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Artificial Intelligence and Islamic Law: Testing the Validity of ChatGPT in the Field of Zakat

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Abstract

Technological advancements have shifted the process of knowledge acquisition from textbooks and teachers to individuals independently seeking information through other source. Artificial Intelligence (AI), with ChatGPT as a natural language processing tool, has become one of these references. In Islam, the tradition of learning is emphasized through the transmission of knowledge from teachers, known as sanad, rather than through self-study or autodidacticism. This research focuses on the validity of ChatGPT's responses to user questions on the topic of zakat as one of the pillars of Islam. The study employs content analysis of answers obtained from ChatGPT and compares these responses against three primary references: Yusuf Qardawi's "Fiqh al-Zakat," Ahmad Sarwat's "Encyclopedia of Indonesian Fiqh," and the guidelines from the National Zakat Agency. The scores were determined using a 0 to 5 scoring rubric to assess the degree to which ChatGPT's responses aligned with the primary references. The findings indicate that ChatGPT's understanding of the basic concepts of zakat has a validity score of 3.58 and a completeness score of 3.75. For the dimension of zakat objects, the validity score is 3 and the completeness score is 3.5. However, for the dimension of modern zakat, the validity score drops to 1, with a completeness score of only 0.5. Therefore, the use of ChatGPT as a learning tool for the topic of zakat should be considered a supplementary resource rather than a primary reference. Users of ChatGPT are advised to continue consulting authentic and authoritative references for deeper understanding.

Keywords: Artificial Intelligence, ChatGPT, Zakat, Islamic Law, Self-Learning

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Introduction

The pace of technological development in recent decades has significantly changed how knowledge is acquired and transmitted. Each industrial revolution brought new infrastructures that reshaped economic and social life. The First Industrial Revolution mechanized production with steam power, the Second introduced electricity and assembly lines, the Third expanded automation with computers, and the current Fourth Industrial Revolution integrates information technology, digital networks, and artificial intelligence (Schwab et al., 2016). These transformations have shifted learning from oral traditions and books to online platforms and, most recently, to interactive systems powered by machine learning.

Artificial Intelligence (AI) has become a defining feature of this new era. AI can be understood as the simulation of human cognitive functions such as learning, reasoning, and decision-making through algorithms and computer systems (Russell, 2010). Its applications are visible in search engines, recommendation systems, autonomous vehicles, and voice recognition assistants, and even for defining solar and lunar movement (Burlakov et al., 2020; Hidayat et al., 2025). More recently, advances in natural language processing (NLP) have produced large language models (LLMs), capable of generating coherent, human-like responses in open-ended dialogue. These models represent a significant expansion of AI's role because they are no longer confined to calculation or classification tasks but actively participate in communication and knowledge production.

One of the most prominent applications of LLMs is ChatGPT, developed by OpenAI. Since its release, ChatGPT has quickly gained global attention for its ability to generate contextually relevant answers across a wide range of topics. Introduced in 2023, it has been used to assist academic writing, software development, customer service, and general learning tasks (Dwivedi et al., 2023; Sallam, 2023). Its popularity is partly due to its accessibility and versatility, allowing both specialists and laypersons to engage with complex subjects through conversational prompts.

Despite these advantages, concerns about ChatGPT's reliability have been widely discussed. Researchers have documented cases where the model provides factually incorrect or misleading information presented in a confident tone (Tsigaris & Teixeira da Silva, 2023). Others highlight risks in academic settings, including plagiarism, the undermining of critical thinking, and over-reliance on AI-generated content (Lund & Wang, 2023). Performance also varies across disciplines: some studies report strong results in economics and satisfactory outcomes in programming, but weak accuracy in mathematics and related fields (Lo, 2023). These mixed findings suggest that ChatGPT's validity cannot be assumed and must be tested within specific domains.

