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Reconstructing Zakat Governance Through Qur'anic Perspectives

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Abstract

This study addresses the ambiguity in Indonesian zakat governance, which oscillates between a private religious duty and a public welfare instrument, leading to persistent weaknesses in accountability and oversight. Using a normative-interpretative approach and thematic Qur'anic analysis, the research reconstructs zakat as a Public Religious Fund. This concept positions zakat as a mandatory resource managed through transparent, equitable, and accountable institutional mechanisms. By integrating Qur'anic values, maqasid al-shariah, modern governance principles, and the Fraud Diamond Theory, the study proposes a "Qur'anic Zakat Governance" model. This framework strengthens institutional legitimacy and distribution effectiveness while incorporating robust anti-fraud safeguards. The novelty of this research lies in bridging sacred normative values with contemporary public accountability standards, providing a comprehensive, integrative model for professional, integrity-driven, and socially impactful zakat management. Ultimately, this approach ensures that religious obligations fulfill their potential as vital, well-governed pillars of national social welfare.

Keywords: *Zakat Governance; Public Religious Fund; Qur'anic Governance; Thematic Interpretation; Islamic Social Finance; Accountability.*

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Introduction

Zakat, as one of the primary instruments in Islamic social finance, occupies a position that is both unique and, at the same time, problematic within Indonesia's legal system and governance framework. On the one hand, zakat is understood as a religious obligation of a personal nature (a *private obligation*), the fulfillment of which is rooted in the individual awareness of Muslims. On the other hand, zakat also possesses a public dimension (a *public fund*), as it involves the management of substantial communal resources, has wide-ranging implications for social welfare, and engages formal institutions such as the National Amil Zakat Agency (BAZNAS) and Amil Zakat Institutions (LAZ). This duality raises a fundamental question: should zakat be positioned as a private domain based on trust, or as part of a public financial system subject to constitutional accountability principles (Megawati & Zulkifli, 2025).

This ambiguity becomes increasingly critical when linked to the risks of corruption and the weaknesses in supervisory systems governing zakat management. In practice, zakat administration is not entirely free from the potential for irregularities, including moral hazard, conflicts of interest, and deficiencies in institutional transparency and accountability (Ratulaah, 2025). The absence of a constitutionally integrated oversight framework places zakat management in a "gray area" between the public and private sectors (Azizah, 2026). This condition creates vulnerability to corrupt practices, particularly when large-scale zakat funds are managed without adequate control mechanisms. Therefore, a more systematic approach is required to ensure that zakat governance not only adheres to Sharia principles but also aligns with the standards of good public financial governance.

Globally, zakat is increasingly recognized as an important instrument of Islamic social finance. Nevertheless, many countries continue to face governance challenges, including weak transparency, fragmented institutional arrangements, accountability deficits, and limited integration with national legal systems (Mufid & Muhammad, 2023). These challenges indicate that the effectiveness of zakat depends not merely on its economic potential but on the quality of governance that regulates its management (*ICONZ Ke-9, Menag RI Dorong Peran Zakat Atasi Isu Global - BAZNAS*, 2025).

Indonesia possesses one of the largest zakat potentials in the world, estimated at approximately IDR 327 trillion annually. However, actual collection remains significantly lower, and a substantial amount of zakat funds continues to circulate outside officially recognized institutions. This discrepancy reflects persistent governance challenges related to accountability, supervision, and institutional trust in contemporary zakat management (Baznas, 2026; Qutaiba et al., 2024).

A common issue in both global and national contexts is the gap between the substantial potential of zakat and the quality of its governance. In Indonesia, this challenge is compounded by the dual character of zakat as a private religious obligation and a public financial instrument. Consequently, supervision and accountability mechanisms remain insufficiently integrated into the national legal framework (Anam, 2025). Moreover, a considerable amount of zakat, infaq, and sadaqah funds continues to be distributed outside officially recognized institutions, creating governance vulnerabilities due to the absence of uniform standards of transparency and accountability (*BAZNAS : Zakat Masyarakat Yang Tak Tercatat Rp 61,25 Triliun - BAZNAS*, 2020; *Marak Korupsi Dana Dan Proyek Keagamaan: Penodaan Agama Dalam Arti Sebenarnya | ICW*, 2021). These conditions increase the risk of inefficiency, weak oversight, and potential misuse of funds.

Based on the complexity of these issues, it is evident that zakat governance extends beyond technical aspects of fund management and touches upon normative, institutional, and epistemological dimensions in understanding the position of zakat itself. The ambiguity between zakat as a private obligation and a public instrument, coupled with weak integration of oversight systems, indicates a conceptual gap in formulating a comprehensive governance framework. On the one hand, religious normative approaches are often not systematically articulated within modern governance frameworks; on the other hand, state administrative approaches have not fully accommodated Qur'anic values as ethical and legitimizing foundations of zakat management. This condition underscores the importance of a study that is not merely descriptive but also analytical and reconstructive in bridging the gap between norms and practice. Previous studies on zakat governance have primarily focused on legal regulation, institutional performance, digitalization, and managerial effectiveness. However, limited attention has been given to deriving governance principles directly from Qur'anic teachings and integrating them into a comprehensive governance framework capable of addressing contemporary accountability and integrity challenges.

In this context, the present study is grounded in the need to reconstruct the conceptual foundations of zakat governance by positioning the Qur'an as the primary normative source, further elaborated through a thematic exegesis (*tafsir maudhu'i*) approach. Accordingly, the study addresses the following questions: (1) how can the institutional legitimacy of zakat be understood based on Qur'anic verses and their interpretations; (2) how are the principles of zakat distribution formulated within the Qur'anic perspective; (3) how are integrity and the prohibition of manipulation in zakat management articulated in the Qur'an and its exegesis; and (4) how can a thematic synthesis of these verses be constructed into a zakat governance model relevant to contemporary contexts, particularly in Indonesia?

Unlike previous studies that primarily examine zakat from legal, managerial, regulatory, or technological perspectives, this study offers a distinct contribution by reconstructing zakat governance through a thematic interpretation of Qur'anic verses. The novelty of this research lies in the development of a *Qur'anic Governance of Zakat* framework that systematically derives governance principles from Qur'anic teachings and their classical interpretations. Furthermore, the study integrates Qur'anic normative values with contemporary governance concepts, particularly accountability, transparency, and institutional legitimacy, while positioning zakat not merely as a religious obligation but also as a public religious fund requiring an institutional governance model that bridges Islamic ethical principles and modern governance standards.

