



ChatGPT's Validity and Reliability in Islamic Legal Studies: A Critical Assessment of Waqf for Early Learners

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ABSTRACT

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Background: The rapid adoption of generative AI tools for self-directed learning raises concerns about content accuracy in specialized knowledge domains. In Islamic studies, where epistemic authenticity depends on authenticated transmission chains (sanad) and established jurisprudential methodologies, the validity of AI-generated religious content remains largely unexamined. **Objective:** This study evaluates the validity and information adequacy of ChatGPT-3.5 responses on waqf (Islamic endowment) for early learners without formal Islamic education. **Methodology:** A qualitative content analysis was conducted using 14 Indonesian-language prompts across four waqf dimensions: basic concepts, pillars and conditions, nazir (trustee), and contemporary issues. Responses were compared against three authoritative references using a five-point rubric-based scoring system. **Results:** ChatGPT achieved an average validity score of 4.48 and adequacy of 4.03 out of five. Performance peaked in basic concepts (validity 5.00; adequacy 4.67) but declined sharply in contemporary issues (3.50; 2.50), where oversimplifications, inaccurate madhhab attributions, and procedural errors emerged. **Conclusion:** ChatGPT provides accurate foundational waqf knowledge but lacks the juridical depth and contextual precision required for intermediate or advanced Islamic legal study. **Implications:** AI tools should function as supplementary learning aids rather than substitutes for sanad-based Islamic education. Digital religious literacy programs and shari'ah-informed AI development are needed to mitigate epistemic risks in religious knowledge acquisition.

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1. Introduction

In recent decades, science and technology have advanced at an unprecedented pace, transforming human activities across sectors. This transformation accelerated through successive industrial revolutions, from steam power to electricity, then electronics, culminating in the current Industry 4.0 era characterized by cyber-physical systems and artificial intelligence [1],[2],[3]. AI has since permeated diverse domains, from product recommendation systems and autonomous navigation to generative content creation [4]. In academia and libraries, ChatGPT has attracted attention for its potential to reshape information access and scholarly communication [9],[10].

Generative artificial intelligence (AI), particularly large language models (LLMs) such as ChatGPT, has rapidly entered educational and informational ecosystems worldwide [1],[3],[4][5],[6],[9],[10]. Users across disciplines increasingly rely on these tools for self-directed learning, research assistance, and quick information retrieval [7],[8]. In healthcare, ChatGPT has demonstrated variable accuracy across specializations, performing well in general medical knowledge but poorly in surgical subspecialties and drug information [12],[15]. In linguistics and biochemistry, similar inconsistencies have been documented [13],[14]. Lo found that ChatGPT delivered excellent results in economics but disappointing outcomes in mathematics [11]. These findings collectively indicate that LLM accuracy is domain-dependent rather than uniform.

A growing body of research has examined LLM hallucination, the generation of plausible but factually incorrect content, as a structural limitation of probabilistic language models [50]. Recent benchmarking studies report hallucination rates between 17% and 39.6% for GPT-3.5, with citation fabrication rates exceeding 80% in some contexts [54]. This problem is compounded in specialized domains where training data may be sparse, outdated, or imbalanced [51].

Islamic studies presents a particularly challenging domain for LLM evaluation. Religious knowledge in Islam relies on authenticated sources, the Qur'an, hadith, and scholarly consensus, transmitted through verified chains of authority (sanad) [16]. The concept of sanad functions across all Islamic sciences as a guarantor of epistemic authenticity, ensuring that knowledge traces back to the Prophet Muhammad through an unbroken line of scholarly transmission [17]. Recent scholarship has identified an emerging "digital schism" between the hierarchical logic of sanad-based knowledge and the distributed logic of algorithms, where legitimacy is increasingly constructed through digital performativity rather than scholarly credentials [52],[53]. This tension raises fundamental questions about whether AI tools can meaningfully engage with Islamic legal content.

Despite the growing body of AI evaluation research, studies examining ChatGPT's accuracy in Islamic religious studies remain scarce. A recent assessment of Islamic chatbots found significant performance variability, with failures in jurisprudential adherence including misattribution of Qur'anic verses and hadith, and no chatbot achieving "Trusted Educational Output" status [50]. The IslamicMMLU benchmark, designed to evaluate LLMs across Qur'anic studies, hadith sciences, fiqh, and Islamic history, revealed that even frontier models exhibit persistent brittleness in deep contextual interpretation of Islamic texts [51]. These findings underscore the need for domain-specific evaluation of AI in Islamic studies.

One area within Islamic studies that warrants particular scrutiny is waqf. Waqf is a form of Islamic charitable endowment that has historically supported social welfare, education, and religious institutions [18]. In recent years, waqf has gained renewed attention as a component of Islamic social finance with potential for economic empowerment [19],[20],[21],[22],[23]. The legal and operational dimensions of waqf continue to evolve, with scholars tracing its development from classical foundations to contemporary applications [24],[25],[26]. The integration of technology in waqf management has also expanded, with studies examining digital fundraising [27],[28],[29], blockchain applications [30],[31], and user adoption of technology-based waqf platforms [32],[33],[34]. Recent systematic literature reviews have mapped the growing intersection of digital technology and waqf management [58],[59].

The growing volume and complexity of waqf literature, much of which is found in classical Islamic texts, poses challenges for modern learners who lack proficiency in Arabic or access to formal education. For these individuals, generative AI may appear to be a practical alternative for accessing

information. ChatGPT, with its capacity to synthesize large bodies of text, seems to offer a convenient solution. However, the potential for incomplete or inaccurate interpretations makes it necessary to assess the validity and comprehensiveness of its responses, particularly in a domain where errors carry jurisprudential consequences.

This study addresses this gap by evaluating how accurately and comprehensively ChatGPT presents information about waqf for early learners. It formulates two research questions: (1) To what extent does ChatGPT deliver accurate information about waqf in accordance with Islamic teachings? (2) How comprehensive are ChatGPT's responses in covering essential waqf-related content?

This study makes three contributions. First, it extends the emerging literature on LLM evaluation in religious domains [50],[56] by providing the first systematic, rubric-based assessment of ChatGPT's accuracy on Islamic endowment law. Second, it operationalizes a replicable evaluation framework comparing AI-generated responses against authoritative Islamic jurisprudential sources across multiple dimensions. Third, it offers empirically grounded recommendations on the appropriate role of AI tools within Islamic educational ecosystems, informed by the epistemological requirements of sanad-based knowledge transmission [55].

2. Literature Review

2.1. Waqf and Technology

The relationship between waqf and technology has been discussed in a considerable number of academic works. However, studies that explore the role of artificial intelligence (AI) in understanding waqf remain extremely limited. Most literature that connects waqf and technology tends to focus on the management and optimization of waqf rather than on AI-based tools such as ChatGPT.

In the area of waqf fundraising, technology has been explored as a means to enhance efficiency and expand outreach. Rahmawati et al., documented various initiatives undertaken by the Indonesian Waqf Board (BWI) to digitize the fundraising process [27]. Zain et al. examined the potential of crowdfunding as a way to revitalise waqf practices in Thailand and proposed its use as an Islamic financial instrument that can help improve community welfare [28]. Setiadi and Listiani conducted an empirical study on the strategies and implementation of technology-based waqf fundraising carried out by Global Wakaf and Dompot Dhuafa [29]. Their findings show that both institutions have successfully used digital methods to raise waqf funds.