The issue becomes especially important when AI is applied to religious learning. In Islam, the transmission of knowledge has historically relied on sanad or the chains of recognized teachers and authorities who ensure the authenticity of interpretation. This

system was closely tied to the development of the any revealed knowledge such as tafsir, hadith, fiqh, and usul fiqh which grew directly from the Qur'an and Sunnah to safeguard the integrity of religious knowledge (Athief, 2019). Independent study without guidance from qualified scholars has been viewed as risky because it can lead to fragmented or incorrect understandings of Islamic law (Nakissa, 2019). The use of ChatGPT in this context therefore raises questions: Can it provide reliable information about religious obligations? Or does it risk introducing inaccuracies into essential practices?

Zakat provides a relevant case for exploring these questions. As one of the five pillars of Islam, zakat is both a spiritual duty and a social mechanism for redistributing wealth. Classical jurisprudence defined zakat obligations on assets such as gold, silver, crops, livestock, trade goods, mining production, and treasures, along with eight categories of beneficiaries as stated in the Qur'an. In the modern era, scholars and institutions have expanded discussions to include salaries, financial investments, and even digital assets (Beik & Ayuniyyah, 2018; Ninglasari & Muhammad, 2021; Rosyadhi & Salim, 2022). The coexistence of clear foundational rules and evolving modern applications makes zakat a suitable field for assessing ChatGPT's ability to explain Islamic law in ways that are valid and sufficient.

Research on the reliability of ChatGPT in religion, particularly in Islamic law, remains scarce. Searches using *Publish or Perish* show that while the term "ChatGPT" is widely cited, there are no studies focusing on its role in Islamic jurisprudence. Prior investigations have instead emphasized other fields. For instance, Tsigaris and Teixeira da Silva examined the accuracy of ChatGPT in generating factual information, and a related study by Haman and Školník assessed its reliability in supplying academic references (Haman & Školník, 2023; Tsigaris & Teixeira da Silva, 2023). Similarly, Fergus and colleagues tested its responses to chemistry exam questions, while Morath and co-authors explored its performance in pharmaceutical sciences (Fergus et al., 2023; Morath et al., 2023).

This absence of research in the area of Islamic law underscores the need for further investigation. Zakat provides a particularly relevant case, as it is one of the pillars of Islam and involves both classical rules and modern applications. Accordingly, this study evaluates the validity of ChatGPT's responses to questions on zakat and considers whether the model can serve as a dependable resource for independent learning. The findings are expected to offer guidance to Muslims, particularly in Indonesia, where digital platforms are increasingly used in religious education.

Literature Review

Several recent studies have examined the use of large language models and generative artificial intelligence in broader Islamic and religious knowledge contexts. Dzulraidi et al. (2025) evaluated ChatGPT in translating verses of the Quran by comparing its output with authoritative translations and references based on tafsir. The study demonstrated that while newer versions produced clearer wording, they still encountered difficulties in preserving nuanced meanings. The authors suggested using ChatGPT solely as an initial reference rather than a primary source for translations of the Quran. Similarly, Sembok and Wani (2023) discussed the use of ChatGPT in religious studies, raising concerns regarding hallucinated answers, unverified sources, and weak explanatory logic. Within the social studies of the religious domain, Daud et al. (2025) compared the outputs of large language models with those of human experts in labeling

content related to Islamophobia. They reported a moderate level of agreement but noted persistent limitations when the models handled religiously and culturally sensitive data.

More specific studies have focused on topics concerning Islamic law, fatwas, waqf, and Islamic finance. Mohammed et al. (2025) developed a fatwa question answering system driven by artificial intelligence. This system utilised methods of retrieval and subsequent ranking to enhance answer quality and reduce instances of hallucination. Their results indicated that linking the model to verified knowledge sources helped improve the stability of the responses. Maliki et al. (2023) investigated the use of artificial intelligence tools to support judges in cases of Islamic law, concluding that while artificial intelligence can assist in analytical processes, it cannot replace human judgment.