Accordingly, this study aims to analyze the normative foundations of zakat governance in the Qur'an through a thematic exegesis approach and to formulate a Qur'anic Governance of Zakat model that is relevant to contemporary governance challenges in Indonesia.

Method

This study employs a qualitative research design with a normative–interpretative approach, focusing on the analysis of religious texts, particularly Qur'anic verses related to zakat and their exegesis. This approach is utilized to examine how the concept of zakat governance is normatively constructed within the Qur'an and how tafsir elaborates the meanings of these verses in the context of institutional legitimacy, distribution, and ethical wealth management. Accordingly, this research is not merely descriptive but also analytical and constructivist in formulating a zakat governance model grounded in Qur'anic values (Ghoni & Saloom, 2021).

The data sources in this study consist of primary and secondary materials (Satori & Qomariah, 2013). Primary data include Qur'anic verses related to zakat, particularly those concerning institutional legitimacy, distribution, ethical wealth management, and anti-manipulation principles. Secondary data comprise classical and contemporary tafsir literature, academic studies on zakat governance, regulatory frameworks, and institutional reports from zakat organizations in Indonesia. Data were collected through library research involving the identification, selection, and classification of relevant texts and references (Mezak, 2006). This method facilitates a systematic understanding of Qur'anic perspectives on zakat governance through the integration of relevant verses and their interpretations.

The selection of Ibn Kathir and Al-Shawkani is based on their scholarly authority and methodological complementarity. Ibn Kathir represents the *tafsir bi al-ma'thur* tradition, emphasizing interpretations based on the Qur'an, Hadith, and early Muslim authorities, while Al-Shawkani integrates both transmitted and rational approaches. Their combination provides a balanced foundation for deriving normative and governance-related principles from zakat verses.

Data analysis employs the thematic exegesis (*tafsir maudhu'i*) method, which involves identifying and compiling Qur'anic verses related to zakat governance, interpreting them through authoritative classical and contemporary tafsir, and organizing them into thematic categories. The analysis focuses on three principal dimensions: institutional legitimacy, distributive justice, and integrity in wealth management. Through thematic synthesis, the study develops a coherent conceptual framework for understanding zakat governance from a Qur'anic perspective.

To enhance contextual relevance, the study employs a comparative-contextual analysis by relating normative findings to contemporary zakat governance practices in Indonesia (Solikin, 2021). This step is intended to identify gaps between Qur'anic ideals and institutional realities. The findings are subsequently synthesized into a conceptual model termed the "Qur'anic Governance of Zakat."

To bridge normative Islamic teachings and contemporary governance challenges, this study employs a four-layer analytical framework. First, thematic interpretation (tafsir maudhu'i) is used to identify and interpret Qur'anic verses related to zakat governance. Second, the findings are examined through the maqasid al-shariah approach, particularly the principles of hifz al-mal (protection of wealth) and realization of maslahah (public welfare), to identify the higher objectives underlying zakat regulation. Third, these maqasid-based principles are translated into contemporary governance concepts, including transparency, accountability, legitimacy, and distributive justice. Fourth, the Fraud Diamond Theory is utilized as an analytical tool to evaluate corruption risks and governance vulnerabilities in zakat institutions. Through this integration, Qur'anic norms are not treated solely as theological prescriptions but are operationalized into governance principles and anti-fraud mechanisms relevant to modern zakat administration.

Results

Normative Construction of Zakat Governance in the Perspective of Qur'anic Verses and Tafsir

1. Institutional Legitimacy of Zakat Management

The Qur'an provides a strong normative foundation for zakat governance, encompassing institutional, distributive, and ethical dimensions of wealth management. In *Surah At-Tawbah* (9:103), Allah states:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

"Take from their wealth a charity by which you purify them and cause them to grow."

In interpreting this verse, Muhammad ibn Ali al-Shawkani in *Fath al-Qadīr* explains that the command *"khudh min amwālihim ṣadaqah"* (take charity from their wealth) has been debated among scholars—whether it refers to obligatory zakat in general or to a specific form of charity for those who repented from sin. The phrase *"tuṭahhiruhum"* is understood as purification from sins, while *"tuzakkīhim bihā"* signifies spiritual growth and moral elevation. Al-Shawkani also interprets *"wa ṣalli 'alayhim"* as an instruction for the Prophet to pray for them, since *"inna ṣalātaka sakanun lahum"* implies that such prayers bring tranquility to their souls. Thus, zakat in this verse functions not merely as a material instrument but also as a mechanism for moral purification and spiritual development (Ali Al-Shawkani, 1930, pp. 371–372).

Beyond its spiritual dimension, Al-Shawkani's interpretation reveals that the command "khudh" (take) reflects an active institutional function in zakat administration. The use of an imperative form directed to the Prophet indicates that zakat collection is not left entirely to individual discretion but involves an authorized authority responsible for its implementation. This interpretation suggests that zakat possesses an administrative dimension in addition to its devotional character. Consequently, the verse provides a normative basis for institutional involvement in zakat governance, where authority, responsibility, and accountability become essential elements of effective management.

2. Distributive Justice and Allocation of Zakat

Surah At-Tawbah (9:60) establishes the principle of just distribution of zakat:

...إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا

"Zakat expenditures are only for the poor, the needy, those employed to collect [zakat], …"

Classical exegetes interpret this verse as a unified structure of meaning. The term *"innamā"* denotes restriction (*ḥaṣr*), indicating that zakat distribution is exclusively designated for specified categories. The word *"al-ṣadaqāt"* refers to obligatory zakat rather than voluntary charity. The *fuqarā'* are those who possess little or no wealth and cannot meet basic needs, while the *masākīn* are those with income that remains insufficient. The phrase *"al-'āmilīn 'alayhā"* refers to appointed administrators responsible for managing, collecting, and distributing zakat, who are entitled to compensation for their services. According to Ibn Kathir, the structure of this verse demonstrates that zakat distribution is systematic, measurable, and grounded in social justice, with each term representing a distinct category of recipients based on need and function (ibn Kathir, 1999, pp. 169–170).

The restrictive expression "innamā" plays a crucial interpretative role because it limits the distribution of zakat exclusively to the categories specified in the verse. This linguistic structure demonstrates that the Qur'an does not leave zakat allocation to subjective judgment or unrestricted discretion. Instead, it establishes a normative framework that protects the rights of beneficiaries and prevents arbitrary distribution. The emphasis on clearly defined recipient groups indicates that social justice in zakat is achieved through rule-based allocation rather than personal preference. This interpretation provides the foundation for governance principles related to fairness, transparency, and accountability in contemporary zakat distribution systems.

