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Reinterpreting *Al-Ghārimīn* in the Qur'an: Its Relevance to Zakat Recipients Entangled in Paylater and Online Loan Debts

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Abstract :

The transformation of digital financial services has created new forms of indebtedness through buy now, pay later services and online lending. Easy access, hidden charges, late-payment penalties, aggressive collection practices, and consumer debt can place borrowers in conditions of over-indebtedness. This raises the question of whether paylater and online-lending users may be classified as *al-ghārimīn*, one of the eight zakat-recipient categories mentioned in Qur'an 9:60. This article reinterprets *al-ghārimīn* by connecting Qur'anic interpretation, zakat jurisprudence, *maqāṣid al-sharī'ah*, and the characteristics of digital debt. It employs qualitative normative research based on library research, thematic analysis of Qur'anic passages on zakat and debt, and comparative analysis of contemporary Islamic jurisprudence. The study finds that *al-ghārimīn* cannot be determined solely by the existence of debt. Eligibility depends on the purpose of the debt, the permissibility or defensibility of its use, maturity, inability to repay, available assets, and the presence or absence of intentional wastefulness or sinful conduct. Victims of paylater and online lending may qualify conditionally, especially when debt was incurred for essential or emergency needs and the debtor faces genuine financial vulnerability. The article proposes a three-layer model involving transaction assessment, debtor assessment, and intervention assessment. Zakat distribution should combine verification, targeted payment, harm reduction, counseling, and economic empowerment.

Keywords: *al-ghārimīn*, zakat, paylater, online lending, *maqāṣid al-sharī'ah*, digital debt.

Introduction

In QS. al-Tawbah verse 60, *al-ghārimīn* is mentioned as one of the eight categories entitled to receive zakat. This term is commonly translated as people who are entangled in debt. However, this understanding alone is insufficient to determine who is truly entitled to receive zakat. Islamic jurisprudence (fiqh) differentiates debts based on their cause, purpose, time of payment, the debtor's financial ability, and the debt's impact on their livelihood.

The issue becomes more complex when debts are incurred through digital technology. Paylater services allow consumers to acquire goods or services before making a payment. Online loans offer rapid fund disbursements without lengthy face-

to-face procedures. Both services can assist with urgent needs, but they can also stimulate impulsive purchases, accelerate debt accumulation, and trap consumers in contractual relationships they do not fully comprehend.

Studies concerning victims of online loans indicate that digital debt can induce economic, psychological, and social distress, particularly when accompanied by high interest rates, fines, threats, or the dissemination of personal data [1]. Among students, vulnerability is further compounded by low income, limited financial literacy, educational expenses, and lifestyle pressures [2]. Consequently, digital debt cannot always be dismissed merely as a result of individual negligence. In certain cases, debtors confront a fast, complex, and exploitative service structure. Nevertheless, recognizing the vulnerability of debtors must not erase the boundaries defining zakat recipients. Not all paylater or online loan users are victims. Some individuals utilize these facilities to purchase luxury goods, entertainment, lifestyle enhancements, gambling, or unnecessary consumption. Syaripudin et al. assert that *al-ghārimīn* must fulfill several conditions, which include that the debt is utilized for justifiable needs, has reached maturity, cannot be repaid, and is not covered by available assets [3].

Previous studies have examined the criteria for *al-ghārimīn*, victims of online loans, the legal rulings on paylater, and zakat distribution models. However, these discussions often occur in isolation. Studies on Buy Now, Pay Later (BNPL) typically focus on contracts, usury (*riba*), uncertainty (*gharar*), and fines; studies on *al-ghārimīn* focus on the prerequisites for zakat recipients; whereas studies on online loan victims tend to emphasize the aspect of harm (*mudarat*). Based on this background, there are three primary questions that serve as the focus of this article. First, what is the normative meaning of *al-ghārimīn* in Qur'anic exegesis (tafsir) and fiqh?. Second, under what conditions can paylater and online loan users be categorized as *al-ghārimīn*?. Third, what type of zakat distribution model can protect victims without turning zakat into a justification for consumptive behavior or usurious transactions?.

The central argument of this article is that the reinterpretation of *al-ghārimīn* must shift from the broad approach of "anyone who has debt" to a targeted approach of "individuals experiencing genuine vulnerability due to debts incurred for legitimate or justifiable needs". This reinterpretation does not alter the fundamental meaning of *al-ghārimīn*, but rather updates its social and institutional indicators to accurately assess modern forms of digital debt.

