

# The Employment of Artificial Intelligence Technologies in the Development of Waqf Projects

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## Abstract

This study examines the employment of artificial intelligence technologies in the development of waqf projects and explores how these initiatives can benefit from modern technological tools to enhance efficiency and achieve their social objectives. The paper highlights the role of artificial intelligence in analyzing the financial data of waqf projects, thereby enabling more effective and transparent allocation of funds. It also discusses the contribution of artificial intelligence to strengthening transparency and accountability within waqf institutions through the documentation of financial operations and the generation of accurate reports that support data driven strategic decision making. Furthermore, the study underscores the positive impact of artificial intelligence on improving the sustainability of waqf projects by forecasting future needs and directing resources toward initiatives with the greatest social impact. In addition, it addresses the importance of applying artificial intelligence to optimize fundraising strategies and ensure that resources are allocated to projects that generate maximum social benefit. The findings suggest that integrating artificial intelligence into waqf management represents a strategic step toward enhancing institutional effectiveness and ensuring long term sustainability.

**Keywords:** Artificial Intelligence, Waqf Projects, Sustainable Development, Governance and Transparency, Strategic Resource Allocation

## Introduction

Artificial intelligence technologies represent one of the most significant technological developments affecting various sectors in the contemporary era, particularly in the field of project management. These technologies substantially enhance performance and efficiency, accelerate decision making processes, and support the achievement of strategic objectives across multiple domains. With the growing reliance on artificial intelligence, it has become essential to explore its application in diverse fields, including waqf projects, which constitute

an important component of social and economic development in many societies, Al Duwairi, 2024.

Recent studies indicate that artificial intelligence can improve several aspects of waqf projects, including financial management and investment allocation. Through the application of artificial intelligence techniques, innovative solutions can be developed to support the sustainability of waqf initiatives and strengthen their capacity to meet community needs more effectively. Research has also demonstrated the potential of artificial intelligence in enhancing financial planning and increasing the efficiency of waqf resource management, Al Nahidh, 2024.

The significance of this research lies in examining how artificial intelligence can be utilized to develop waqf projects through innovative management models and new policy frameworks. This field requires in depth analysis to explore the new opportunities created by artificial intelligence technologies for waqf institutions, thereby contributing to sustainable development and the realization of economic and social objectives, Hammouda and Al Aql, 2022.

#### *First: The Concept of Artificial Intelligence*

Artificial intelligence, AI, refers to a set of systems and software designed to simulate human cognitive abilities such as understanding, learning, reasoning, and decision making. It is a branch of computer science that employs algorithms and mathematical models to analyze data, extract patterns, and generate predictions that enable systems to perform specific tasks. Artificial intelligence relies on various techniques, including machine learning, which allows systems to learn from data and interact autonomously with their environment, and deep learning, which utilizes artificial neural networks to simulate human brain processing. According to Al Duwairi, 2024, artificial intelligence has become indispensable in numerous sectors, including healthcare, education, and finance. In e-commerce, for example, artificial intelligence is used to analyze customer behavior and provide personalized recommendations based on previous preferences, thereby enhancing user experience and increasing sales. It also facilitates the collection and analysis of large volumes of data, enabling more informed and evidence-based decisions.

When applied to waqf projects, artificial intelligence can improve financial management and optimize investment allocation. AI techniques can analyze financial performance data to identify areas for improving fund distribution, thus enhancing the effectiveness of project outcomes. Al Nahidh, 2024, emphasizes that artificial intelligence strengthens the capacity to identify high impact projects and supports improved resource allocation strategies within waqf institutions.

#### *The Importance of Artificial Intelligence*

Artificial intelligence is among the most transformative technological advancements influencing various sectors. Its benefits include increased efficiency, cost reduction, and the provision of innovative solutions. In the healthcare sector, artificial intelligence contributes to faster and more accurate disease diagnosis through the analysis of medical imaging such as X-rays and MRI scans. It can also predict diseases and offer personalized treatment based on patient data, improving clinical outcomes and reducing medical errors.

According to Al Nahidh, 2024, artificial intelligence enhances institutional capacity to deliver innovative products and services. It supports improved marketing strategies by offering interactive solutions that enhance customer experience and contributes to workforce development through intelligent training systems that continuously develop employee skills. Moreover, artificial intelligence enables organizations to make faster and more precise decisions through continuous data analysis.

Within the context of waqf projects, artificial intelligence plays a crucial role in enhancing sustainability through financial data analysis and future trend forecasting. It also improves transparency and accountability by enabling effective fund tracking and appropriate allocation. Hammouda and Al Aql, 2022, confirm that artificial intelligence improves the management of waqf funds and investment direction, thereby increasing the social and developmental impact of waqf initiatives. Through automation and precise performance analysis, artificial intelligence provides innovative solutions that enhance the effectiveness of waqf projects.