In the context of Islamic legal education, Susanti et al., (2025) assessed the validity and reliability of ChatGPT in explaining waqf concepts to early learners. They found that the model provided a generally accurate basic understanding but lacked the depth and contextual precision required for more advanced legal aspects. Meanwhile, Athief et al., (2025) evaluated the answers provided by ChatGPT to questions related to riba and Islamic financial principles. They found a moderate level of accuracy alongside several limitations, particularly in areas requiring contextual interpretation and deeper jurisprudential understanding. More recent research by Athief et al., (2026) evaluated the validity of ChatGPT in explaining Mudharabah and Musharakah contracts for early learners by assessing dimensions such as comprehension, legal basis, contract typologies, and practical applications. The study found that although ChatGPT demonstrated educational potential, its overall validity remained relatively low, particularly in explaining technical contractual details, leading the authors to emphasise the importance of expert supervision and authoritative references in Islamic financial education.

Despite the growing body of literature regarding artificial intelligence in Islamic studies, limited attention has been directed toward the use of ChatGPT in the zakat field. Existing discussions predominantly focus on fatwas, waqf, Quranic interpretation, and Islamic finance contracts, while the educational validity of ChatGPT in explaining zakat concepts remains underexplored. This issue is particularly important because zakat encompasses not only fundamental religious obligations but also technical discussions regarding nisab, haul, zakat calculation, categories of beneficiaries, productive zakat, institutional governance, and contemporary zakat management practices.

Accordingly, this study investigates the ability of ChatGPT to explain zakat concepts for early learners. Specifically, the study evaluates the accuracy, clarity, and reliability of ChatGPT responses regarding fundamental zakat topics by comparing them with authoritative references in Islamic jurisprudence and zakat management literature. The findings are expected to contribute to the broader discussion concerning the opportunities and limitations of artificial intelligence within Islamic religious education and zakat literacy.

Method

This study examines the validity of ChatGPT's responses on the topic of zakat by applying a qualitative research design. A qualitative approach was considered appropriate because it allows a detailed study of texts and gives room to evaluate the accuracy and completeness of responses without being restricted to statistical measurements (Creswell & Poth, 2016). Content analysis was chosen as the method since it has been widely used

to interpret written material in a systematic way and helps researchers compare findings across studies (Krippendorff, 2018).

The dataset consists of answers generated by ChatGPT-3.5, which at the time of collection was the latest freely available version. All responses were gathered in May 2024 to ensure consistency, recognizing that system updates may alter future outputs. The prompts were designed to cover both basic aspects of zakat such as its definition, conditions, nisab, haul, and eligible recipients, as well as classical zakat objects including gold, silver, trade goods, agricultural products, rikāz and maʿdin, and livestock. Additional prompts were prepared to reflect modern practices of zakat, including professional income, business activities, and newer types of assets. Neutral wording was used, and in some cases follow-up questions were asked to clarify or expand the answers.

For evaluating the validity of ChatGPT's responses, three references were used. The first was Yusuf al-Qaradawi's *Fiqh al-Zakah*, which is widely regarded as an authoritative contemporary work on the subject. The second was Ahmad Sarwat's *Encyclopedia of Fiqh*, chosen for its structured and consistent coverage of Islamic law, including zakat. The third was the official zakat guidelines issued by BAZNAS, which provide practical direction for zakat management in Indonesia (Febriadi & Kurniawan, 2022; Yayuli et al., 2021). The analysis acknowledge that the existence of multiple opinions in fiqh cannot be avoided, since legal reasoning often produces diverse conclusions (Athief et al., 2023). Within the Islamic tradition, this diversity is seen as natural and is understood positively through the phrase *ikhtilāfu ummatī raḥmah* (the diversity of my community is a mercy) and therefore the three references are used for stable, repeatable, and transparent assessment material.

Following the research design conducted by Susanti et al., (2025), current analysis focused on statements within the responses that could be checked against these references. Each statement was reviewed to see whether it was correct and whether it included the necessary information for proper understanding. A response was assessed as valid if it matched at least one of these references and did not contradict the main principles found in the others. The assessment was summarized into two dimensions: validity, which reflects the accuracy of the content, and adequacy, which reflects the extent to which key elements were covered. Both were rated on a scale from 0 to 5, where higher scores indicated stronger agreement with the references and more complete coverage of the topic.