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[1]Rema Syelvita, M. Amin Qodri, and Fakhriyah Annisa Afro, "Korban Pinjol, Layakkah Sebagai Gharimin Dan Menerima Zakat?," Zaaken: Journal of Civil and Business Law 4, no. 3 (2023): 519–535, https://doi.org/10.22437/zaaken.v5i1.32151.; Nur Efendi et al., "Analysis of Qawa'id Fiqhiyyah in the Utilization of Zakat as a Solution to Illegal Online Loans," Al-Muamalat: Jurnal Ekonomi Syariah 12, no. 1 (2025): 41–58, https://doi.org/10.15575/am.v12i1.40687.

[2]Ali Masyhar et al., "The Protection Policies on Predatory Digital Credit Traps Students: Lessons from Indonesia," Journal of Human Rights, Culture and Legal System 6, no. 1 (2026): 254–284, https://doi.org/10.53955/jhcls.v6i1.862.

[3]Ahmad Syaripudin et al., "Kriteria Al-Gārimīn Sebagai Mustahik Zakat Dalam Perspektif Fikih Islam," Bustanul Fuqaha: Jurnal Bidang Hukum Islam 2, no. 2 (2021): 271–286, https://doi.org/10.36701/bustanul.v2i2.380.

Research Methods

This study constitutes qualitative-normative research based on a literature review. The sources of analysis consist of QS. al-Tawbah verse 60, QS. al-Baqarah verses 280 and 282, literature on tafsir and zakat fiqh, as well as academic articles covering *al-ghārimīn*, online loans, paylater, *maqāṣid al-sharīʻah*, and zakat management. The analysis was conducted in four stages. First, identifying the meaning and classification of *al-ghārimīn* in tafsir and fiqh literature. Second, comparing the normative and contextual approaches within contemporary fiqh. Third, mapping the characteristics of paylater and online loans, particularly regarding the purpose of use, fees, fines, and collection practices. Fourth, formulating eligibility criteria and a *maqāṣid*-based zakat intervention model. This research is conceptual in nature and does not aim to determine the legal status of all digital platforms or every individual debtor case.

Results and Discussion

The Meaning of Al-Ghārimīn in Tafsir and Fiqh

Linguistically, *al-ghārimīn* is associated with the concepts of burden, obligation, and debt that are attached to a person. In tafsir and fiqh, debtors are not viewed as a monolithic group. Scholars distinguish between individuals who incur debt for their own or their family's needs and those who incur debt for social interests, such as reconciling disputing parties [4]. This distinction affects eligibility requirements. Debtors who borrow for personal needs must generally demonstrate an inability to repay after their basic necessities are accounted for. Conversely, individuals who assume debt for the public good can receive zakat even if they are not impoverished, as their debt burden stems from a social responsibility [5]. The criteria frequently formulated in fiqh encompass several elements: being a Muslim, not intentionally incurring debt to obtain zakat, not using the debt for sinful activities (*maksiat*), having a debt that has matured or requires immediate payment, lacking excess assets sufficient to settle it, and utilizing the debt for justifiable needs [6]. The amount of zakat granted is also restricted to the sum of the eligible debt, rather than the debtor's total financial requirements. From this framework, it is evident that *al-ghārimīn* is not a category determined by the nominal size of the debt. A large debt does not automatically render someone a rightful recipient (*mustahiq*), while a small debt can be overwhelmingly burdensome for a low-income household. The pertinent measure is the relationship between the debt, basic needs, economic capacity, and the debt's impact on the debtor's life.

Debt in the Qur'anic Perspective

Surah al-Baqarah verse 282 mandates that debt transactions be documented and clearly explained. This principle is highly relevant to digital contracts because in-app approvals often occur rapidly, while consumers may not fully grasp the total

[4]Syaripudin et al., "Kriteria Al-Gārimīn," 271–286; R. Abdullah and A. Haqqi, "Zakah for Asnaf Al-Gharimun in Brunei Darussalam: Concepts and Practices," Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah 9, no. 2 (2017): 243–258, https://doi.org/10.15408/aiq.v9i2.5092.
[5]Abdullah and Haqqi, "Zakah for Asnaf Al-Gharimun," 243–258.
[6]Syaripudin et al., "Kriteria Al-Gārimīn," 271–286.