Other scholars have also investigated how technology can strengthen the overall waqf management system. Laili et al., explored the potential of blockchain technology to improve transparency in waqf management [30]. Their study focused on blockchain's ability to validate all types of transactions, which can help build trust among donors. Mohaiyadin et al. offered a more detailed analysis of blockchain's application to waqf, identifying its usefulness in addressing issues such as errors in payment records and the distribution of waqf funds [31]. They also suggested that blockchain could enhance accountability by enabling better control over the ultimate recipients of waqf assets.

The connection between waqf and technology goes beyond administrative efficiency and also involves the behavior of technology users. Some scholars have investigated this aspect empirically. Ismail et al. analysed how technology influences the willingness of individuals to contribute to cash waqf [32]. Similarly, Niswah et al. reached comparable conclusions regarding the motivational role of technology [33]. From the institutional perspective, Zakariyah et al. found that trust and social norms are key factors that influence whether a waqf organisation adopts digital technologies [34].

2.2. AI Accuracy in Domain-Specific Knowledge

Recent years have seen increasing scholarly attention to the accuracy of AI-generated content in specialized domains. In medical sciences, systematic evaluations have documented significant variability in ChatGPT's performance across subspecialties, with hallucination rates for GPT-3.5 reaching 39.6% in reference generation tasks [54]. Benchmark studies specifically designed for religious knowledge have also begun to emerge. The IslamicMMLU benchmark evaluates LLMs across Qur'anic studies, hadith sciences, fiqh, and Islamic history, revealing that even frontier models struggle with questions requiring deep contextual interpretation and cross-referencing of Islamic

texts [51]. The IslamicLegalBench framework tests LLM reasoning across 1,200 years of pluralist Islamic legal traditions, finding that models frequently misapply rulings from one madhhab to another and fail to recognize when historical precedents are inapplicable to contemporary contexts [56].

In a directly relevant study, Farooqui et al. assessed Islamic chatbot performance using Bloom's Taxonomy alongside Islamic accuracy criteria, finding that no chatbot achieved "Trusted Educational Output" status and that common failures included misattribution of Qur'anic verses, oversimplification of jurisprudential positions, and inconsistent responses to identical queries [50]. Research examining ChatGPT's engagement with Islamic legal moderation through the lens of Nahdlatul Ulama's *bahsul masail* tradition revealed that AI responses lack the contextual sensitivity and collective deliberative reasoning that characterize traditional Islamic legal adjudication [57].

These studies collectively suggest that the challenge for AI in Islamic studies is structural: the epistemological foundations of Islamic knowledge, authenticated transmission, qualified interpretive authority, and madhhab-specific reasoning, cannot be reduced to statistical pattern recognition. However, no existing study has applied a systematic, rubric-based evaluation framework to assess ChatGPT's accuracy on a specific area of Islamic law such as waqf. This gap, combined with the growing volume of digital waqf research [58],[59] and the increasing reliance of early learners on AI tools for religious knowledge, underscores the urgency and relevance of the present study.

3. Method

3.1. Research Design

This study is designed to assess the validity of ChatGPT's responses related to the topic of waqf. Given the nature of the research objectives, a qualitative approach is considered the most appropriate. The qualitative method is selected because it enables a more detailed examination of specific phenomena that may not be effectively addressed using numerical data or statistical analysis [35]. In this case, a qualitative design is more suitable than a quantitative one for evaluating the accuracy and sufficiency of information produced by a language model.

Qualitative research provides flexibility and the capacity to describe and interpret complex data within its context. Unlike quantitative research, which often requires strict operational standards, qualitative methods allow researchers to design and adjust their research process based on the specific needs of the study. Bengtsson explains that this flexibility becomes a strength when the researcher ensures the findings are valid, reliable, and credible [36]. In this study, ChatGPT's responses will be examined and verified, allowing their factual consistency to be tested in a structured and accountable manner.

3.2. Data Source and Collection Technique

The data source for this study consists of all text responses generated by ChatGPT. Specifically, the version used in this research is the ChatGPT model 3.5 and was taken in July 2024. This version was selected because it is freely accessible to the public, making it the most widely used model compared to the subscription-based ChatGPT. Since ChatGPT is a machine that generates responses based on user input, this study requires a set of prompts to produce the necessary data. The prompts were developed and classified according to several dimensions related to the topic of waqf.

All prompts were written in the Indonesian language. This decision was made because Indonesia has the largest Muslim population in the world. Additionally, the Indonesian language is still relatively well understood in neighboring Muslim-majority countries such as Malaysia and Brunei Darussalam. The use of Indonesian as the prompt language, therefore, reflects the linguistic context of a significant portion of the global Muslim population.

Before entering the full set of prompts listed in Table 1, an introductory message was provided to establish the conversation's context. The initial message given to ChatGPT was a translation from an Indonesian prompt, read in English as: "Assume the role of an expert in the field of waqf, while I represent a layperson. Respond to all questions and instructions that I provide accordingly!". This

instruction was intended to prompt ChatGPT to respond from the perspective of a waqf expert communicating with a layperson.

The data collection process followed a clear and consistent sequence. First, the introductory message was entered to set the context. Second, each of the 14 prompts was input one by one, in the same order as listed in Table 1. Third, the response generated for each prompt was immediately recorded without any modification or follow-up questions.

A total of 14 prompts were then used, corresponding to 14 key aspects of waqf that needed to be addressed. Table 1 presents these prompts in their original Indonesian form, translated into English for international readers. Each prompt was submitted only once without follow-up questions to maintain standardized and comparable conditions. Stopping at the first-turn response allows a fair assessment of ChatGPT's spontaneous accuracy, as real users typically seek quick, one-time answers.

Table 1. Assessment Rubric for Validity Aspect

Dimention	Aspect	Command (prompt)
Basic Concepts of Waqf	Definition	Define waqf in detail.
	Scriptural Basis (<i>Dalil</i>)	Provide the Islamic sources (dalil) that support the practice of waqf.
	Legal Ruling (<i>Hukm</i>)	What is the Islamic ruling on donating an item as a waqf?
Pillars and Conditions	Pillars	Mention the pillars (arkan) of waqf.
	Conditions of Sighah	Explain in detail the conditions required in the <i>sighah</i> (declaration) of waqf.
	Conditions for the Donor	Explain in detail the conditions that must be met by the waqif (donor).
	Conditions for the Beneficiary	Explain in detail the requirements for the beneficiary of a waqf.
	Conditions for the Waqf Object	Explain in detail the requirements for an item to be eligible as a waqf object.
Waqf Manager (Nazir)	Definition of Nazir	Explain in detail what is meant by <i>nazir</i> in the context of waqf.
	Requirements for Nazir	Explain in detail the qualifications required for someone to serve as a <i>Nazir</i> of waqf.
Contemporary Waqf	Cash Waqf	Explain in detail the concept of cash waqf, including the scholarly debate between those who support and those who oppose it.
	Substitution of Waqf Assets	When a waqf asset is damaged, is it permissible to exchange it for another asset? Provide a detailed explanation, including scholarly opinions.
	Waqf as a Financial Instrument	Mention the possible uses of waqf as a modern financial instrument.
	Waqf Implementation Procedure	Explain in detail the step-by-step procedure for implementing waqf from beginning to end. Along with the explanation, describe the institutions involved.