Result

ChatGPT Answer on the Aspect of Zakat Definition

To begin testing the validity of ChatGPT, the most appropriate starting point is the definition discussion. After providing the prompt as outlined in Table 1 of the methodology section, ChatGPT responded in detail, starting literally by stating, "*Literally, zakat means 'purification' or 'growth*.'" This answer was then elaborated further in a practical and extensive manner:

"In the context of Islam, zakat refers to the obligation of giving a portion of one's wealth to those in need, such as the poor, those in debt, those striving in the way of Allah, the freeing of slaves, for missionary work, and other general public interests."

ChatGPT's answer continued by discussing the importance of zakat and the general conditions and requirements, such as nisab, haul, and the 2.5% rate. However, ChatGPT

did not address the terminological meaning of zakat nor did it cite any Quranic verses containing the word zakat.

ChatGPT Answer on the Aspect of Zakat Conditions

The second most crucial part in testing ChatGPT after the definition is related to the conditions of zakat. Using the prompts from Table 1, ChatGPT not only listed the conditions for zakat but also explained them. ChatGPT mentioned four conditions for zakat. The first is "*Islam*," with an additional explanation that non-Muslims can make voluntary donations. The second is "*ownership of wealth*," explained as "*One must own wealth or assets above the nisab (a certain threshold) to be obliged to pay zakat*." The third condition is "*full ownership for one year*," explaining that the ownership of wealth must last for one lunar year. The fourth condition is "*free from debt*." To understand this fourth condition in more detail, an additional prompt was given specifically for this condition, which ChatGPT answered by stating that the wealth subject to zakat must first be reduced by any debts.

ChatGPT Answer on the Aspect of Nisab

In Table 1, the prompt for explaining nisab was deliberately separated from the conditions prompt. This was intended to allow ChatGPT to respond more comprehensively to questions related to nisab. After entering the prompt, ChatGPT responded as follows:

"*Nisab in zakat is the threshold or minimum amount of certain wealth that must be met for the obligation of zakat to be imposed. In other words, zakat is only obligatory on wealth that exceeds the nisab*."

After providing this answer, ChatGPT then explained that the value of nisab varies depending on the type of wealth. The explanation continued with a very brief discussion on haul. Finally, ChatGPT provided a simple example of zakat calculation based on the nisab concept:

"*For example, if the nisab for gold is 85 grams and a person owns 100 grams of gold, zakat is only calculated on the 15 grams of gold that exceed the nisab. The amount of zakat is then calculated based on the value of those 15 grams*."

ChatGPT Answer on the Collectible Zakat Items

ChatGPT identified six types of wealth that are subject to zakat. The first is gold and silver, whether in the form of jewelry, coins, or other forms. The second is cash and all types of currencies that can be used as a medium of exchange. The third is trade assets, which include wealth used for trade and investment purposes, such as stock inventories, shares, and bonds. The fourth is agricultural produce intended for commercial purposes, including grains, fruits, and other crops. The fifth is livestock used for commercial purposes, such as cows, goats, sheep, and camels. The sixth is the output from mining activities for commercial purposes, such as gold, silver, and other extracted minerals.

ChatGPT Answer on the Aspect of Mustahiq

After inputting the prompt from Table 1, ChatGPT responded that there are seven categories of people eligible to receive zakat. The first category is "*the poor and needy* (fuqara' and masakin)," with the explanation that "*This group includes those who do not have sufficient wealth to meet their basic needs and those of their families*." The second

category is "*those in debt (al-gharimin)*," referring to people who have debts and need financial assistance to pay them off.

The third category is "*freeing slaves (fi sabilillah)*," which in the current context refers to freeing people from modern human trafficking. The fourth category is "new converts to Islam (mualaf)," explained as those who have recently embraced Islam or are in the process of learning about it. The fifth category is "*preecher and da'wah activities*," which supports the spreading of Islamic teachings. The sixth category is "*amil*," referring to individuals or organizations that collect, manage, and distribute zakat. The seventh and final category is "*public welfare*," explained as "*Zakat can also be used for public interests that benefit the community, such as building public infrastructure, education, healthcare, and other social programs that enhance public welfare.*"

ChatGPT Answer on the Aspect of Zakat for Gold, Silver and Money

When asked about zakat on gold using the prompt, ChatGPT responded in detail. It began with the nisab, noting differences between schools of thought, which range between 87.48 grams and 85 grams. For zakat on silver, ChatGPT mentioned two different nisab values: 612.36 grams and 595 grams. Regarding nisab for money, it stated that it is equivalent to that of gold and silver. For each type of wealth subject to zakat, ChatGPT stated that the rate is 2.5%. Additionally, ChatGPT provided a simple example of how to calculate zakat and concluded by discussing the importance of this type of zakat.