costs, fines, due dates, and consequences of default. Transparency is not merely an administrative concern, but a fundamental part of justice in transactions. This verse also demonstrates that ethical responsibility does not rest solely on the debtor. Creditors are obligated to consider the circumstances of parties facing hardship. Debt collection involving threats, humiliation, data dissemination, or the imposition of excessive burdens contradicts the protective spirit of the verse. These two Qur'anic principles yield a balanced framework. The debtor must act in good faith and strive to fulfill their obligations. The creditor must clearly explain the contract and refrain from exploiting hardships. Zakat institutions, in their capacity as social entities, should not merely pay off bills. These institutions must also aid in mitigating harm, connecting debtors with grievance mechanisms, and preventing the recurrence of debt.

Normative and Contextual Approaches

A review of the thoughts of Yusuf al-Qaraḍāwī and Wahbah al-Zuḥaylī reveals two significant tendencies in contemporary fiqh. Al-Qaraḍāwī is described as more contextual, viewing zakat as an instrument for socio-economic recovery. He accommodates debts arising from crises, urgent needs, and tangible social pressures. Al-Zuḥaylī places greater emphasis on legal certainty, evidence, the validity of the debt's cause, and the prevention of the misuse of zakat funds [7]. These two approaches need not be mutually exclusive. A contextual approach is required to identify new forms of debt, while a normative approach is necessary to safeguard the boundaries of zakat. A reinterpretation relying solely on a social approach might erroneously categorize all debtors as *al-ghārimīn*. Conversely, an overly formalistic approach could fail to recognize the victims of digital collections, medical expenses, job losses, or educational needs. A sociological approach to QS. al-Tawbah verse 60 aids in operationalizing *al-ghārimīn* as a critical condition resulting from debt that impacts mental health, social functioning, and family stability [8]. However, these social indicators must still be evaluated through the lens of *maqāṣid al-sharī'ah* and fiqh requirements. Thus, social vulnerability serves as evidence of the debt's impact, rather than the sole basis for eligibility.

Characteristics of Paylater and Online Loans

Paylater and online loans do not share a single, uniform contractual structure. In practice, a paylater facility can be structured as a deferred sale, *murābaḥah*, *wakālah*, a payment service, or a direct loan. Determining the nature of the contract requires examining the substance of the transaction, not just its marketing label. Several studies have found that some conventional BNPL models are economically closer to time-based loans. The provider pays upfront, and the consumer subsequently repays a larger amount due to time factors or late fees. Such structures

[7]Andri Muda Nst et al., "The Concept of Gharimin in Contemporary Fiqh: A Comparative Analysis of Yusuf Al-Qaradawi and Wahbah Al-Zuhayli," KALOSARA: Family Law Review 5, no. 1 (2025), pagination not confirmed, https://doi.org/10.31332/kalosara.v5i1.11069.

[8]Andi Triyanto et al., "Tafsir Mustahiq Zakat Perspektif Literatur Sosiologi Reaktualisasi QS. At Taubah," Jurnal Ilmiah Ekonomi Islam 9, no. 3 (2023): 3364–3370, https://doi.org/10.29040/jiei.v9i3.10810.

may contain *riba nasi'ah* (usury of delay), particularly if the additional payments are calculated based on the duration or lateness of payment [9].

Another issue is the opacity of costs. Digital contracts may obscure service fees, fines, administrative charges, insurance, and the consequences of late payment in formats that are difficult to decipher. Fajri highlights the importance of a final agreed price from the outset, the prohibition of progressive fines, limiting *ta'widh* (compensation) to actual losses, and a clear explanation of total costs before the consumer consents to the transaction [10]. However, the Sharia compliance of a contract is not identical to the debtor's status as a zakat recipient. Three distinct questions must be addressed:

1. Is the transaction or contract compliant with Sharia principles?
2. For what purpose was the debt facility utilized?
3. Is the debtor genuinely unable to repay the debt that has matured?

Debtors utilizing Sharia-compliant contracts can still be considered *gharim* if they experience genuine financial inability. Conversely, users of legal or Sharia-labeled platforms do not automatically become *mustahiq* if their debts were incurred for luxury, extravagance, or sinful acts.