3.3. Data Analysis Technique

Qualitative research offers various analytical methods, such as phenomenology, hermeneutics, grounded theory, ethnography, phenomenography, and content analysis [37]. This study specifically employs content analysis as the primary method. Content analysis is a well-established technique used in many forms of research. It allows the researcher to make valid inferences from texts or similar sources with the goal of producing results that are replicable [38]. This method helps identify patterns, themes, and meanings within the collected data. In the context of this study, content analysis will be used to examine and interpret ChatGPT's responses related to waqf.

Table 2. Assessment Rubric for Validity Aspect

Grading	Description
5	The response provided by ChatGPT is fully consistent with the main references. Any differences are minor and only related to language or phrasing.
4	The response contains minor substantive differences, but these occur only in a few parts of the overall answer.
3	Approximately half of the response aligns with the main references, while the other half do not.
2	The response significantly diverges from the core ideas presented in the reference books.
1	The response is fundamentally inaccurate, and its validity cannot be accepted or justified based on the references.

Through content analysis, the researcher can develop categories and coding schemes based on the data. This makes it easier to present findings in a systematic and structured manner. The method also allows for a close examination of the answers provided by ChatGPT, which helps assess both the validity and reliability of its content. In addition, content analysis offers flexibility to explore the data from multiple perspectives, which enables the researcher to produce a more complete and detailed understanding.

The analysis in this study followed four main stages. First, all responses generated by ChatGPT were collected and organized according to the 14 prompts. Second, the researcher carefully reviewed each response and highlighted key or noteworthy points related to the topic of interest. This process focused on identifying statements that demonstrated conceptual accuracy, relevance to the question, or distinctive interpretations worth further examination.

In the third stage of analysis, the highlighted content and overall responses were compared with authoritative Islamic references to evaluate their alignment, accuracy, and comprehensiveness. Specifically, three key Islamic references widely recognized among Indonesian Muslims in the study of waqf were used for this comparison. The first reference is the Kuwait Encyclopedia of Islamic Jurisprudence (*Al-Mawsū'ah al-Fiqhiyyah al-Kuwaitiyyah*). This book is used to assess validity because it summarizes the views of major Islamic legal schools and is recognized as a major reference for contemporary comparative fiqh. It was intentionally selected due to its comprehensive coverage of various madhhab opinions, which is important because differing legal perspectives in Islamic jurisprudence are both natural and unavoidable. This makes it possible for the study to fairly evaluate ChatGPT's responses even when they reflect diverse fiqh positions.

The second reference is the Waqf Handbook (*Buku Pintar Wakaf*) published by the Indonesian Waqf Board (*Badan Wakaf Indonesia* or BWI). This source is highly relevant as it is produced by the institution that has been officially mandated by Indonesian law to manage and supervise waqf affairs in the country. The third source is the book *Contemporary Waqf (Wakaf Kontemporer)* written by Dr Fahrurroji, Lc., M.A., and also published by BWI. This book focuses on modern developments in waqf and complements the two previous sources.

Fourth, the comparison results were quantified using a rubric-based scoring system to ensure objectivity and replicability. The rubric is used to translate qualitative judgments into quantifiable grades. The rubric uses a scale from 1 to 5, with the possibility of using half-point scores (such as 1.5, 2.5, etc.). The midpoint of the scale is 3, which represents the average or neutral point. Tables 2 and 3 present the detailed evaluation rubric used in this study.

Table 3. Assessment Rubric for Information Adequacy Aspect

Grading	Description
5	The response provided by ChatGPT offers comprehensive and sufficient information for beginner-level learners. Minor omissions are acceptable and understandable since ChatGPT is not a formal textbook.
4	The response is generally helpful for understanding the topic of waqf. Although some gaps exist, they do not hinder understanding significantly, assuming the reader is not aiming to become a subject-matter expert.
3	Several aspects are missing from the response. Readers may need to consult a waqf textbook, although the omission does not result in a misunderstanding of the topic.
2	ChatGPT omits too much essential information. In several parts, the lack of content may lead to misunderstanding regarding the topic of waqf.
1	ChatGPT omits nearly all the key information that would typically be expected, which causes the reader to misunderstand the topic of waqf.

4. Results and Discussion

4.1. Results

4.1.1. Basic Concept of Waqf

Discussion on waqf begins by exploring its basic concepts. The first question addresses the definition of waqf in order to evaluate ChatGPT's response. Using the prompt listed in Table 1, ChatGPT produced a lengthy response that extended beyond the definition itself. The output included explanations on types of waqf, its pillars, legal conditions, and even the benefits of waqf. However, the specific part of the response that directly defines waqf is as follows:

"Waqf is a concept in Islamic law in which an individual or a group (wakif) donates assets that they own to be continuously utilized by others or for public benefit. The donated assets can no longer be sold, inherited, or transferred to others, as their ownership status changes to become the property of Allah SWT. However, the benefits of the waqf assets can be used for purposes specified by the donor, such as for social, educational, religious, or public welfare causes."

The next prompt focused on the legal basis or scriptural evidence that supports the permissibility of waqf for a legally accountable Muslim (mukallaf). Based on the input provided, ChatGPT identified three categories of supporting evidence: verses from the Qur'an, hadiths, and practices of the Prophet's Companions. The first Qur'anic verse cited was Surah Al-Baqarah [2]:261, with the reasoning that waqf is a form of charity in the way of Allah, and its benefits multiply continually. Another verse cited was Surah Al-Hajj [22]:77, interpreted as a general command to perform good deeds, which includes the act of endowing waqf.

Regarding hadiths, ChatGPT referenced the well-known narration about three types of continuous charity (ṣadaqah jāriyah), suggesting that waqf is one such form of charity whose reward continues to flow. Another hadith cited is narrated by Bukhari and Muslim, where Umar ibn al-Khattab said: *"O Messenger of Allah, I have acquired a piece of land in Khaybar that I value greatly. What do you advise me to do with it?"* The Prophet SAW replied, *"If you wish, withhold the property and donate its yield."* The inference from this narration is straightforward in affirming the legitimacy of waqf. As for the practice of the Companions, ChatGPT referred specifically to Uthman ibn Affan,

who endowed a well for public use during his time. This example further reinforces the practice of waqf as accepted among early Muslims.

The final question in the dimension of basic concepts concerns the legal status of waqf for Muslims. In response to this prompt, ChatGPT stated that waqf is classified as *sunnah muakkadah* (a highly recommended act). The response elaborated on this ruling by again presenting relevant Qur'anic verses, hadiths, scholarly consensus (*ijma'*), and the opinions of the four major Islamic legal schools. Each of these sources, according to ChatGPT, indicates that waqf holds a highly recommended legal status in Islam.

4.1.2. Pillar and Conditions

The next phase of evaluation involved assessing ChatGPT's understanding of the essential components, or *arkān*, of waqf. When prompted with a question about the pillars of waqf, ChatGPT responded by listing five main components: the *wakif* (the person endowing the waqf), the *mauquf* (the endowed asset), the *mauquf 'alaih* (the beneficiary), the *sighah* (the declaration of endowment), and the *nazir* (the manager of the waqf). ChatGPT not only listed these pillars but also provided descriptive explanations for each of them.