ChatGPT Answer on the Aspect of Zakat for Trade Items

ChatGPT explained that there are two conditions for zakat on trade to be obligatory: the nisab, which is the same as the nisab for gold, and ownership for a full lunar year. For the zakat rate, ChatGPT stated that it is 2.5% of the total trade assets. ChatGPT continued its explanation with the method of calculation, which includes determining the total trade assets, calculating the zakat rate, and finally paying the zakat. The explanation concluded with details on who the zakat should be distributed to.

ChatGPT Answer on the Aspect of Zakat for Agriculture

For agricultural zakat, ChatGPT stated that two conditions must be met. The first is the nisab, with details varying depending on the type of agriculture. The second condition is ownership, where ChatGPT mentioned, "*The agricultural produce must be fully owned by the owner for a full year...*" According to ChatGPT, there are four categories of agricultural production subject to zakat: grains, fruits, medicinal plants, and spices.

To understand the details of each type of agricultural production, an additional prompt was given: "*Explain the nisab for each type of agricultural production!*" ChatGPT responded that the nisab for grains (wheat, rice, corn, etc.) and dates is 5 wasq, approximately 653.6 kg. For grapes, the nisab is 10 wasq, or approximately 1,307.2 kg. For other fruits, ChatGPT stated, "*The nisab for other fruits can vary depending on the type. For example, for fruits like apples, oranges, or other fruits, there are usually criteria based on volume or weight*." Lastly, for medicinal or spice plants, the nisab was stated that "*The nisab for medicinal plants or spices can also vary depending on the type of plant and its economic value*."

ChatGPT Answer on the Aspect of Zakat for Discovered Items (Rikaz and Ma'din)

For this type of zakat, ChatGPT begins by defining rikaz zakat as "*zakat imposed on found property such as gold, silver, and other precious metals found underground or in rivers*." It is then stated that there is no nisab for rikaz zakat, so zakat is mandatory for all found items that have economic value. The zakat rate for this type is declared as 20% of the total found assets. As for ma'din zakat, ChatGPT states that "*Ma'din zakat is the zakat imposed on non-metal found items, such as coal, salt, and the like, found underground or on the surface*." Furthermore, ChatGPT asserts that there is no nisab for ma'din zakat, so any non-metal found item with economic value must be subject to zakat. The rate for this type is 10% of the total found assets.

ChatGPT Answer on the Aspect of Zakat for Livestock

ChatGPT states that there are 2 conditions for livestock zakat. First is the nisab that differs depending on the type of animal and second is the ownership for a full lunar year. Then, ChatGPT states that there are five types of livestock subject to zakat, but it is not limited to these five animals: cattle, goats, sheep, camels, and buffaloes. To further refine the question, an additional prompt is added to provide details on the nisab and rate for each type of livestock, to which ChatGPT responds briefly. For example, when explaining the nisab for goats or sheep, it is stated that the nisab is 40 with a rate of 1 goat or sheep, and if there are more than that, then zakat is obligatory for 2 goats or sheep. For cattle and buffaloes, it is stated that the nisab is 30 with a rate of one head of cattle or buffalo. If the number exceeds 30, then the zakat becomes two head of cattle or buffalo. Lastly, for camels, the nisab is stated as 5 with a rate of one camel. If the number exceeds 5, then the zakat becomes two camels.

ChatGPT also adds examples of calculations for each type of livestock zakat as follows: "*Goats: Zakat = (50 goats ÷ 40) = 1.25 goats. Cattle: Zakat = (20 cattle ÷ 30) = 0.67 cattle (rounded up to 1 cattle). Camels: Zakat = (8 camels ÷ 5) = 1.6 camels (rounded up to 2 camels)*."