The interpretations of the zakat distribution verses reveal that the designation of eight categories of beneficiaries reflects a structured mechanism of social redistribution rather than a discretionary charitable practice. The Qur'anic allocation framework demonstrates that zakat is intended to achieve distributive justice by directing resources toward vulnerable and socially disadvantaged groups. From the perspective of *maqasid al-shariah*, this arrangement serves the objective of *hifz al-mal* (protection of wealth) by ensuring that wealth circulates within society and contributes to public welfare. Therefore, contemporary zakat governance should not only emphasize efficient collection but also guarantee that distribution processes are transparent, equitable, and aligned with the social objectives established by the Qur'an.

3. Integrity and the Prohibition of Manipulation

From the perspective of wealth ethics, *Surah Al-Baqarah* (2:267) states:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ

"O you who believe, spend from the good things which you have earned…"

Classical mufassirūn explain that the address *"yā ayyuhā alladhīna āmanū"* is an honorable call, signaling the importance of the command directed to believers. The term *"anfiqū"* denotes an obligation to spend wealth, whether in the form of zakat or voluntary charity, as an act of obedience to Allah. The phrase *"min ṭayyibāti mā kasabtum"* emphasizes that the wealth given must be lawful, pure, and of good quality, rather than something inferior or undesirable. Scholars stress that *ṭayyibāt* encompasses both legality (*ḥalāl*) and propriety, meaning that one should not give what they themselves would find unacceptable. Thus, this verse establishes a fundamental ethical principle: financial worship is evaluated not only by its quantity but also by the quality and source of wealth (ibn Kathir, 1999a, pp. 708–709).

The interpretations concerning the prohibition of consuming wealth unlawfully demonstrate that the Qur'an establishes a strong ethical framework for financial management. Although the verse addresses unlawful appropriation of wealth in a general sense, its normative implications extend directly to the governance of zakat funds. The phrase "min tayyibāti mā kasabtum" carries a broader meaning than merely encouraging charitable giving from lawful income. Classical exegetes emphasize that "tayyib" refers not only to legal permissibility but also to ethical quality and moral integrity. Therefore, the verse establishes a normative expectation that financial transactions related to worship must be based on honesty and ethical conduct. In this context, the principle of "tayyib" can be extended to the governance of zakat funds, where integrity becomes a prerequisite for both the source and management of financial resources.

Any form of embezzlement, misuse of authority, manipulation of financial reports, or diversion of zakat resources for personal interests constitutes a violation of the Qur'anic principle of justice and trustworthiness. In governance terms, this principle supports the implementation of transparency, accountability, and financial control mechanisms. Furthermore, within the framework of Fraud Diamond Theory, the Qur'anic prohibition against unlawful enrichment functions as an ethical barrier that reduces opportunities for rationalization, thereby strengthening institutional resistance to fraudulent behavior.

4. Amanah and Accountability in Zakat Governance

Surah Al-Baqarah (2:264) provides a strong warning against manipulative behavior in charitable giving:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُبْطِلُوا صَدَقَاتِكُم بِالْمَنِّ وَالْأَذَىٰ

"O you who believe, do not invalidate your charities with reminders [of your generosity] or injury…"

Classical exegetes explain that the prohibition *"lā tubṭilū ṣadaqātikum"* indicates that acts of charity may lose their value in the sight of Allah if not accompanied by proper ethical conduct. The term *"al-mann"* refers to reminding recipients of one's generosity, while *"al-adhā"* encompasses any form of harm, whether verbal or behavioral, inflicted upon the recipient. According to Ibn Kathir, these attitudes undermine the spiritual value of charity by eroding sincerity and diminishing the dignity of recipients. Therefore, this verse highlights that charitable acts are not merely material transactions but require ethical integrity, sincerity, and respect for the recipient (ibn Kathir, 1999b, pp. 715–716).

The prohibition of "*al-mann*" and "*al-adha*" demonstrates that the value of charitable acts depends not only on compliance with legal requirements but also on ethical conduct. Ibn Kathir's interpretation highlights the importance of sincerity, respect, and responsibility toward beneficiaries. These ethical requirements reflect the broader Qur'anic concept of trustworthiness in managing social obligations. Therefore, accountability in zakat governance should not be understood merely as administrative compliance but as an extension of the moral responsibility embedded within the Qur'anic ethics of charitable giving.

The concept of *amanah* highlighted by the mufassirun extends beyond personal morality and encompasses responsibility in managing public interests. In the context of zakat administration, *amanah* requires managers to safeguard funds, implement programs responsibly, and provide accurate information regarding collection and distribution activities. This interpretation demonstrates that accountability is not merely an administrative requirement but a religious obligation rooted in Qur'anic teachings. Accordingly, accountability mechanisms such as financial reporting, auditing, and public disclosure may be viewed as contemporary institutional expressions of the Qur'anic principle of *amanah*. The stronger the implementation of accountability, the lower the likelihood of governance failures and fund mismanagement.

5. Zakat as a Public Religious Fund

Surah Al-Baqarah (2:110) emphasizes the integration between zakat and the broader system of social worship:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

"Establish prayer and give zakat."

Classical commentators explain that the command *"aqīmū al-ṣalāh"* refers to the proper establishment of prayer in all its aspects—ritual, conditions, and spiritual devotion as a form of vertical relationship between humans and God. Meanwhile, *"ātū al-zakāh"* signifies the obligation to fulfill zakat as a manifestation of social responsibility in wealth distribution. The conjunction of these commands within a single verse indicates an intrinsic integration between ritual and social worship. Ibn Kathir emphasizes that faith is not only measured by spiritual devotion but also by tangible contributions to social justice and welfare (ibn Kathir, 1999c, pp. 293–294).

The repeated association between prayer and zakat throughout the Qur'an reflects a unique relationship between personal devotion and social responsibility. While prayer primarily concerns the relationship between individuals and God, zakat necessarily involves the redistribution of wealth within society. Ibn Kathir's interpretation suggests that the fulfilment of faith is inseparable from social obligations toward others. This linkage indicates that zakat cannot be understood solely as a private act of worship because its implementation directly affects collective welfare and public interests.