For the *wakif*, ChatGPT elaborated on the conditions such as the person being of legal age (*baligh*), mentally sound (*'āqil*), and mature in judgment (*rāshid*). Regarding the *mauquf*, it explained that the asset must be legally owned by the donor, durable, and capable of producing a clear benefit without diminishing its principal value. On the *mauquf 'alaih*, ChatGPT clarified that the beneficiary could be an individual, an institution, or the broader public, such as through the construction of infrastructure. In its discussion on *sighah*, the response highlighted that the declaration must reflect a clear intention, be free from invalidating conditions, and preferably be made in the presence of witnesses or in written form. As for the *nazir*, the waqf manager, ChatGPT emphasized that this individual must be trustworthy, responsible, and capable of managing the endowed property in line with the purpose outlined by the donor.

The following inquiry explored the specific conditions related to the *sighah*. ChatGPT first defined *sighah* as the verbal or written statement made by the donor indicating the intention to establish a waqf. It then listed eight requirements. The first is clarity and decisiveness: the statement must demonstrate that the asset is permanently endowed for a specific purpose without ambiguity. For example, "I might donate this land" would be considered invalid. The second requirement is the use of the term "waqf" or a synonym, accompanied by three illustrative phrases. The third is voluntariness, meaning the donor must not be under coercion or manipulation. The fourth is permanency, although temporary waqf (*waqf muaqqat*) is acknowledged in special cases.

The fifth condition states that the *sighah* must not contain clauses that invalidate the endowment, such as permitting the donor to reclaim the asset. Conditions must also be realistic and executable. The sixth emphasizes the need for witnesses or at least a written form. The seventh requires direct language without deferral, such as avoiding statements like "I will endow this land if a certain condition is met." Lastly, the eighth condition is that the statement must clearly identify the beneficiary and demonstrate that the purpose aligns with public welfare.

The analysis then moved to the conditions governing the *wakif*. ChatGPT listed eight criteria. First, the donor must be legally adult (*baligh*), demonstrated by physical signs of maturity, such as menstruation or seminal discharge. Second, the donor must be mentally competent, free from states such as intoxication or unconsciousness. Third, the donor must be *rāshid*, meaning they are prudent in managing their assets. Those considered wasteful or legally restricted may be disqualified. Fourth, the donor must have full, legal ownership of the asset. Fifth, they must have the freedom to act over the asset, which excludes individuals under guardianship or coercion, including those who are bankrupt or incapacitated.

The sixth criterion is that the donor should ideally be Muslim, since waqf is an act of worship. However, ChatGPT noted that non-Muslims may also endow assets for causes accepted in Islam, provided appropriate oversight is ensured. Seventh, the donor should not be in a condition that limits their property rights, such as being on their deathbed. In such cases, they may only endow up to

onethird of their assets to avoid harming heirs or creditors. The eighth and final condition is that the donor must act with a sincere intention to seek the pleasure of Allah SWT.

The study then examined ChatGPT's understanding of the requirements for *mauquf 'alaih*, or waqf beneficiaries. ChatGPT identified seven conditions. The first is that the recipient must be Muslim if the waqf is religious in nature, such as for a mosque or Islamic school. However, public waqf projects like roads or hospitals may benefit non-Muslims. The second condition is specificity; the beneficiary must be clearly identified. ChatGPT listed eligible groups as individuals, organizations, or the public. The third condition is that the recipient must not be from prohibited categories. Fourth, the recipient must be capable of benefiting from the waqf, such as a farmer receiving agricultural land. ChatGPT also noted that the recipient must be alive at the time of the declaration. Fifth, the beneficiary must have the legal right to receive the waqf. Institutions with restrictions on funding sources may be ineligible. Sixth, the benefit from the waqf must be sustainable, ensuring that future generations can also gain from it. Seventh, the recipient must be capable of protecting and maintaining the waqf, especially if it involves asset management.

The final area explored was the conditions related to the *mauquf*, or the endowed object. ChatGPT provided eight conditions. First, the object must be legally owned by the donor. Disputed or mortgaged assets, or those under usufruct rights, are not eligible. Second, the asset must be valuable under Islamic law and produce clear benefits. For example, cash waqf should be invested in productive ventures that support social programs. Third, the asset must be durable. Items that decay quickly or perish, such as food or plants, are not valid unless managed in a sustainable way. Fourth, the asset must be free of third-party claims. For instance, pledged or litigated assets are disqualified. Fifth, the object must not be derived from unlawful sources such as interest, gambling, or alcohol, nor should it be used for impermissible purposes. Sixth, the asset must be clearly identified, including its size, location, and other specifications. Seventh, the asset must be legally transferable and not restricted by Islamic or civil law. Lastly, the eighth condition requires that the asset can be managed effectively by the *nazhir*. Complex or high-maintenance properties are discouraged unless the manager possesses the necessary skills. ChatGPT also noted the importance of the asset's developmental potential for maximizing benefit.

4.1.3. Waqf Manager (Nazir)

Another dimension evaluated in this study was the validity of ChatGPT's response concerning the *Nazhir* (waqf manager). This topic was examined as a separate dimension due to the *Nazhir's* crucial role in the effective management and sustainability of waqf. The first aspect explored was a general request for a detailed explanation of the concept of *Nazhir*. Using the prompt listed in [Table 1](#), ChatGPT responded:

"Nazhir wakaf is the party responsible for managing and maintaining the waqf asset and ensuring that it is used in accordance with the intention and objectives set by the wakif (the endower). The role of the nazhir is very important in the waqf system as they are responsible for ensuring that the benefits of waqf continue and sustainably serve the community."

Following this, ChatGPT provided a comprehensive explanation organized into seven distinct subtopics. The first subtopic elaborated on the definition of *nazhir*, identifying them as "an individual, a group of people, or an institution entrusted by the wakif to manage the waqf asset." It also emphasized the centrality of the *nazhir's* role in ensuring that the endowed property remains productive and aligns with the donor's intentions.

The second subtopic addressed the qualifications required to become a *nazhir*, which ChatGPT listed as five criteria (discussed further in the next section). The third subtopic outlined the duties and responsibilities of the *nazhir*, presented in five key points: managing waqf assets, ensuring continuous benefits from the waqf, adhering to the intentions of the wakif, maintaining detailed management records, and remaining accountable to both legal and religious standards. Each of these duties was explained in sufficient detail to provide a clear picture of the *nazhir's* role.

The fourth subtopic involved the classification of *nuzhar* (plural of *nazhir*), which ChatGPT categorized into three types: individual *nazhir*, group *nazhir*, and institutional *nazhir*, each with distinct operational characteristics. The fifth subtopic elaborated on the rights of *nuzhar*, identifying three main rights: the right to receive compensation, the right to make management decisions, and the right to defend and protect waqf property. ChatGPT emphasized that compensation for the *nazhir* should be drawn from the revenue generated by the waqf asset, not from the principal itself. Furthermore, it stated that *nuzhar* are authorized to make decisions regarding maintenance, investment, and legal matters when necessary.

The sixth subtopic discussed the challenges commonly faced by *Nuzhar*, which ChatGPT grouped into three main issues: lack of expertise and knowledge, lack of transparency and accountability, and non-compliance with Sharia principles in management. The final subtopic explained the obligations of *nuzhar* under Islamic law. ChatGPT asserted that the actions of a *nazhir* must align with Sharia, and that they have a duty to report periodically to the wakif or to authorized parties when required.