ChatGPT Answer on the Aspect of Modern Zakat

To explore modern zakat, a prompt "*Explain zakat in a modern context for types of gold zakat, trade zakat, agricultural zakat, zakat of discovered items, and livestock zakat!*" is added. The response given by ChatGPT for this prompt is exactly the same as previously answered prompts, but written in a more concise version. Next, another prompt is attempted by saying, "*explain the implementation of zakat in the modern era*," which is answered with topics related to technological and institutional developments such as zakat through banking, online zakat, zakat education, and others.

Another prompt added for further exploration is "*Explain the assets subject to zakat in the modern context!*" This prompt is answered quite extensively by ChatGPT, mentioning 7 types of assets subject to zakat in the modern era. The first is gold and silver zakat, including invested precious metals. The second is cash or investment, including savings, deposits, stocks, bonds, and investment funds. The third is business and trade, the fourth is agricultural assets, the fifth is livestock assets, the sixth is found property, all of which have the same explanation as the previous prompts. The last or seventh is digital assets and cryptocurrency, calculated based on the value of digital assets owned.

The research continues by adding another prompt, "*Explain what is meant by zakat on professions!*" ChatGPT responds that "*zakat on professions is the zakat obligation imposed on income obtained by an individual from certain jobs or professions*."

Furthermore, ChatGPT explains the calculation process of zakat on professions step by step, starting with calculating total income for one lunar year, then subtracting primary and secondary living expenses, then multiplying the remainder by the zakat rate of 2.5%, and finally paying the zakat amount.

Discussion

To facilitate the analysis process, the writing will be divided into three classifications covering the 12 aspects of zakat that were tested. The first is the dimension of basic concepts, which includes the definition, conditions of zakat, nisab, haul, collectible zakat items, and mustahik. The second is the dimension of classical zakat objects, which includes zakat on gold, trade, agriculture, found items, and livestock. The third is the dimension of modern zakat. All these dimensions will be compared with three main references: "Encyclopedia of Fiqh Indonesia" Zakat Chapter by Ahmad Sarwat, "Fiqh of Zakat" by Yusuf Qardhawi, and "Contextual Fiqh of Zakat in Indonesia" published by Baznas.

Validity of ChatGPT Regarding the Basic Concepts of Zakat

When explaining the definition of zakat, ChatGPT provided a brief explanation, stating that literally, zakat means purification or growth. This answer is accurate and correct. However, the three main references also include the meaning of zakat as blessing or prosperity. Additionally, ChatGPT did not discuss the terminological meaning of zakat, which is commonly covered in various references despite differences in perspective.

As for the condition of zakat, ChatGPT mentioned four general conditions. These four conditions are correct according to the three main references, with minor differences. For instance, the condition of being a free person is included under the condition of complete ownership when referring to the classical fiqh. It is important to note that there is a slight mistake when detailing the condition of wealth ownership and its description, but it does not significantly affect the overall understanding. In the other hand, ChatGPT's explanation of the conditions for zakat is too brief, potentially affecting the reader's comprehension. For example, regarding the condition of wealth ownership, ChatGPT discussed nisab instead. Wealth ownership should cover scenarios like borrowed goods, debts owed to the zakat payer, temporarily seized goods, and the status of being a free person. Another critical condition is *nama'* (growth or productivity), which is included in other references due to its implications for understanding the types of wealth subject to zakat.

In explaining nisab, ChatGPT initially explained it accurately. However, it made a significant error by stating that zakat is only calculated on the excess over the nisab, which is incorrect because zakat should be calculated on the total wealth. ChatGPT's completeness in its response is commendable as it aligns with the concise explanations found in major references, although it did not delve into various *dalil* due to the general nature of the prompt.

As for the haul, ChatGPT's response is generally accurate, emphasizing the use of the Lunar or Hijri calendar. However, it failed to mention the starting point for calculating the haul which unfortunately affects the answer's validity. While there are many details to consider, such as haul for earned income like monthly salaries and matured agricultural produce, these aspects are more relevant to those deeply studying fiqh of zakat rather than the laymen or people in general, making ChatGPT's answer sufficiently comprehensive.