### *Artificial Intelligence Tools*

Artificial intelligence encompasses several systems designed to simulate or approximate human intelligence:

1. **Expert Systems:** These systems utilize expert knowledge by collecting and applying information and expertise from one or more specialists in a specific field. They rely on rules derived from accumulated human experience in the form of premises and conclusions, employing inference, classification, and reasoning methods to generate results supported by justifications. Such systems process inputs to produce outputs that support decision making, often relying on prior expertise rather than purely mathematical equations, Al Azzab, 2025.
2. **Programming and Machine Translation:** This involves writing instructions and commands for computer systems to direct how data are processed. It includes defining objectives, designing logical flowcharts, translating solutions into programming languages, debugging, and documenting inputs and outputs, Abdul Razzaq, 2022.
3. **Robotics:** Robots are programmable machines designed to perform specific tasks automatically. Robotics integrates artificial intelligence, computer science, and mechanical engineering to design multifunctional machines equipped with memory units and mechanical components capable of performing automated operations that may substitute human labor, Darwish, 2022.
4. **Bayesian and Artificial Neural Networks:** Bayesian networks are used to infer relationships among interrelated data sets and classify data based on probabilistic statistical principles, Dhib, 2024. Artificial neural networks are computational models that simulate biological neural processes through complex algorithms for data processing, Mabrouk and Al Shahat, 2025.
5. **Fuzzy Logic:** Fuzzy logic is employed in expert systems to approximate human reasoning in situations characterized by ambiguity. Instead of binary classifications such as yes or no, it allows for multiple probabilistic categories between extremes, Al Sughayyar, 2025.
6. **Natural Language Processing:** This includes systems that convert database information into spoken human language, such as text to speech systems, speech

recognition systems that convert spoken signals into words, translation systems that convert text or speech between languages, and information retrieval systems that search databases, Hindi, 2025.

### *Third: The Concept of Waqf Projects*

Waqf projects constitute significant economic and social mechanisms aimed at serving society and strengthening social solidarity. Waqf refers to the allocation of specific assets or properties for a noble nonprofit purpose, directing them to finance projects that generate public benefit. These projects may include education, healthcare, humanitarian relief, and public infrastructure. The primary objective of waqf is to support social and religious values by dedicating resources to nonprofit initiatives that enhance quality of life.

Historically, waqf has been one of the oldest financing mechanisms in Islamic societies, playing a prominent role in establishing schools, mosques, and hospitals that served vulnerable populations, Al Salahat, 2017. Waqf typically involves the permanent dedication of funds, land, or other assets to serve the public interest. Rather than generating private profit, waqf projects aim to support disadvantaged groups and strengthen social sectors such as education and healthcare. For example, agricultural lands were historically endowed to finance social infrastructure and support needy families. In the modern era, waqf has evolved to address contemporary challenges and is no longer confined to traditional forms. Advanced technologies, including artificial intelligence and data analytics, have been integrated to enhance sustainability. According to Hammouda and Al Aql, 2022, artificial intelligence enables improved allocation of waqf funds through financial data analysis and trend forecasting. These technologies enhance transparency and increase the effectiveness of resource allocation toward high impact projects. For instance, waqf institutions can employ artificial intelligence to identify projects with urgent funding needs and allocate resources more efficiently, thereby strengthening institutional growth and long term sustainability.

### *Fourth: Shariah and Regulatory Controls Governing the Use of Artificial Intelligence in Waqf Projects*

Shariah controls constitute a fundamental consideration in the employment of artificial intelligence within waqf projects. The application of such technologies must comply with Islamic principles that emphasize justice, transparency, and the avoidance of harm. Islamic law requires that endowed funds be directed toward projects serving the public interest and not contradicting Islamic values. Accordingly, when artificial intelligence is utilized in waqf institutions, it is essential to ensure that the systems and applications adopted are aligned with these principles, and that the collection and analysis of data do not result in manipulation or the misuse of endowed assets for personal or factional interests.

In addition to Shariah considerations, regulatory controls are crucial to ensuring that artificial intelligence is implemented in a lawful and secure manner. According to Al Duwairi, 2024, waqf institutions must comply with local and international legal frameworks governing the use of artificial intelligence technologies. Strict regulatory oversight should govern the processes of data collection and utilization, particularly with respect to sensitive information such as financial records and beneficiaries' personal data. Clear mechanisms for transparency and accountability in the deployment of artificial intelligence are necessary to strengthen public trust in waqf institutions.

Furthermore, the integration of artificial intelligence in waqf projects must uphold financial justice and equality among beneficiaries. Waqf institutions should adhere to the highest standards of transparency when employing artificial intelligence to analyze financial data and allocate funds. According to Al Anani, 2024, artificial intelligence can enhance the sustainability of waqf projects through more efficient resource allocation; however, effective Shariah supervision and regulatory governance remain essential to ensure that funds are directed exclusively toward projects that serve the public good and are not exploited for private gain.