Next, the study assessed the validity of ChatGPT's response concerning the conditions for becoming a *nazhir*, based on the respective prompt in Table 1. ChatGPT provided ten conditions for eligibility. The first was that the *Nazhir* must be Muslim, to ensure adherence to Sharia principles. The second was that they must be legally adult (*baligh*) and mentally sound. The third was that they should be trustworthy (*amīn*) and honest, free from unethical behaviour that could lead to mismanagement of waqf assets.

The fourth condition required that the *nazhir* be capable of managing the assets, possessing both managerial skills and knowledge of Islamic rulings related to waqf. The fifth emphasized integrity, where the individual must have a good reputation and high moral standing in the community. The sixth condition was that the *nazhir* must have relevant competence and experience tailored to the nature of the waqf asset, whether in property, investment, education, or other fields.

The seventh condition stipulated that the *nazhir* must not be under legal guardianship or facing any restriction that compromises their authority, and they must be free from conflicts of interest. The eighth emphasized adherence to the wakif's instructions, including the obligation to report to the wakif if requested. The ninth affirmed the *nazhir's* right to receive payment for their services, contingent on an agreement with the wakif, with payment derived from the returns on the waqf, not the principal asset. The tenth and final condition was the *nazhir's* ability to face challenges and make decisions that are effective and Sharia-compliant.

4.1.4. Contemporary Waqf

The first contemporary issue examined for validity in ChatGPT's response concerned cash waqf, a financial instrument that has gained prominence in modern Islamic economic discourse. When prompted (as shown in Table 1), ChatGPT began by providing a definition:

"Cash waqf is the process of endowing cash by a wakif (endower) for social, religious, or humanitarian purposes, with the expectation that the funds will be managed and utilized according to the specified objectives."

This definition was followed by a simplified three-stage explanation of how cash waqf operates: (1) the transfer of funds from the wakif to a trusted waqf institution or *nazhir*; (2) the management and investment of these funds by said institution; and (3) the distribution of the resulting returns for the intended beneficiaries.

After offering general information, ChatGPT proceeded to present the scholarly debate surrounding the permissibility of cash waqf. Four arguments supporting its permissibility were highlighted. The first emphasized flexibility, stating that cash is easier to manage than physical assets and allows broader participation. The second argument focused on investment potential, stating that properly invested funds may yield higher and more efficient returns for social programs. The third point underscored adaptive allocation, explaining that cash can be redirected toward varying needs in society, ensuring ongoing relevance. The fourth was about modern responsiveness, asserting that cash waqf aligns with contemporary demands for adaptive charitable instruments.

On the other hand, four arguments were presented by scholars who are skeptical or opposed to cash waqf. The first was a concern over adherence to traditional Shariah principles, since classical waqf typically requires permanent, non-perishable assets. Cash, with its fluctuating value and consumable nature, challenges this requirement. The second argument addressed financial risk, including depreciation and investment loss. The third critique stated that cash waqf may lack direct tangible benefit, unlike physical assets such as buildings or land, which can serve communities directly and sustainably. The fourth was a concern for transparency and potential misuse, noting the need for rigorous oversight.

Interestingly, ChatGPT further divided its response into two sub-sections: “scholarly debate” and “scholarly perspectives.” In the latter, it highlighted that many contemporary scholars and fatwa bodies such as the Indonesian Council of Ulama (Majelis Ulama Indonesia, MUI) and the National Sharia Council (Dewan Syariah Nasional, DSN) have issued supportive rulings for cash waqf. Their justification is based on its alignment with modern financial realities and its potential productivity. Conversely, it was stated that classical scholars, particularly within the Hanafi, Maliki, and most of the Shafi'i schools, tend to reject cash waqf on the grounds that it deviates from the permanent nature of traditional waqf and could undermine its long-term benefits.

The second topic under this dimension was the exchange (istibdal) of waqf assets. Although this is a classical issue, it has regained relevance in contemporary discourse. In response to the prompt, ChatGPT defined it as:

“Asset substitution or ‘exchange’ of waqf refers to the replacement of a damaged or unusable waqf asset with another asset of similar or greater value.”

ChatGPT elaborated on three procedural conditions: (1) assessment of damage to determine irreparability; (2) identification of a replacement asset of equal or greater benefit; and (3) execution of the replacement, which requires the decision of the *nazhir*, authorization from relevant authorities, and adherence to Shariah rules.

The platform then described two positions among scholars. Proponents, including the Maliki and Hanbali schools, argue that asset substitution serves the core purpose of preserving the waqf's benefit. Contemporary fatwa institutions were also cited as generally supportive, provided that the process is transparent and Shariah-compliant. Opponents, particularly within the Hanafi and Shafi'i traditions, hold that waqf is a permanent declaration and replacing its assets undermines this core principle of irrevocability.

The final topic addressed in this study was the potential of waqf as a modern financial instrument. In response to the respective prompt, ChatGPT proposed ten innovative applications that demonstrate the adaptability of waqf in addressing contemporary economic and social challenges. First, it highlighted waqf-based investment, which encompasses property waqf, investment through equity or sukuk, and funding for start-up ventures. Second, it pointed to the use of waqf for financing social projects, such as schools, scholarships, hospitals, and public infrastructure. Third, ChatGPT mentioned social assistance programs, including humanitarian relief, economic empowerment initiatives, and direct support either in cash or in kind.

Fourth, it identified funding for research and development, particularly in areas that generate broad community benefit. Fifth, it suggested the establishment of Islamic financial institutions, such as Shariah-compliant banks, along with innovation in Islamic financial products. Sixth, ChatGPT noted the potential for investment in environmental sustainability, including projects focused on conservation and renewable energy. Seventh, it emphasised community empowerment programs, such as the development of cultural centres and the construction of social infrastructure. Eighth, it included the role of waqf in supporting professional education and vocational training to build human capital. Ninth, it proposed digital waqf innovations, such as the integration of fintech platforms and blockchain tools for efficient and transparent waqf management. Lastly, the tenth application involved social protection mechanisms, including waqf-based social insurance schemes and the establishment of emergency funds for crisis response.

4.2. Assessment on Validity and Accuracy

After presenting a detailed description of the responses generated by ChatGPT, the next step is to analyze the accuracy and completeness of those responses. As explained in the methodology section, the main references used to evaluate the validity and sufficiency of the information are the Kuwait Encyclopedia of Fiqh (EFK or Al-Mausu'ah Al-Fiqhiyyah Al-Kuwaitiyyah), the Waqf Guidebook (BPW) prepared by the Indonesian Waqf Board, and the Contemporary Waqf Book (BWK) written by Dr Fahrurroji and published by the same institution. The evaluation uses a scoring scale from 1 to 5, based on the assessment rubrics provided in Table 2 for validity and Table 3 for completeness. This scoring method allows for a structured and measurable analysis of how well the answers from ChatGPT align with the authoritative sources commonly used by Muslims, especially in Indonesia.

4.3. Assessment on Basic Concept of Waqf

In response to the prompt regarding the definition of waqf, there are several important findings to highlight. First, both the Kuwait Encyclopedia of Fiqh (EFK) and the Waqf Guidebook (BPW) provide a typical definition found in Islamic jurisprudence, beginning with the linguistic meaning before moving to the terminological one. In contrast, ChatGPT directly presents the terminological definition. Furthermore, classical *fiqh* definitions are usually constructed using a comprehensive and exclusive framework, known in logic as *ta'rif bil hadd*, while ChatGPT provides a description closer to *ta'rif bil rasm*. However, from a substantive point of view, the definition given by ChatGPT remains accurate.