Criteria for Paylater and Online Loan Victims as Al-Ghārimīn

Victims of paylater and online loans can be classified as *al-ghārimīn* conditionally. The status of a "victim" must be substantiated by the relationship between the purpose of the debt, the individual's economic condition, and the impact experienced. The following criteria can serve as an assessment framework: **Dimension: Debt Purpose**. Main Question: Was the debt used for food, healthcare, housing, basic education, or emergencies?. Eligibility Indication: Primary and emergency needs support eligibility. **Dimension: Maturity**. Main Question: Has the obligation matured or does it require immediate payment?. Eligibility Indication: Actual, matured debt holds stronger grounds than long-term obligations that have not yet matured. **Dimension: Ability**. Main Question: Is the net income after deducting basic necessities insufficient to pay?. Eligibility Indication: The inability to pay must be genuine and verifiable. **Dimension: Assets**. Main Question: Are there savings or non-essential assets sufficient to clear the debt?. Eligibility Indication: Excess assets must be considered first. **Dimension: Behavior and intention**. Main Question: Did the debt stem from sinful acts, wastefulness, fraud, or a deliberate intention to obtain zakat?. Eligibility Indication: Such debts do not constitute a basis for eligibility.

The purpose of the debt is the primary distinguishing criterion. Individuals who use a paylater to purchase medication, pay hospital bills, buy food, or maintain work tools are in a vastly different position than those who use it for vacations, luxury

[9]Alaa al-Obaid, "Evaluation of Buy Now, Pay Later (BNPL) Services from Islamic Sharia Perspective: An Analytical Jurisprudence Study," Jurnal Fiqh 21, no. 2 (2024): 253–292, https://doi.org/10.22452/fiqh.vol21no2.4.; Yose Rizal Fajri, "Legal Reconstruction of PayLater Transactions in Marketplaces: Fiqh Muamalah and Maqasid Al-Shariah Perspectives," Equator Journal of Management and Entrepreneurship 14, no. 1 (2026): 105–113, https://doi.org/10.26418/ejme.v14i1.105404.

[10]Fajri, "Legal Reconstruction of PayLater Transactions," 105–113.

items, entertainment tickets, or lifestyle inflation. Studies on online loan victims also differentiate between primary needs and lifestyle consumption, including the purchase of new gadgets and entertainment [11]. The capacity to pay should not be measured solely by the presence or absence of income. A debtor who is still earning an income may genuinely lack capacity if that income is entirely consumed by food, housing, healthcare, and family dependents. Conversely, an individual with a high income or non-essential assets cannot automatically be deemed a *gharim* simply because they have outstanding installments. Debts containing interest or fines require careful handling. Assisting a debtor trapped in a problematic loan does not equate to endorsing usury. Zakat institutions can assist by reducing the legitimate principal burden, conducting negotiations, providing legal aid, or halting illegal collection practices. Illegitimate interest and fines should not automatically be paid off as a profit for the creditors.

Case Typology

1. **Type A**. Characteristics: Debt for medicine, food, basic education, housing, or emergencies; the debtor is incapacitated, and the debt has matured. Suggested Treatment: May receive zakat following verification.
2. **Type B**. Characteristics: Debt for legitimate needs, but entangled in interest, fines, or illegal collections. Suggested Treatment: Can be assisted to remove harm; illegitimate components must be separated or negotiated.
3. **Type C**. Characteristics: Debt for luxury goods, entertainment, and lifestyle. Suggested Treatment: Does not meet the requirements for *gharim* based on that specific debt.
4. **Type D**. Characteristics: Debt for gambling, alcohol, fraud, or sinful acts. Suggested Treatment: Does not serve as a basis for receiving zakat.
5. **Type E**. Characteristics: Debt to mediate conflicts or for legitimate social interests. Suggested Treatment: Can fulfill the requirements even if the debtor is not poor, in accordance with fiqh criteria.

This typology demonstrates that rejecting a debt does not equate to rejecting the person's dignity. An individual who incurs debt for excessive consumption can still be classified as impoverished or destitute if they subsequently fall into poverty, but that consumptive debt is not automatically justified under the *asnaf* of *al-ghārimīn*.