A synthesis of the relevant Qur'anic verses and their interpretations demonstrates that zakat possesses both religious and public characteristics. While the obligation originates from individual religious duty, its collection, management, and distribution involve collective interests that extend beyond the relationship between the donor and God. The recognition of *amil*, the regulation of beneficiaries, and the emphasis on justice and accountability collectively indicate that zakat functions as a public religious fund. This concept implies that zakat resources should be governed through institutional arrangements that ensure transparency, legitimacy, and public accountability. Consequently, the governance of zakat cannot rely solely on personal trust or religious goodwill but requires regulatory and institutional mechanisms capable of protecting public interests while preserving its religious character. This understanding also provides the normative basis for integrating Qur'anic values, *maqasid al-shariah*, governance principles, and fraud prevention mechanisms into a comprehensive model of zakat governance.

The concept of a public religious fund emerges from the unique legal and theological character of zakat. Unlike ordinary private charity, zakat is a compulsory religious obligation whose beneficiaries, collection mechanisms, and distribution categories are explicitly regulated by Islamic law. The Qur'an recognizes institutional actors (*'amil*) as legitimate administrators of zakat, indicating that zakat management is not exclusively a private transaction between donor and recipient. Furthermore, because zakat funds are intended to achieve collective welfare and poverty alleviation, their utilization affects broader public interests.

From the perspective of *maqāṣid al-sharī'ah*, zakat serves not only individual spiritual purification but also the protection of wealth (*ḥifẓ al-māl*) and the realization of social welfare (*maṣlaḥah 'āmmah*). The institutional management of zakat therefore reflects the transformation of a religious obligation into a mechanism for achieving broader societal objectives. These characteristics distinguish zakat from purely private religious acts and justify its classification as a public religious fund: a religiously mandated resource managed for public benefit under institutional accountability mechanisms.

Discussion

Integrating Interpretation, Maqasid al-Shariah, Governance and Fraud Diamond Theory

This study adopts an integrative analytical framework that connects Qur'anic principles, maqāṣid al-sharī'ah, governance standards, and Fraud Diamond Theory to reform zakat management. The thematic interpretation serves as a normative foundation for identifying key principles of institutional legitimacy, distributive justice, and accountability. Through this approach, the Qur'an is utilized to provide a value-based framework for contemporary governance. The interpretations of Ibn Kathir and Al-Shawkani are employed to ground these values in substantive meanings relevant to modern zakat administration.

The principles derived are analyzed through maqāṣid al-sharīʻah, specifically ḥifẓ al-māl, al-ʻadl, and maṣlaḥah, to define the higher objectives of the governance model. Through the maqāṣid approach, institutional legitimacy is framed as a mechanism for public interest, distributive justice as a vehicle for social welfare, and accountability as a safeguard for public trust. Consequently, maqāṣid al-sharīʻah functions as a critical bridge that translates abstract normative values into concrete socio-legal objectives suitable for contemporary governance systems.

These objectives are operationalized into the "Qur'anic Governance of Zakat" model, evaluated using Fraud Diamond Theory to ensure structural integrity. This model integrates transparency, accountability, and professional supervision to implement religious values effectively. Meanwhile, Fraud Diamond Theory identifies vulnerabilities regarding pressure, opportunity, rationalization, and capability, functioning as a robust risk-control instrument. Through this integration, the model provides a comprehensive structure that links religious ethics with institutional accountability and systematic fraud prevention in modern zakat management.

The development of Islamic social finance over the past decades has undergone a significant transformation, both conceptually and in its practical implementation. Instruments such as zakat, infaq, sadaqah, and waqf are no longer viewed merely as ritual religious obligations; rather, they have evolved into integral components of a social finance system with substantial potential to support inclusive and sustainable economic development. Numerous studies indicate that the global potential of Islamic social finance continues to grow, driven by increasing awareness among Muslims regarding equitable wealth distribution and its contribution to achieving the Sustainable Development Goals (SDGs) (Ashurov et al., 2021). Nevertheless, this vast potential has not yet been fully optimized due to persistent structural challenges, particularly those related to transparency, accountability, and public trust in zakat management institutions.

This broader understanding reflects the integrative paradigm of Islamic studies proposed by Ali Shariati, who viewed Islam not merely as a system of ritual worship, but as a comprehensive social and civilizational framework encompassing ethical, economic, and institutional dimensions. According to Shariati, Islamic teachings should be approached through multidimensional analysis that connects normative religious values with historical and social realities (Usman, 2021). In the context of Islamic social finance, this perspective supports the understanding of zakat as both a spiritual obligation and a transformative instrument for social justice and institutional development.

One of the fundamental issues in zakat management lies in institutional arrangements. In Indonesia, zakat institutions continue to face multiple challenges, including fragmented authority between state and non-state actors, weak inter-institutional coordination, and underdeveloped supervisory systems. These challenges are further complicated by legal ambiguity. Normatively, zakat has a strong foundation in Islamic law, yet in practice it is also subject to the positive legal system of the state. This lack of harmony between constitutional norms and Sharia principles often leads to legal uncertainty in zakat governance (Mustofa et al., 2025).

Such regulatory ambiguity has direct implications for zakat governance, which has yet to fully reflect the principles of good governance. Ideally, zakat governance should embody transparency, accountability, effectiveness, and public participation. However, in practice, many zakat institutions have not fully achieved these standards. Limited transparency in financial reporting and fund distribution remains a key factor contributing to low public trust in zakat institutions (Pamuncak et al., 2025). Furthermore, a lack of innovation in zakat management hinders improvements in efficiency and effectiveness in distribution mechanisms (Amri et al., 2024).

Within the management process, the role of the state is crucial in ensuring that zakat is administered professionally and responsibly. The state holds the authority to regulate, supervise, and facilitate zakat management in the public interest. However, the state's role cannot be separated from the inherent religious dimension of zakat. Therefore, a balance must be maintained between state authority and community participation in zakat governance. From a constitutional law perspective, this necessitates a clear and unambiguous regulatory framework that ensures legal certainty while preserving the Sharia values underpinning zakat management (Mustofa et al., 2025). Weak governance and legal ambiguity continue to produce significant consequences, particularly in the form of corruption risks and declining public trust. Non-transparent and weakly accountable systems create opportunities for misuse of zakat funds, whether through corruption or inefficiencies in distribution. These risks not only result in financial losses but also undermine the institutional legitimacy of zakat organizations (Parkavi et al., 2023; Praveena et al., 2025).

Beyond corruption risks, low public trust constitutes a major challenge in zakat management. Public trust is a critical factor in the success of zakat collection, especially in modern states where zakat enforcement is not fully coercive (Naufal et al., 2025). Studies indicate that public trust in zakat institutions is strongly influenced by transparency, accountability, and the quality of communication between zakat institutions and *muzakki* (donors) (Hamdani et al., 2024). Therefore, enhancing public trust must be a central priority in institutional reform, both through improved reporting systems and more effective communication strategies.