Regarding the supporting textual evidence, ChatGPT mentions three primary sources: the Qur'an, hadith, and the practice of the Companions. There are a few notable findings here. First, neither EFK nor BPW cites any of the Qur'anic verses that ChatGPT includes. In fact, EFK does not mention any Qur'anic verse at all. This aligns with Ridwan, who argues that no specific verse in the Qur'an directly addresses waqf [39]. The permissibility of waqf is derived from general verses on charity. Therefore, ChatGPT's inclusion of Qur'anic verses is still acceptable, although the use of Surah Al-Hajj verse 77 appears too indirect. As for the hadith, all narrations mentioned by ChatGPT are found in both EFK and BPW. The final category, referring to the practice of the Companions, is mentioned broadly in EFK but not in BPW. Nevertheless, the example of Uthman donating a well is valid and supported by a hadith reported by Muslim [40].

On the matter of legal status, ChatGPT states that waqf is considered sunnah *muakkadah*. EFK simply describes it as a recommended deed (sunnah) and notes that its ruling may vary depending on context. BPW does not mention this point explicitly. In general, ChatGPT's answer is correct, and the classification of *muakkadah* can be reasonably inferred from various textual endorsements of ongoing charity. Table 4 summarizes the scores.

Table 4. Score summary for assessment on basic concept of waqf

Dimension	Aspect	Validity	Adequacy
Basic Concept of Waqf	Definition	5	4
	Scriptural Basis (<i>Dalil</i>)	5	5
	Legal Ruling (<i>Hukm</i>)	5	5

4.3.1. Assessment on Pillar and Conditions

In discussing the pillars of waqf, ChatGPT identifies five elements. Meanwhile, Al-Mawsu'ah Al-Fiqhiyyah Al-Kuwaitiyyah (EFK) mentions only four, without including the nazir as a pillar. EFK explains that scholars differ on whether the wakif is allowed to serve as the nazir. The Buku Pintar Wakaf (BPW) presents some inconsistency regarding whether the nazir should be categorized as a pillar. Abdullah also affirms that the essential pillars of waqf are four. The position of the nazir

becomes obligatory because of Indonesian regulations, particularly Law No. 41 of 2004 on Waqf, Article 6 [41]. Therefore, ChatGPT's inclusion of the Nazir as one of the pillars can still be considered reasonable. In addition, ChatGPT offers more detailed elaboration compared to EFK and BPW, which tend to describe the pillars in a more general manner.

Regarding the conditions of the *sighah* (waqf declaration), there are significant differences between ChatGPT and EFK. EFK presents three key areas. The first involves the *ijab* (offer), including its explicit and implicit forms, and different modes of expression such as verbal, written, or based on witness testimony. The second addresses *qabul* (acceptance), covering the possibility of rejection by the recipient, the moment of legal effect, and the possibility of revoking the waqf. The third area discusses the conditions of the declaration, including the requirement that the contract must take immediate effect (*tanjiz*), and the necessity of expressing permanence (*ta'bid*), both of which are agreed upon by the majority of scholars. These discussions are long and detailed, as a clear waqf statement is essential to prevent disputes. BPW, on the other hand, does not address *sighah* or the waqf declaration at all, so no comparison is possible in that regard.

From this comparison, several points emerge. First, ChatGPT's explanation is broadly accurate. Although the classification differs from the *fiqh* literature, the substance remains correct. For instance, the condition that the wakif must not be under coercion is more appropriate under the conditions of the wakif, but the overall presentation is still acceptable. The information given by ChatGPT provides a sufficient foundation for general understanding. However, more specific content regarding *ijab* and *qabul* is needed to make the information more comprehensive.

In terms of the conditions for the wakif, seven out of the eight conditions mentioned by ChatGPT can be found in EFK, and all of them are valid. Some of these conditions are subject to scholarly differences, such as the requirement that the wakif be Muslim or free from debt. ChatGPT's answers already reflect these nuances appropriately. The only condition not mentioned by ChatGPT is sincerity, which is a universal prerequisite in all acts of worship. Even though EFK does not explicitly mention this, the inclusion by ChatGPT remains valid. BPW includes almost all the conditions mentioned by ChatGPT. However, since BPW focuses on the Indonesian context, it also provides regulatory references based on Law No. 41 of 2004. One notable omission from ChatGPT's answer is the wakif's right to set specific conditions related to management and benefit distribution. EFK discusses this in considerable detail over nine pages.

On the conditions for the recipient (*mauquf 'alaih*), there are several issues with ChatGPT's response. First, three out of the seven conditions mentioned are consistent with EFK. Second, there is a discrepancy in the interpretation of the requirement for continuity. EFK uses the phrase *a takūna aljihatu al-mawqūfu 'alaihā ghayra munqathi'ah*, which means the benefit must not be cut off after one generation. This is different from ChatGPT's interpretation of continuity. For example, if someone donates land for use only by one person and their two children, the benefit is considered noncontinuous. Third, ChatGPT includes an incorrect requirement that the recipient must be capable of managing the waqf asset. This requirement is repeated throughout the explanation, even though it is not mentioned in EFK. Another issue is the omission of conditions related to recipients who do not yet exist or unborn children. BPW does not explore *mauquf 'alaih* in detail either.

For the conditions related to the waqf object (*mauquf*), ChatGPT presents eight conditions, many of which are repetitive or redundant. EFK presents only four clear conditions without redundancy. Nonetheless, most of the criteria mentioned by ChatGPT are not significantly different from those in EFK. For instance, EFK states that the waqf object must be usable without altering its original form (*ma'a baqa'i 'ainihi*), whereas ChatGPT splits this into two separate conditions: being beneficial and retaining its original form. This difference is not substantial. One important issue is that ChatGPT incorrectly states that waqf assets cannot be under someone else's rights, such as rental or mortgage. EFK notes that most scholars permit such a waqf. Despite this, ChatGPT's explanations remain useful and accessible for laypersons. BPW does not provide a systematic discussion on the object of waqf, although the general ideas align with those from ChatGPT. Table 5 summarizes the overall score of this section.

Table 5. Score summary for assessment on the basic concept of waqf

Dimension	Aspect	Validity	Adequacy
Pillars and Conditions	Pillars	5	5
Pillars and Conditions	Conditions of Sighah	4,5	4,5
Pillars and Conditions	Conditions for the Donor	5	4
Pillars and Conditions	Conditions for the Beneficiary	3	3
Pillars and Conditions	Conditions for the Waqf Object	4,5	4,5

4.3.2. Assessment of Waqf Manager (Nazir)

Nazir waqf is one of the most essential components in the waqf process. The definition provided by ChatGPT is substantially accurate and aligns with the definition presented in Buku Pintar Wakaf (BPW). While BPW includes a more contextual explanation for Indonesia by citing related regulations, Al-Mawsu'ah Al-Fiqhiyyah Al-Kuwaitiyyah (EFK) does not define nazir at all and immediately moves into technical legal discussions. ChatGPT's explanation is even more comprehensive, as it includes not only the definition but also the qualifications, responsibilities, types, rights, and challenges faced by Nazir. This level of comprehensiveness is likely due to the broad prompt used, which prompted ChatGPT to provide an equally broad response.