Next, in answering collectible zakat items, ChatGPT's response had several inaccuracies. For instance, cash should be grouped with zakat on gold and silver because zakat on cash is an analogy (qiyas) to gold and silver (Barakah & Suitra, 2019). There was also ambiguous terminology regarding zakat on livestock, suggesting the inclusion of other animals, whereas only specific animals are subject to zakat. In addition to that, the use of "mining" to refer to rikaz and ma'din is also incorrect. Despite these errors, ChatGPT's completeness is adequate as it does not cover modern zakat objects.

The last is regarding mustahiq or zakat beneficiary. In this case, ChatGPT made significant errors. The categories of mustahik are clearly defined in the Quran as eight groups despite its broader interpretations and implementations today (Beik & Ayuniyyah, 2018; Hakim & Noviyanti, 2022; Hambari et al., 2020; Sarbini, 2018; Triyanto et al., 2023). The first mistake was combining the categories of the poor (fakir) and needy (miskin), which should be distinct. The second mistake was translating the freeing of slaves as fi sabilillah. The third mistake was including preachers and public welfare as categories. The fourth mistake was not listing the eight categories as specified in the Quran. Furthermore, ChatGPT's explanation lacked detail, such as the distinction between the poor and needy, the portion of zakat allocated to amil (administrators), and how these categories are defined in the modern context, which significantly differs from classical fiqh. The overall scoring is shown in Table 2.

Table 2. Scoring of Validity in the Basic Concept of Zakat

Dimention	Aspect	Validity	Adequacy
Basic concept of zakat	Definition	5	0,5
	Conditions	4,5	4
	Nisab	3,5	5
	Haul	4,5	5
	Collectible items	3,5	5
	Mustahiq	0,5	3
Average		3,58	3,75

Validity of ChatGPT on Collectible Zakat Items

When discussing zakat on gold, silver, and money, many of ChatGPT's responses were accurate. For instance, the rate of 2.5%, the requirement of haul, and the nisab for gold (85 grams) and silver (595 grams) are correct. However, the detailed explanation regarding the nisab according to different madhhabs (schools of thought) was not found in the three main references or on Baznas' official website, suggesting a possible error in ChatGPT's response. Additionally, ChatGPT's response did not mention some important points, such as the non-obligation of zakat on gold or silver used as women's jewelry and the general issues related to zakat on gold or silver mixed with other metals.

Regarding zakat on trade, ChatGPT's response was too general, mentioning only the nisab and the rate similar to zakat on gold. While this is correct and valid, the lack of detailed information could lead to practical errors in zakat practices. Important information that was not included includes emphasizing that zakat on trade is not the same as zakat on sales or business profits. This distinction is crucial as conceptual misunderstandings about zakat on trade are common (Mahmudah & Susilo, 2023; Pratama et al., 2023). Other vital details that should have been included are how to

calculate zakat on trade, such as whether to include the initial capital, receivables, assets, profits, or just the for-sale-assets.

As for the zakat on agriculture, there are significant differences of opinion among the main reference books. Therefore, only the common points are used as benchmarks for validity. ChatGPT's response on the types of agricultural products subject to zakat is valid because there is no consensus among the three reference books. The common point among the references is citing and reinforcing the Hanafi school, which states that all crops grown as sources of income should be zakatable. However, ChatGPT made an error by stating that the nisab is 10 wasaq. Additionally, ChatGPT did not specify whether the 653 kg nisab is in the form of husked grain or cleaned harvested crops. Regarding the completeness of the response, ChatGPT omitted a critical point regarding the rate. Meanwhile, various fiqh references discuss the rate of agricultural zakat in detail (Ab Rahman et al., 2019; Zulinda et al., 2022). Furthermore, other references discuss the nisab for agricultural products other than grains or fruits.