As a core instrument of Islamic social finance, zakat possesses strong normative legitimacy rooted in the Qur'an and Hadith and occupies a central position as one of the pillars of Islam. However, contemporary developments have introduced new challenges regarding its legitimacy, particularly in relation to modern zakat objects such as professional income, financial assets, and non-traditional forms of wealth. Studies employing a *maqasid al-shari'ah* approach emphasize that zakat should not be understood solely in a textual sense but must also be contextualized to achieve the higher objectives of Sharia, namely social justice and economic welfare (Saleh et al., 2024). On the other hand, critical scholarship suggests that failure to develop adaptive zakat systems may result in the loss of zakat's role as an effective alternative fiscal instrument capable of reducing inequality and dependence on exploitative tax systems (Kuran, 2020). Thus, the legitimacy of zakat in the modern context requires conceptual reconstruction that integrates both textual foundations and contemporary economic realities.

From the perspective of distribution, the Qur'an explicitly defines eight categories (*asnaf*) of zakat recipients as a binding normative framework. However, in modern practice, zakat distribution has evolved beyond purely charitable approaches toward economic empowerment and sustainable development. Studies demonstrate that zakat holds significant potential in supporting the achievement of the SDGs, particularly in poverty alleviation, expanding access to education, and improving healthcare services (Baba et al., 2025). Additionally, modeling-based approaches suggest that optimal zakat distribution can significantly enhance wealth redistribution within an economic system (Abderrahim & Fadma, 2024). Nevertheless, limitations persist, particularly due to the normative boundaries of Sharia, which may restrict the extent to which certain global agendas—such as gender equality and climate change—are fully incorporated.

Furthermore, in the context of financial integrity within Islamic social finance, zakat plays a strategic role as a mechanism for equitable wealth redistribution. Islamic financial models based on zakat emphasize transparency, accountability, and social responsibility, in contrast to conventional financial systems that are largely debt- and interest-based. Research indicates that integrating zakat into an Islamic fiscal system can contribute to a more stable and sustainable financial structure by reducing dependence on debt-based instruments (Setianingrum et al., 2025). Moreover, the ethical dimension of Islamic financial architecture highlights the importance of honesty, justice, and the prohibition of exploitation in managing public funds (Geraci, 2025). This demonstrates that zakat functions not only as an economic instrument but also as a value-based system that regulates economic behavior both morally and spiritually.

In terms of governance, numerous studies show that the effectiveness of zakat management is highly dependent on institutional quality and governance systems. Zakat governance reform includes strengthening collection and distribution mechanisms, as well as integrating zakat into positive law and public policy frameworks. In the Indonesian context, reconstructing zakat within the national legal system is essential to ensure legal certainty, accountability, and inter-institutional coordination (Muhasim & Ul Haq, 2019). Bibliometric studies further reveal that zakat research continues to expand, with increasing focus on governance, technological innovation, and integration into global economic systems (Supriani et al., 2022). This indicates that zakat has evolved into a multidisciplinary field requiring an integrative approach that combines normative, empirical, and policy perspectives.

However, existing research remains largely fragmented—both between normative religious approaches and empirical institutional analyses, and between textual studies and practical applications. Zakat studies often focus either on *fiqh* (Islamic jurisprudence) or on policy and management analysis, without systematically linking the two. As a result, a significant gap persists in the literature regarding how Qur'anic normative values can be translated into operational governance principles relevant to contemporary contexts. This gap highlights the need for a new approach capable of comprehensively integrating textual analysis with empirical realities.

Based on this gap, the present study offers a novel contribution through a thematic (*maudhu'i*) exegesis of zakat-related Qur'anic verses, focusing on three main aspects: legitimacy, distribution, and financial integrity within Islamic social finance. Unlike previous studies that tend to adopt either normative or empirical approaches in isolation, this research seeks to reconstruct zakat governance by integrating Qur'anic values, classical tafsir, and *maqasid al-shari'ah* principles into a unified conceptual framework. Furthermore, this study situates zakat within the broader context of Islamic social finance and connects it to global issues such as sustainable development and public financial governance.

Accordingly, the primary contribution of this research lies in bridging the gap between normative principles and practical implementation in zakat governance through the formulation of a conceptual model termed the "Qur'anic Governance of Zakat." This model is expected not only to strengthen the legitimacy of zakat as an accountable public instrument but also to enhance the effectiveness of its distribution and ensure integrity in the management of Islamic social finance. Academically, this study contributes to the development of a more integrative approach in Islamic economic law scholarship, while practically, it offers a reference for institutional reform of zakat governance in Indonesia and other Muslim-majority countries.

Zakat Governance Challenges in Indonesia

1. Legal Status of Zakat: Dualism between Private and Public Domains

Zakat in Indonesia possesses a dual legal status, functioning both as a religious obligation and as a public instrument within the framework of social welfare. Normatively, zakat is an individual religious duty of a private nature, closely linked to the dimension of worship. However, through state regulations such as Law No. 23 of 2011, zakat has also been positioned as part of public policy aimed at poverty alleviation and the enhancement of social welfare (Kusriyah, 2020). This finding aligns with the view that zakat in Indonesia operates simultaneously within two domains: the religious and the state domains. In practice, this creates a form of *mixed legal consciousness*, blurring the boundary between private and public law (Alfitri, 2022). Consequently, zakat can no longer be dichotomously categorized as a purely private obligation but has evolved into a public instrument with broad social and economic implications.

A restatement of this condition reveals a fundamental contradiction between the private and public dimensions of zakat governance. On the one hand, as a religious obligation, zakat cannot be fully enforced by the state due to its connection with religious freedom. On the other hand, the state has a legitimate interest in regulating zakat as a potential economic resource to support social welfare programs (Abdulai & Shamshiry, 2014). This tension generates complexity in policy implementation, particularly in terms of compliance, distribution, and supervision.

Institutionally, this dualism is reflected in Indonesia's zakat management structure, which involves both state institutions such as the National Amil Zakat Agency (BAZNAS) and non-governmental zakat organizations. While this indicates progress toward institutionalization within the national legal system, studies show that despite modernization efforts including digitalization and the adoption of corporate governance principles regulatory gaps persist, particularly in supervision and integration between the public and private sectors (Nashirudin et al., 2025).