In the section discussing the qualifications of a nazir, ChatGPT mentions ten conditions. EFK outlines four, while BPW lists six for an individual Nazir. As in the case of waqf object conditions, ChatGPT tends to include explanations that are occasionally repetitive. Both EFK and BPW agree on four primary conditions: being Muslim (with some scholarly debate), legal capacity, trustworthiness, and competence. ChatGPT explains these core qualifications very clearly. However, several of the additional conditions mentioned by ChatGPT are either repetitive or overlapping. For example, integrity, good reputation, and adherence to the law are already covered by the requirement of trustworthiness. Relevant competence and the ability to face challenges are also included under general competency. The requirement of not being legally restricted is already implied within the condition of legal capacity.

A significant point to note is that ChatGPT explicitly states that a Nazir must be Muslim. In contrast, EFK explains that a non-Muslim may serve as a nazir if the intended beneficiaries of the waqf are also non-Muslims. For instance, if someone donates books to a Hindu community, then the nazir may be selected from that community. However, BPW states that a nazir must be Muslim, which is consistent with waqf regulations in Indonesia [42].

An important detail in ChatGPT's response is the recognition that a nazir has the right to receive compensation, provided it complies with Shariah principles, is agreed upon by the wakif, and is not taken from the principal of the waqf asset. Although this explanation is brief, it remains valid and aligns with both EFK and BPW. While BPW offers only a brief explanation, EFK elaborates extensively on the legitimacy of compensation, the amount, the funding sources, and the legal basis for granting it. Table 6 summarizes the score for this section.

Table 6. Score summary for assessment on the basic concept of waqf

Dimension	Aspect	Validity	Adequacy
Waqf Manager (Nazir)	Definition of Nazir	5	5
Waqf Manager (Nazir)	Requirements for Nazir	5	4,5

4.3.3. Assessment on Contemporary Waqf

The first aspect examined in contemporary waqf is cash waqf, due to its pivotal role in the development of the Islamic finance industry and the ongoing debate surrounding its legal status. In presenting the arguments for and against, ChatGPT provided almost no reference to the normative Islamic legal basis for the permissibility or impermissibility of cash waqf. The primary arguments in favour, as outlined by ChatGPT, focus on flexibility, investment potential, and its relevance to modern financial needs. These points align with the views presented in Buku Wakaf Kontemporer (BWK), published by the Indonesian Waqf Board (BWI). However, BWK includes more comprehensive normative sources such as hadiths, reports from the companions, opinions of classical scholars, and contemporary fatwas issued by recognized authorities.

ChatGPT also mentioned that both the Indonesian Ulema Council (MUI) and the National Sharia Council (DSN) had declared the permissibility of cash waqf. This statement is not entirely accurate, as the official fatwa on cash waqf falls under the authority of MUI alone. However, it is worth noting that some DSN-MUI fatwas indirectly support the permissibility of cash waqf, such as Fatwa No. 131/DSN-MUI/X/2019 concerning Sukuk Wakaf.

Regarding the arguments against cash waqf, ChatGPT did refer to Islamic legal perspectives, although without any quotations from *hadith*, *athar*, or scholarly opinions. Two arguments presented by ChatGPT are not listed in BWK: the first concerns uncertainty in the utility of cash waqf, as the benefit depends on investment management and does not always generate sustainable returns. The second concerns difficulties in ensuring transparency and accountability, which may lead to mismanagement of funds. While these arguments are not mentioned in BWK, they are logically sound and reflect perspectives found in other sources [43]. One statement by ChatGPT that requires careful attention is as follows: “Classical scholars from the Hanafi, Maliki, and most of the Shafi’i schools tend to reject cash waqf.” This generalization lacks nuance, as internal views within each school vary and should be explained with greater precision [44].

Another important contemporary practice is the replacement of waqf assets, known in Islamic jurisprudence as *istibdal*. Although this issue has long been addressed in classical legal texts, its relevance has increased in modern times. ChatGPT addressed this practice under two themes: the mechanism and legal permissibility. Regarding the mechanism, ChatGPT presented four points: assessing whether the asset is genuinely damaged or not, selecting a replacement asset, obtaining the decision of the Nazir, and securing approval from a regulatory body. These four points are accurate and supported in BWK. The first point is implied, while the others are explicitly discussed. However, BWK provides a more detailed explanation, including the legal foundation of *istibdal* based on Indonesian regulation, precautionary principles, criteria for replacement assets, procedures for submitting *istibdal* requests, the role of regulatory bodies in evaluating proposals, final recommendations, and sanctions for procedural violations.

As for the Islamic legal perspective on asset replacement, ChatGPT’s explanation is overly brief and absolute, lacking the nuances of scholarly differences. It claimed that Maliki and Hanbali scholars tend to allow *istibdal*, while Hanafi and Shafi’i scholars generally disallow it. This explanation contradicts BWK, which shows that Hanafi views are in fact similar to Maliki ones, with exceptions related to mosque waqf. In the Maliki school, replacement is permitted under urgent conditions and for public benefit, such as road construction or cemeteries. The Hanafi school distinguishes between three scenarios: when the replacement is stipulated by the donor, when it is not stipulated but the

asset is in poor condition, and when it is not stipulated and the asset remains intact. The third case leads to internal disagreement, where Abu Yusuf allows replacement if it results in greater benefit and does not violate the original purpose. The Shafi'i school allows consumption of waqf assets under specific conditions, such as repurposing unproductive date palms into firewood. These legal subtleties are missing in ChatGPT's response, along with clear criteria on when asset replacement is permissible.

Another critical area is the potential for waqf to serve as a modern financial instrument. ChatGPT identified ten thematic applications with a total of 23 subpoints. While the ideas were relevant, most were related to the social utility of waqf rather than its function as a financial instrument. These include applications for social projects such as education, healthcare, infrastructure, skills training, emergency funds, social protection, renewable energy development, environmental projects, scientific research, and technology development. Only a few points addressed waqf as a financial instrument directly, such as investment-based waqf, sukuk waqf, and integrating financial products like deposits and insurance with waqf. Although all the responses were factually correct, the lack of focus on financial mechanisms resulted in a limited depth of analysis.

Lastly, ChatGPT's explanation of waqf registration procedures raised significant concerns. It described a seven-step process: identification of donor and asset, declaration of intent (*sighah*), appointment of *nazir*, registration, asset management, monitoring, and dispute resolution. This differs substantially from the six-step registration process stated in BPW, which includes visiting the Religious Affairs Office official (PPAIW), making the declaration in the presence of witnesses, issuance of the Waqf Pledge Deed (AIW), issuance of the *nazir*'s approval, registration of the *nazir* with BWI, and final land registration with the local land office.

Although the seven points presented by ChatGPT are correct in general, they lack legal precision and contextual accuracy. For instance, ChatGPT vaguely stated that assets must be registered with a waqf institution for formal recognition and that related documents must be submitted to receive a registration number. This general wording lacks specific reference to official procedures and legal terminology. It also contained inaccuracies, such as assigning BWI the role of verifying waqf land registration, claiming involvement of the Ministry of Religious Affairs in land and building waqf processes, and suggesting that waqf pledges may be made informally or in private agreements. These inaccuracies undermine the validity of the overall response, despite the abundance of information.