Next is testing validity regarding zakat on rikaz and ma'din. In this case, ChatGPT made an error in defining rikaz as wealth found underground or in rivers. According to the main references and Marzuki (2022), rikaz is any found treasure that is unclaimed, such as artifacts, pottery, marble, and similar items. For ma'din, ChatGPT also made an error by limiting it to non-metallic treasures and expanding it to those found on the earth's surface. Ma'din should be defined as resources created by and extracted from the earth, whether solid (e.g., gold, tin) or liquid (e.g., oil). ChatGPT correctly stated the nisab but incorrectly mentioned the zakat rate for ma'din as 10%. There are only two valid opinions on the zakat rate for ma'din, which are 2.5% or 20%. Despite these inaccuracies, the information provided by ChatGPT is reasonably sufficient, although more detailed aspects could be included with additional prompts.

Regarding zakat on livestock, ChatGPT correctly identified the types of animals that are subject to zakat. This contrasts with its earlier incorrect explanation of the types of animals for livestock zakat. ChatGPT also correctly stated the nisab for each type of livestock. However, the complexity of livestock zakat lies in the varying rates. Unfortunately, ChatGPT failed to explain this crucial aspect. The information provided by ChatGPT on livestock zakat is adequate, though it would be beneficial to include details on the conditions of the animals eligible to be collected as zakat. The overall score is shown at Table 3.

Table 3. Scoring of Validity in the Collectible Zakat Items

Dimention	Aspect	Validity	Adequacy
Collectible Zakat Items	Zakat on gold, silver and fiat money	4	3,5
	Zakat on trade items	5	2,5
	Zakat on agriculture	2,5	2,5
	Zakat on discovered items	1,5	5
	Zakat on livestock	2	4,5
	Average	3	3,5

Validity of ChatGPT on Modern Zakat Context

When exploring various prompts related to modern zakat, the responses provided by ChatGPT were not satisfactory. One of the primary factors in effectively using ChatGPT is the skill of crafting prompts (Giray, 2023). However, creating effective

prompts still requires a basic understanding of the topic and related fields. This contradicts the purpose of the study, which aims to enable users to understand the topic of zakat independently, assuming that those seeking ChatGPT's assistance are not well-versed in zakat.

To further assess ChatGPT's validity, a prompt related to professional zakat (zakat on salary) was used. ChatGPT correctly stated that professional zakat is subject to a one-year haul with a nisab equivalent to the value of gold and a rate of 2.5%. However, none of the three main reference sources provide detailed explanations on how to conceptually calculate professional zakat in relation to daily living expenses. Various other references, including those referring to Fatwa MUI and Baznas regulations, indicate that professional zakat is calculated from gross income without considering the zakat payer's needs and expenses (Azhara & Ruhendi, 2020; Renata & Afrimaigus, 2022; Yustisia, 2020). Thus, ChatGPT's answer is inaccurate. Table 4 shows the score for the validity.

Table 4. Scoring of Validity in the Modern Context of Zakat

Dimention	Aspect	Validity	Adequacy
Zakat in Modern Context		1	0,5

Conclusion

The natural progression of technology, including the advent of artificial intelligence (AI) is an undeniable phenomenon. The integration of AI capable of interacting and answering various user questions into the media of information acquisition and knowledge expansion cannot be ignored. However, its use for independent learning in religious fields requires special attention, as misunderstandings in religious knowledge can have severe consequences, unlike errors in other fields of study.

This study successfully documented the validity of ChatGPT in the field of zakat, focusing on three dimensions and 12 aspects. For the basic concepts of zakat, the average scores were 3.58 for validity and 3.75 for completeness of ChatGPT's answers. For the dimension of zakat objects, the average scores were 3 for validity and 3.5 for completeness of answers. In the dimension of modern zakat, the average scores were 1 for validity and 0.5 for completeness of answers. These overall scores indicate that ChatGPT can serve as a preliminary understanding tool on the topic of zakat, but it must be cross-referenced with various authentic and authoritative sources.

Future research can delve deeper into these findings, especially in the area of modern zakat. This study focused more on classical types of zakat due to the richness of the literature, assuming that ChatGPT has ample material to respond to users' questions. Other studies could simulate zakat calculations using ChatGPT, as this study did not cover operational zakat calculations in detail.

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