This legal complexity also affects public compliance. Regulations perceived as complex or unclear may encourage non-compliance, with individuals choosing not to channel zakat through official institutions (Bin-Nashwan, 2025). This reinforces the notion that the ambiguity of zakat's legal status affects not only its normative framework but also its practical effectiveness.

From a constitutional perspective, although zakat is not explicitly mentioned in the 1945 Constitution of the Republic of Indonesia, its substance and function can be derived from constitutional principles, particularly those related to state finance and social welfare. Article 23 emphasizes that state finances must be managed transparently and responsibly for the greatest prosperity of the people. In this context, zakat as a wealth redistribution instrument aligns with this constitutional objective.

Furthermore, Article 34, which mandates state responsibility for the poor and neglected children, provides normative legitimacy for state involvement in zakat management. Zakat, as an Islamic social finance instrument, directly supports this constitutional mandate. Therefore, state intervention in zakat governance should not be viewed as excessive but rather as part of its constitutional obligation to realize social justice. This supports the argument that zakat may be conceptualized as a *public religious fund*, grounded in constitutional values, even if not explicitly stated. This approach aligns with the welfare state concept, where the state acts not only as a regulator but also as a facilitator of social distribution. Thus, the constitutionalization of zakat can be understood as an integrative effort to bridge religious values and the national legal system.

2. Corruption Risk Analysis in Zakat Governance

Zakat governance is inherently vulnerable to corruption risks. This vulnerability is amplified by the digitalization of zakat management systems, which, while enhancing efficiency, also introduces new opportunities for fraud, particularly in technology-based transactions (Hamsin et al., 2024). To analyze these risks, this study employs the Fraud Diamond Theory, which identifies four key factors influencing fraudulent behavior: pressure, opportunity, rationalization, and capability.

First, *pressure* arises from institutional demands, including targets for fundraising and effective distribution. Such pressure may stem from public expectations, organizational performance indicators, or operational needs, potentially driving individuals toward unethical actions. Second, *opportunity* is the most significant factor in increasing corruption risk. Weak oversight systems, regulatory limitations, and lack of transparency create substantial opportunities for misuse of funds. Hamsin et al. (2024) emphasize that weaknesses in digital security systems and the absence of comprehensive regulations are key contributors to fraud risk in zakat management. Third, *rationalization* involves the justification of unethical behavior. In the context of zakat, this may take the form of flexible interpretations of fund usage, particularly in the absence of clear standards. Additionally, strong public trust in religious institutions may be misused as moral justification by perpetrators. Fourth, *capability* refers to an individual's ability to commit and conceal fraud. Individuals with access to financial systems and sensitive information are more likely to exploit such opportunities, especially in the absence of adequate internal controls.

A critical analysis of these factors indicates that corruption risk in zakat governance is not merely individual but systemic. Weak regulatory frameworks, insufficient oversight, and governance deficiencies significantly increase this risk. Therefore, anti-corruption efforts must go beyond moral appeals and include comprehensive systemic reforms. From a criminal law perspective, the misuse of zakat funds may fall under corruption offenses, particularly when such funds are managed by state-affiliated institutions. Law No. 31 of 1999, as amended by Law No. 20 of 2001, defines corruption as acts causing losses to state finances or the national economy. A key question is whether zakat funds can be classified as part of state finances. When zakat is managed by state-recognized institutions such as BAZNAS, there is a strong argument for categorizing it as a *quasi-public fund*. Consequently, misuse of such funds may be prosecuted as corruption, especially where abuse of authority is involved.

However, the lack of legal clarity creates enforcement challenges. Not all zakat institutions are subject to uniform standards, making it difficult to distinguish between administrative violations, ethical breaches, and criminal offenses. Therefore, clearer regulatory frameworks are needed to define the legal status of zakat funds and establish accountability mechanisms, preventing legal uncertainty in addressing misconduct.

3. Institutional Reconstruction Model of Zakat Governance

Based on the findings and analysis, this study proposes a model for reconstructing zakat institutions, focusing on strengthening legal status, governance structures, and supervisory mechanisms. The model is grounded in the idea that zakat should be constitutionalized as part of a public financial system rooted in religious values. The central restatement is that zakat should be positioned as a *public religious fund*—a public resource with a religious foundation. Under this redefinition, zakat is no longer viewed solely as a private obligation but as a public instrument with significant legal and social implications.

Conceptually, a public religious fund differs from both state revenue and private charity. It remains religious in origin because its obligation derives from divine command and its utilization is restricted by sharia principles. At the same time, it possesses a public character because it is collected, administered, supervised, and distributed through institutions serving collective social objectives. Therefore, zakat governance requires a hybrid accountability model that combines religious legitimacy with public governance standards.

This hybrid nature provides the theoretical basis for positioning zakat institutions within a quasi-public governance framework. In this framework, accountability is not limited to compliance with religious obligations but also encompasses transparency, auditing, public reporting, and institutional oversight. Such an approach enables zakat institutions to preserve their religious legitimacy while simultaneously fulfilling contemporary standards of good governance and public accountability.

This approach aligns with the notion that zakat can be integrated into broader strategies for sustainable development and poverty alleviation (Abdulai & Shamshiry, 2014; Munir et al., 2023). To address governance weaknesses, the study proposes a more structured and operational institutional model:

- **First**, repositioning BAZNAS as a *quasi-public financial authority*, with accountability standards comparable to state financial institutions. In this role, BAZNAS would act not only as a manager but also as a national coordinator with supervisory authority over all zakat institutions.
- **Second**, strengthening audit systems through integration with state oversight bodies such as the Supreme Audit Agency (BPK) or independent inspectorates. Audits should extend beyond administrative compliance to include performance and social impact evaluation.
- **Third**, developing digital systems based on public transparency, such as a national zakat dashboard enabling real-time monitoring of collection and distribution. This system could be enhanced with blockchain technology to ensure data integrity and prevent manipulation.

- **Fourth**, harmonizing zakat regulations with the national financial system, including the possibility of partial integration into the fiscal framework while preserving its religious character.

Overall, this reconstruction model emphasizes a holistic and integrative approach to zakat governance, encompassing legal reform, institutional strengthening, and the internalization of ethical and religious values. Zakat, therefore, can function optimally as an Islamic social finance instrument that is not only economically effective but also socially just and aligned with Sharia principles. By linking empirical findings with theoretical analysis, this discussion underscores that zakat governance requires a multidisciplinary approach integrating legal, economic, and ethical perspectives. Without comprehensive reform, the vast potential of zakat as a social welfare instrument will remain underutilized.

