial practices for ethical accountability and religious norms.

5. CONCLUSION

This systematic literature review synthesised evidence from twenty-nine studies examining the integration of digital Qard Hasan with Zakat, Waqf and Corporate Social Responsibility for Maqasid al-Shariah-based social welfare transformation in Malaysia over the period 2000–2025. The review identified four dominant integration models, namely Waqf-based Qard Hasan financing, Zakat-funded Qard Hasan programmes, CSR-funded Qard Hasan initiatives supported by Tabarru' mechanisms, and cross-sector collaborations involving Islamic financial institutions and State Islamic Religious Councils.

Across these models, digital innovations—including fintech platforms, blockchain applications and artificial intelligence—have emerged as important enablers of accessibility, transparency and operational efficiency in Islamic social finance. The COVID-19 pandemic acted as a critical accelerator of digital adoption, highlighting both the resilience and scalability of technology-enabled integration models.

The reviewed evidence suggests that integrated Qard Hasan initiatives grounded in Maqasid al-Shariah principles can contribute meaningfully to poverty alleviation, financial inclusion, community empowerment and sustainable development. By aligning benevolent financing with objectives such as the protection of wealth, life and intellect, these models offer a normative and practical framework for advancing Islamic social welfare. Nevertheless, the findings also underscore persistent implementation challenges, including sustainability constraints, governance capacity gaps, financial and digital literacy barriers, coordination difficulties across fragmented institutional landscapes, regulatory uncertainty, digital divides and the complexity of ensuring Shariah compliance across integrated arrangements. In addition, the predominance of descriptive case studies and conceptual analyses limits causal inference, with the overall evidence base characterised by a moderate risk of bias.

From a practice and policy perspective, the review highlights the importance of strategic CSR integration, sustained investment in inclusive digital platforms, and the provision of holistic beneficiary support beyond capital financing. Strengthening governance capacity within Zakat and Waqf institutions, fostering cross-sector partnerships, modernising Waqf instruments and developing integrated regulatory frameworks are equally critical for enhancing effectiveness and sustainability. At the national level, improved coordination mechanisms

and standardised, Maqasid-aligned reporting practices may further support evidence-based decision-making and policy coherence.

Looking ahead, future research should prioritise rigorous impact evaluation, cost-effectiveness analysis, mixed-methods approaches and comparative studies across institutional and

geographical contexts. Addressing substantive gaps related to digital inclusion, Shariah governance models, beneficiary graduation pathways, Waqf investment strategies, blockchain applications, Maqasid measurement and the experiences of vulnerable populations will be essential for advancing both theory and practice.

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