Digital Debt and Layered Vulnerability

Digital debt engenders layered vulnerability. Firstly, economic vulnerability occurs when income is insufficient to cover living necessities and debt repayments. Secondly, informational vulnerability arises when consumers fail to comprehend cost structures, credit assessment algorithms, or the ramifications of late payments. Thirdly, psychological vulnerability surfaces through anxiety, shame, intimidation, and the threat of data dissemination. Fourthly, institutional vulnerability emerges when debtors lack knowledge on how to file objections or request debt restructuring. Research on predatory digital credit reveals that high school and university students face a confluence of cost pressures, limited financial literacy, and lifestyle compulsions. Illegal collection practices can encompass intimidation, digital

[11]Syelvita et al., "Korban Pinjol," 519–535.

harassment, fraud, and the dissemination of personal data [12]. These conditions reinforce the application of the legal maxims *al-ḍarar yuzāl* (harm must be eliminated) and *al-mashaqqah tajlib al-taysīr* (hardship begets ease) [13]. Nevertheless, these maxims do not imply that all debts must be settled with zakat. Fiqh maxims must be applied in tandem with the principles of trustworthiness (*amanah*), rigorous verification, and the prevention of misuse. Providing assistance without conducting a debt audit and offering guidance may merely displace the problem rather than resolve it.

Three-Layer Assessment Model

This article proposes a three-layer model to determine eligibility and the appropriate form of intervention. First, transaction assessment. The institution evaluates the product type, contract structure, price or principal amount, service fees, fines, due dates, and the potential presence of *riba*, *gharar*, or abusive collection practices. This assessment is not intended to penalize the debtor, but rather to identify the portion of the debt that qualifies for assistance and to formulate an effective resolution strategy. Second, debtor assessment. The institution scrutinizes the purpose of the funds, the individual's income status, number of dependents, assets, payment history, good faith, and socio-psychological impacts. Debtors fulfilling the *al-ghārimīn* criteria must be distinguished from those who possess the ability to pay, deliberately delay payments, or borrow for frivolous consumption. Third, intervention assessment. The mode of assistance does not always require a full payoff. Options may encompass direct payoff, partial settlement, negotiation, legal assistance, data protection, provision of basic necessities, financial counseling, or economic empowerment programs. This model clarifies that the status of the contract, the status of the debtor, and the form of intervention are three distinct elements. A problematic contract does not automatically preclude providing aid to a victim. Conversely, a legally sound contract does not automatically render all its users *mustahiq*.

Zakat Distribution Model

The distribution of zakat to digital debtors must combine precise targeting with adequate protection for the *mustahiq*. A study on practices in Brunei indicates that direct payments to creditors can be utilized to guarantee that funds genuinely clear verified debts [14]. A collaborative model bridging zakat institutions and financial bodies also suggests stages encompassing nomination, screening, verification, endorsement, and targeted payment [15]. An applicable operational model consists of five stages:

[12]Masyhar et al., "Protection Policies on Predatory Digital Credit Traps," 254–284.
[13]Efendi et al., "Analysis of Qawa'id Fiqhiyyah," 41–58.
[14]Abdullah and Haqqi, "Zakah for Asnaf Al-Gharimun," 243–258.
[15]Siti Mazlita Yamaludin and S. F. Syed Alwi, "A Collaborative Model in The Distribution of Zakat Fund for Gharimin (Debtors) During Post-Pandemic Recovery," International Journal of Academic Research in Business and Social Sciences 13, no. 2 (2023): 1141–1154, https://doi.org/10.6007/ijarbss/v13-i2/16294.

1. **Initial reception and protection**. The institution identifies safety risks, threats, data leaks, violence, and mental health issues.
2. **Debt audit**. All debts are comprehensively mapped, including creditors, principal amounts, fees, fines, maturity dates, previous payments, and the purpose of the funds.
3. **Mustahiq verification**. The institution evaluates the debt's purpose, the debtor's basic needs, income, dependents, assets, and repayment capacity.
4. **Targeted intervention**. Zakat can be disbursed directly to the creditor, allocated towards the legitimate principal portion, or supplemented with restructuring and legal support.
5. **Economic recovery**. Recipients are provided with budget counseling, access to employment, training, productive capital, or referrals to a *qard hasan* (benevolent loan) scheme.

Making payments directly to the creditor does not render the creditor a zakat recipient. The debtor remains the *mustahiq*, while the creditor simply receives the settlement as the entity holding the claim. Administrative procedures must ensure that the aid amount does not exceed the eligible debt and is never utilized to pay off illicit profits.