Reconstructing Zakat as a Public Religious Fund

The preceding discussion demonstrates that zakat cannot be adequately understood solely as a private act of worship or as a conventional public financial instrument. Building upon the legal, constitutional, and governance analysis presented above, this section develops the concept of zakat as a public religious fund. This concept serves as the theoretical foundation for reconciling the dual character of zakat as both a religious obligation and a public welfare instrument, while providing a coherent basis for institutional accountability and governance reform.

Theoretically, the position of zakat within Indonesia's legal system can be analyzed through the concept of *state auxiliary organs*. Zakat management institutions such as Badan Amil Zakat Nasional (BAZNAS) reflect an institutional form that does not fully belong to the core structure of government, yet performs significant public functions. This condition places zakat within the category of quasi-state institutions possessing dual legitimacy religious legitimacy and constitutional legitimacy. However, this dual legitimacy is not always accompanied by clear supervisory mechanisms. As a result, a normative gap emerges, leading to weak institutional accountability. From a constitutional law perspective, this situation contradicts the principle of *legal certainty*, as any public instrument should operate within a clear, consistent, and enforceable regulatory framework.

This ambiguity becomes even more problematic when viewed through the lens of *maqāṣid al-sharī'ah*, particularly the principle of *ḥifẓ al-māl* (protection of wealth). Zakat, as a mechanism for wealth distribution, is intended to maintain economic balance and safeguard the rights of *mustaḥiq* (eligible recipients). However, when zakat governance is weak and vulnerable to corruption, these objectives are distorted. The misuse of zakat funds not only violates positive law but also contradicts the fundamental objectives of Sharia. Therefore, strengthening zakat governance constitutes an integral part of realizing *maqāṣid al-sharī'ah* in a substantive sense.

Within a broader framework, this study offers a scientific insight by integrating constitutional law, criminal law, and Islamic ethics in understanding zakat as an Islamic social finance instrument. This approach emphasizes that zakat-related problems cannot be resolved through a purely sectoral perspective but require a multidisciplinary integration. Zakat should be positioned as a *public religious fund*—a public resource grounded in religious values thereby subject to public financial governance principles without losing its spiritual dimension.

Several characteristics distinguish zakat from ordinary private charity and justify its classification as a public religious fund. First, zakat is mandatory rather than voluntary, creating a legal-religious obligation upon eligible Muslims. Second, its beneficiaries are predetermined by the Qur'an through the asnaf system, limiting discretionary allocation. Third, the Qur'an explicitly recognizes institutional administrators (*amil*), thereby legitimizing organized collection and distribution. Fourth, the ultimate objective of zakat extends beyond individual piety to the realization of collective welfare and social justice. These distinctive features indicate that zakat possesses a public dimension that necessitates institutional governance, transparency, and accountability mechanisms comparable to those applied to other public-interest funds.

This concept is essential for bridging the dichotomy between private and public domains that has long been a source of tension in zakat governance. The integration of Qur'anic ethics and constitutional governance thus becomes a key element in the reconstruction of zakat institutions. The Qur'an provides a strong normative foundation for zakat governance, encompassing institutional legitimacy, distribution mechanisms, and ethical principles of wealth management. Accordingly, a Qur'anic governance framework offers not only normative guidance but also a conceptual basis for developing a more accountable, transparent, and just zakat system in contemporary contexts.

Qur'anic Governance Model of Zakat

The conceptual contribution of this study lies in the methodological integration of four analytical dimensions: interpretation, maqasid al-shariah, governance, and fraud prevention. The thematic interpretation identifies normative commands concerning legitimacy, distribution, integrity, and accountability. These findings are subsequently interpreted through maqasid al-shariah to reveal their underlying objectives, particularly the protection of wealth (hifz al-mal), social justice ('adl), and public welfare (maslahah). The maqasid principles are then translated into governance standards such as transparency, accountability, participation, and institutional legitimacy. Finally, the Fraud Diamond Theory provides an operational framework for identifying corruption risks arising from pressure, opportunity, rationalization, and capability. Consequently, Qur'anic Governance is constructed as an integrated system in which interpretation provides normative foundations, maqasid supplies objectives, governance offers institutional mechanisms, and Fraud Diamond Theory functions as a risk-control instrument.

Qur'anic Verse	Normative Dimension	Qur'anic Principle	Governance Relevance	Legal & Institutional Implications
At-Tawbah: 103	Institutional Legitimacy	Authority in Zakat Management	Legitimization of formal institutions (state role)	Basis for establishing zakat institutions (Badan Amil Zakat Nasional (BAZNAS) as a quasi-state organ)
At-Tawbah: 60	Social Distribution	Distributive Justice	Targeted and equitable distribution	Standardization of distribution based on *asnaf* (social accountability)
Al-Baqarah: 267	Wealth Ethics	Lawfulness and Quality of Wealth	Financial integrity	Validation of fund sources and transparency in collection
Al-Baqarah: 264	Anti-Manipulation	Prohibition of Riya (showing off) and Misuse	Anti-corruption ethics	Prevention of fraud and moral hazard in zakat management
Al-Baqarah: 110	Social Worship System	Integration of Ritual and Social Worship	Institutional system integration	Zakat as part of a structured social welfare system

Conceptual Visualization (Narrative Diagram)

[QS. At-Tawbah: 103]

(Institutional Legitimacy / Authority)

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| |

[QS. Al-Baqarah: 267] [QS. Al-Baqarah: 264]

(Wealth Ethics) (Anti-Manipulation)

| |

↓

[QS. At-Tawbah: 60]

(Social Distribution)

↓

[QS. Al-Baqarah: 110]

(Integrated Social Worship System)

The conceptual diagram demonstrates that Qur'anic verses do not stand independently; rather, they form an integrated normative system in zakat governance. *Surah At-Tawbah* (9:103) serves as the institutional foundation, providing legitimacy for the authority responsible for zakat management. This principle is further reinforced by ethical dimensions found in *Surah Al-Baqarah* (2:267) and (2:264), which emphasize integrity and the prohibition of manipulation in wealth management. Subsequently, *Surah At-Tawbah* (9:60) establishes a framework for distribution grounded in social justice, which in modern contexts may be translated into data-driven and needs-based allocation systems. The system reaches its most comprehensive form in *Surah Al-Baqarah* (2:110), where zakat is positioned as part of a structured system of social worship.