#### *Fifth: Areas of Employing Artificial Intelligence in the Development of Waqf Projects*

Waqf projects represent one of the most significant social instruments contributing to community development through the allocation of funds or assets for public benefit, including education, healthcare, and environmental initiatives. Historically, waqf financed charitable activities serving disadvantaged populations. With technological advancement, however, the management of such projects has undergone substantial transformation. Waqf institutions have increasingly adopted modern technologies to optimize resource utilization, most notably artificial intelligence, which offers innovative solutions for improving fund allocation and maximizing social impact.

Artificial intelligence enables waqf institutions to collect and analyze financial data with greater accuracy and efficiency, thereby supporting strategic decision making based on reliable evidence. According to Mohammed, 2025, artificial intelligence technologies can accelerate the lifecycle of waqf projects and enhance their adaptability to evolving societal needs. Through intelligent resource allocation aligned with institutional strategic objectives, waqf funds can be deployed more effectively to achieve maximum social impact.

Moreover, artificial intelligence strengthens transparency and accountability within waqf institutions by documenting and recording financial transactions with precision. This documentation not only facilitates fund tracking but also enhances the capacity of oversight bodies to conduct effective audits. Techniques such as machine learning and big data analytics can uncover patterns and trends that may not be readily apparent to human observers, thereby improving data driven governance. Real time financial monitoring further reduces the risk of corruption and waste. Shreero, Boulegoul, and Bassi, 2022, argue that artificial intelligence can transform the organizational culture of waqf institutions by embedding transparency and accountability into operational processes. The use of artificial intelligence tools ensures that fundraising and expenditure activities adhere to ethical and Shariah standards, thereby reinforcing trust among donors and beneficiaries and contributing to long term institutional sustainability.

In addition, artificial intelligence enhances the capacity of waqf institutions to anticipate future societal needs, thereby strengthening long term sustainability. Through the analysis of historical project data, artificial intelligence can forecast potential service gaps or increases in demand for sectors such as healthcare and education. Based on such projections, resources can be allocated strategically to priority areas. Al Anani, 2024, notes that artificial intelligence offers innovative mechanisms for optimizing waqf investments by directing funds toward projects with the highest anticipated social benefit.

By leveraging artificial intelligence, waqf institutions can ensure that funds are channeled toward the most sustainable and impactful initiatives. The adoption of such technological solutions enhances institutional effectiveness and supports sustainable development objectives within communities.

#### *Sixth: The Impacts of Employing Artificial Intelligence in Waqf Projects*

The integration of artificial intelligence into waqf projects produces significant administrative and financial benefits. One of the primary impacts is the enhanced capacity to manage endowed funds more effectively. Artificial intelligence facilitates precise financial data analysis, enabling decision makers to adopt informed strategies grounded in comprehensive data assessment. It supports strategic resource allocation by directing funds toward projects that generate the highest social return. Through machine learning and big data analytics, waqf institutions can identify projects requiring additional support and prioritize initiatives with the greatest societal impact. Dhib, 2024, suggests that artificial intelligence can accelerate project implementation cycles and increase institutional flexibility in responding to economic challenges, thereby reinforcing sustainability.

Artificial intelligence also markedly improves transparency and accountability. Given that waqf projects are often funded through donations and zakat contributions, ensuring transparent fund management is essential to maintaining donor and beneficiary confidence. AI based pattern recognition and data analytics can detect irregularities in fund allocation, reducing the likelihood of corruption or mismanagement. Darwish, 2022, indicates that artificial intelligence systems can track financial transactions in real time, ensuring accurate documentation and facilitating efficient auditing processes. Such measures enhance institutional accountability and strengthen governance mechanisms.

Additionally, artificial intelligence improves the ability of waqf institutions to forecast future needs, contributing to long term financial planning and sustainability. By analyzing historical trends, artificial intelligence can identify potential deficiencies in support or service provision and guide strategic allocation decisions. Al Nahidh, 2024, emphasizes that artificial intelligence enhances institutional capacity to identify and prioritize projects requiring urgent support, thereby increasing the effectiveness of waqf initiatives in addressing societal needs. This predictive capability also supports long term financial planning and ensures sustained institutional impact.

Furthermore, artificial intelligence can refine fundraising strategies for waqf projects. By analyzing donor behavior and preferences, institutions can design targeted and personalized fundraising campaigns, thereby increasing campaign effectiveness and revenue generation. Customized engagement strategies enhance donor participation and facilitate the achievement of developmental objectives.

#### **Conclusion**

The integration of artificial intelligence into the development of waqf projects represents a significant advancement in enhancing their effectiveness and efficiency in achieving social and humanitarian objectives. Through improved resource allocation, strengthened transparency, and enhanced adaptability to evolving community needs, artificial intelligence contributes substantially to long term sustainability. Its integration into waqf management not only

reinforces transparency and accountability but also improves strategic decision making through evidence-based analysis.

Artificial intelligence enables waqf institutions to allocate funds more efficiently and direct them toward projects generating the greatest societal benefit. With advanced analytical capabilities, these technologies enhance institutional impact and sustainability. Ultimately, the application of artificial intelligence in waqf projects demonstrates how technological innovation can support and elevate the quality of life within communities, reinforcing the role of waqf as a central driver of sustainable social development.

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