Zakat, Qard Hasan, and Empowerment

While zakat can serve as direct relief for eligible debtors, resolving digital debt necessitates additional instruments. Studies on *qard hasan* reveal that interest-free financing can act as a complementary tool for economic recovery, provided there are clear recipient criteria, repayment procedures, active monitoring, and safeguards against incurring new burdens [16]. In the context of *al-ghārimīn*, *qard hasan* can be deployed after urgent needs have been addressed, such as for working capital or to refinance interest-bearing debts. However, *qard hasan* must not substitute zakat for individuals who inherently possess the right to receive zakat. Zakat is an entitlement for the *asnaf*, whereas *qard hasan* is a form of financing that fundamentally requires repayment. The empowerment approach also resonates with the notion that *al-ghārimīn* should be recognized as an indicator of financial vulnerability requiring long-term rehabilitation, rather than just a one-off debt settlement [17]. Nonetheless, the concept of "anticipated vulnerability" must be applied with caution. Preventive aid can be justified when an emergency need is demonstrable, but not every potential financial risk can instantly be deemed a debt eligible to be covered by zakat.

Limits of Reinterpretation

The reinterpretation of *al-ghārimīn* has two distinct boundaries. The first is the normative boundary: zakat is exclusively disbursed to *asnaf* who fulfill the requisite

[16]Hisam Ahyani et al., "Leveraging Qardhul Hasan Practices from Zakat Funds Through Maqasid Shariah: Lessons From Indonesia and Malaysia," Mu'amalah: Jurnal Hukum Ekonomi Syariah 3, no. 2 (2024): 223–254, https://doi.org/10.32332/muamalah.v3i2.9718.

[17]D. Sharif et al., "Reconceptualising Al-Gharimin in Islamic Social Finance: From Classical Debt Relief to A Maqasid-Driven Personal Financing Framework," International Journal of Research and Innovation in Social Science 10, no. 5 (2026): 8588–8601, https://doi.org/10.47772/ijriss.2026.100500576.

criteria. The second is the institutional boundary: decisions must be verifiable, accountable, and designed to avoid creating incentives for reckless borrowing. Therefore, reinterpretation must not evolve into a boundless expansion. Debts accrued for primary needs, healthcare, basic education, shelter, or emergencies possess a far stronger foundation. Debts incurred for luxury, entertainment, extravagance, and sinful acts do not share this foundation. Similarly, the status of an "online loan victim" must be proven by examining the purpose of the funds and the presence of genuine inability, not merely by the existence of an outstanding bill. These boundaries simultaneously prevent two fundamental errors. The first error is textualism, which categorically rejects digital debt merely because its format is unrecognized in classical fiqh. The second error is pragmatism, which treats all debt as a byproduct of social structures, thereby absolving the debtor of personal responsibility. The most appropriate approach is constrained contextualization: while the manifestation of the debt may evolve, the core principles of necessity, capacity, justice, and trust (*amanah*) must be resolutely maintained.

Conclusion

The concept of *al-ghārimīn* outlined in QS. al-Tawbah verse 60 does not encompass every individual who owes a debt. Tafsir and fiqh draw a distinction between debtors borrowing for personal necessities and those bearing debt for social interests. Within the personal category, critical requirements include a justifiable purpose, an inability to repay, maturity of the debt, and an absence of surplus assets that could be utilized for settlement. Users of paylater and online loans can conditionally be categorized as *al-ghārimīn*. This eligibility is solidified if the debt is allocated for primary or emergency needs, has reached maturity, cannot be settled using available income and assets, and does not originate from sinful acts, extravagance, fraud, or a premeditated intent to extract zakat. Debts containing interest or fines cannot be condoned, but victims ensnared in exploitative practices may still receive assistance to eliminate harm and break free from the cycle of debt.

The primary contribution of this article is a three-layer model that delineates transaction assessment, debtor assessment, and intervention assessment. This model empowers zakat institutions to address digital debt more equitably without conflating a platform's legality with a *mustahiq*'s eligibility. The disbursement of aid should ideally be executed through rigorous debt auditing, targeted payments, victim protection, financial guidance, and economic empowerment initiatives. This research is normative and conceptual in nature. Further empirical studies are required to validate this model by examining BAZNAS, LAZ, zakat collection units, paylater providers, online loan victims, and dispute resolution bodies. Future research must also delve deeper into the interplay between the principle of *tamlik* (transfer of ownership), direct payments to creditors, the decoupling of principal and interest, and the governance frameworks surrounding the protection of *mustahiq* data.

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