This analysis affirms that core principles of good governance transparency, accountability, justice, and integrity are inherently rooted in the Qur'an. It strengthens the argument that the reconstruction of zakat institutions is not merely administrative but represents the practical implementation of Qur'anic values within the modern state context, conceptualized here as Qur'anic governance.

The concept of Qur'anic governance in zakat management emphasizes that governance should not be understood solely as an administrative or procedural mechanism, but as a value-based system grounded in Qur'anic normative principles. In this perspective, the Qur'an provides not only theological legitimacy for zakat but also an ethical and structural framework reflecting ideal governance principles, including transparency, accountability, distributive justice, and moral integrity. A central emphasis of Qur'anic governance lies in the integration of institutional authority and moral responsibility. *Surah At-Tawbah* (9:103) indicates that zakat management possesses authoritative legitimacy, where the state or *amil* plays an active role in collection and administration. This suggests that zakat is not purely a private matter but part of a structured social system. Thus, Qur'anic governance principles recognize institutionalization as a form of public accountability.

Furthermore, Qur'anic governance underscores distributive justice as a fundamental pillar. *Surah At-Tawbah* (9:60) explicitly defines the categories (*asnaf*) of zakat recipients, demonstrating that distribution must not be arbitrary but should be based on need and social justice. In contemporary terms, this aligns with the concept of targeted distribution in public policy, which requires accurate data systems, verification mechanisms, and evaluation processes. Another crucial dimension is integrity and ethical conduct in wealth management. *Surah Al-Baqarah* (2:267) emphasizes that funds must originate from lawful and high-quality sources, while (2:264) prohibits manipulation, ostentation (*riya'*), and actions that undermine the moral value of giving. These verses indicate that Qur'anic governance is concerned not only with outcomes (*output*) but also with processes (*process*), making integrity a foundational element throughout the zakat management cycle.

Policy and Governance Implications

Qur'anic governance situates zakat within an integrated system of social worship, as reflected in *Surah Al-Baqarah* (2:110). The pairing of prayer and zakat signifies that governance cannot be separated from spirituality. Accountability in zakat management is therefore both horizontal (to society) and vertical (to God). This concept transcends the predominantly secular paradigm of modern governance by incorporating a transcendental dimension as an intrinsic internal control mechanism.

In essence, Qur'anic governance in zakat management emphasizes three main aspects: (1) institutional legitimacy grounded in normative authority; (2) structured and targeted distributive justice; and (3) moral integrity encompassing the entire management process. These aspects form a holistic governance system in which spiritual values and administrative principles are fully integrated. In contemporary contexts, this approach is highly relevant for bridging the gap between religious norms and institutional practices, while strengthening zakat's role as an Islamic social finance instrument that is economically effective, socially just, and ethically sound.

Compared to previous studies, this research offers a significantly different approach. Most prior research has focused on technical and managerial aspects, such as efficiency in zakat collection or the utilization of digital technology (Amri et al., 2024). Other studies emphasize regulatory aspects without linking them to corruption risks or *maqāṣid al-sharī'ah* (Mustofa et al., 2025). This study advances beyond these approaches by integrating legal, ethical, and governance dimensions into a comprehensive analytical framework, thereby addressing fragmentation within existing literature.

The implications of these findings can be understood across three key dimensions. Theoretically, this study reinforces the concept of zakat as part of public law grounded in religious values and introduces a model for the constitutionalization of zakat as a new framework in Islamic legal studies. Practically, the study highlights the importance of strengthening supervision mechanisms, transparency, and accountability in zakat governance. While digitalization offers promising solutions, it must be accompanied by robust security systems to prevent fraud. Additionally, enhancing human resource capacity within zakat institutions is essential for strengthening institutional integrity.

From a policy perspective, this study advocates for the harmonization of zakat regulations with the national financial system, as well as strengthening the institutional position of zakat bodies within public governance structures. The state should provide clearer legal frameworks to resolve ambiguities in zakat's status while ensuring that its management aligns with both Sharia principles and good governance standards. Integrating zakat into national development strategies is also a strategic step to optimize its role in poverty alleviation and social welfare improvement. Ultimately, this analysis underscores that institutional reconstruction in zakat governance is a necessity. Without comprehensive reform, the vast potential of zakat as an Islamic social finance instrument will remain underutilized. The integration of Qur'anic ethics and constitutional governance is therefore essential to building a zakat system that is not only economically effective but also socially just and morally grounded.

Conclusion

This study demonstrates that the primary challenge in zakat governance does not lie in the absence of normative foundations, but rather in the failure to translate Qur'anic principles into operational and accountable institutional designs. The Qur'an inherently establishes the foundations of Qur'anic governance through authoritative legitimacy (*Surah At-Tawbah* 9:103), distributive justice (*Surah At-Tawbah* 9:60), and ethical integrity alongside anti-manipulation principles (*Surah Al-Baqarah* 2:267 and 2:264). However, in the Indonesian context, the dual character of zakat as both a private religious obligation and a public financial instrument has created a gray area that is vulnerable to inefficiency and misuse. This ambiguity highlights the need for a structural transformation in zakat governance.

Accordingly, the reconstruction of zakat governance should be directed toward the constitutionalization of zakat as a *public religious fund*, governed by accountability standards comparable to those of public finance, while preserving its inherent spiritual dimension. The Qur'anic Governance of Zakat model proposed in this study offers an integrative synthesis between revealed norms, *maqāṣid al-sharī'ah* principles, and contemporary public governance frameworks. This model bridges the gap between text and context, enabling a more coherent and applicable governance structure. Through this approach, zakat is not merely positioned as a religious obligation but also as a strategic instrument for promoting equitable, sustainable, and integrity-driven economic development.

This study is subject to several limitations. First, the analysis is primarily based on a normative and thematic interpretation of Qur'anic verses, focusing on classical exegesis and conceptual governance frameworks. As a result, the study does not empirically examine the implementation of these principles within specific zakat institutions. Second, the proposed Qur'anic Governance of Zakat model remains conceptual and has not yet been tested through field-based research or institutional case studies. Therefore, caution is required in generalizing its practical effectiveness across different regulatory and socio-economic contexts.

Future research may address these limitations by conducting empirical investigations of zakat institutions, particularly regarding the implementation of transparency, accountability, and anti-fraud mechanisms. Comparative studies across different Muslim-majority countries would also be valuable in assessing how the concept of zakat as a public religious fund operates under diverse legal and governance systems. In addition, future scholarship may further develop measurable indicators of Qur'anic governance and evaluate their impact on institutional performance, public trust, and poverty alleviation outcomes.

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