Table 7 summarizes the overall score of this section

Table 7. Score summary for assessment on basic concept of waqf

Dimension	Aspect	Validity	Adequacy
Contemporary Waqf	Cash Waqf	4,5	1
Contemporary Waqf	Substitution of Waqf Assets	3,5	3
Contemporary Waqf	Waqf as a Financial Instrument	4,5	4
Contemporary Waqf	Waqf Implementation Procedure	1,5	2

4.4. Discussion

In the digital era and with the growing accessibility of artificial intelligence (AI) technologies, ChatGPT has emerged as a widely used tool for understanding various fields of knowledge, including Islamic studies. This research demonstrates that ChatGPT shows relatively high performance in answering questions related to waqf, particularly within the scope of basic comprehension. As indicated in Table 8, the average score for the validity of ChatGPT's responses reaches 4.48, while the adequacy of information stands at 4.03 on a scale of five. These figures suggest that, overall,

ChatGPT's responses are generally acceptable when assessed against authoritative references. However, this performance should be interpreted with caution, as these scores reflect surface-level quality rather than the depth required in more advanced or nuanced studies of Islamic jurisprudence.

These scores are consistent with recent benchmarking studies that have found LLMs performing adequately on factual recall but deteriorating on tasks requiring contextual reasoning and cross-referencing of specialized texts [51],[56]. The IslamicMMLU benchmark similarly reported that LLMs achieve higher accuracy on factual questions about Islamic concepts than on questions requiring jurisprudential reasoning across madhhab traditions [51]. The pattern observed in this study, strong performance on foundational content, declining accuracy on complex legal issues, mirrors the broader phenomenon of LLM performance degradation as domain specificity increases.

From a dimensional perspective, ChatGPT performs particularly well in the area of Basic Concepts of Waqf, especially regarding definitions and legal foundations. The dimension scores a perfect 5.00 for validity and 4.67 for adequacy, indicating that for early learners, ChatGPT serves as a relatively strong entry point in introducing the foundational principles of waqf. The answers tend to align with established sources such as Buku Pintar Wakaf and Al-Mawsū'ah al-Fiqhiyyah alKuwaitiyyah, and they are presented in a clear and accessible manner suitable for members of the general public who are just beginning their exploration of Islamic knowledge.

However, limitations begin to emerge in areas requiring greater juridical specificity. For example, in the Pillars and Conditions dimension, the average validity and adequacy scores decline to 4.40 and 4.20, respectively, with certain aspects such as "conditions for the beneficiary" scoring notably lower. These results indicate that although ChatGPT's responses are often logically sound and generally accurate, the delivery of technical or mazhab-specific details tends to be shallow or overly generic. In legal practice, such a lack of depth may lead to incorrect interpretations of waqf obligations or beneficiary rights, which will potentially affect the legitimacy of waqf deeds or contracts. Hence, ensuring accuracy in these areas is critical, as minor interpretive errors could have legal and administrative consequences in the management of waqf assets.

In that particular lack of depth, learners seeking intermediate-level understanding would likely encounter epistemic gaps if relying solely on AI without engaging with classical texts or scholars who possess *sanad* (certified transmission of knowledge). Within the epistemological framework of Islamic scholarship, the transmission of knowledge depends not only on content validity but also on the credibility of authority and the continuity of the transmission chain (*sanad*) [16]. While the concept of *sanad* originates in hadith studies, it functions across all Islamic sciences as a guarantor of epistemic authenticity [45]. It ensures that knowledge can be traced back to the Prophet Muhammad through an unbroken line of scholarly transmission. From this perspective, AI models such as ChatGPT, which rely on statistical text prediction, face structural limitations in fulfilling the requirements of Islamic epistemology.

This epistemological tension has been theorized as a "digital schism", a structural conflict between the hierarchical logic of *sanad*, which validates knowledge through personal scholarly lineage, and the distributed logic of algorithms, which constructs legitimacy through computational pattern matching and user engagement metrics [52]. Research on Indonesian muballigh (Islamic preachers) documents how this tension manifests in practice: religious authority is increasingly shaped by algorithmic visibility rather than scholarly credentials, creating new "Islamic knowledge elites" whose legitimacy rests on digital performativity rather than authenticated transmission [53]. AI tools like ChatGPT represent an extreme case of this phenomenon, generating authoritative-sounding religious content without any connection to the *isnad* tradition. As Imam Malik once said, "This knowledge is religion, so be cautious from whom you take your religion." In this context, AI is not a "who" and thus cannot be regarded as an authoritative source in the tradition of Islamic learning.

ChatGPT remains useful as a support tool for self-directed learning, especially among non-specialist users. In the sphere of non-formal and informal education, it can accelerate the public's grasp of fundamental Islamic issues, which have traditionally been accessible only through formal institutions or classical study. This aligns with the learning behaviour of adults, who often pursue knowledge driven by practical needs or immediate circumstances [46]. Still, its role must be

understood as complementary, not a substitute, for the learning process that is rooted in *sanad*, adab, and scholarly mentorship.

The risk becomes more pronounced when examining contemporary issues of waqf, where ChatGPT's scores drop noticeably. The dimension of Contemporary Waqf registers an average validity score of 3.50 and adequacy of only 2.50. This low score has significant implications for legal and institutional practice. Inadequate or inaccurate AI-generated explanations of topics such as cash waqf, asset substitution, or implementation procedures may lead to misunderstandings of regulatory frameworks, incorrect applications of waqf law, or the misuse of endowed funds.

This pattern aligns with findings from Islamic chatbot evaluation studies, where no AI system achieved "Trusted Educational Output" status due to persistent failures in jurisprudential adherence [50]. The problem is compounded by LLM hallucination, the generation of plausible but fabricated content, documented at rates of 39.6% for GPT-3.5 in reference generation tasks [54]. In the context of waqf law, such hallucinations are particularly dangerous because they may lead users to rely on procedurally incorrect information when establishing or managing endowments, with potential legal and financial consequences. The IslamicLegalBench evaluation confirms that LLMs frequently misapply rulings and fail to recognize contextual inapplicability of historical precedents [56].

Contemporary waqf practice under fiqh muamalah often demands cross-mazhab reasoning and maqāṣid al-sharī'ah analysis [47],[48],[49], which fall outside the representational capability of AI's linguistic models. Many contemporary waqf issues involve dynamic interactions between positive law and evolving social realities, which may not be adequately represented in AI training datasets.

The integration of AI into Islamic educational ecosystems should be pursued with critical foresight. There must be active collaboration between developers and shari'ah scholars to design systems that are not only linguistically fluent but also epistemically coherent with Islamic traditions. Equally important is the establishment of religious digital literacy programs in boarding schools (pesantren), madrasahs, and Islamic universities, to help learners discern between general information and authenticated knowledge. Critical discourse analysis of religious authority on digital social media has shown that Islamic educational epistemology in the algorithmic era requires new frameworks reconciling the accessibility benefits of digital tools with the authenticity requirements of traditional Islamic pedagogy [55]. The question is not whether AI should be excluded from Islamic education, but how institutional guardrails can be designed to preserve epistemic integrity while leveraging AI's capacity for broad knowledge dissemination.

ChatGPT can be acknowledged as a useful tool in bridging the initial learning gap, especially in relation to waqf as the central focus of this study. Its utility must always be accompanied by epistemological awareness and institutional guidance. In Islamic tradition, authority is determined not solely by the content of a statement, but by the source and the transmission chain through which that knowledge has been conveyed. Without such awareness, we risk producing a generation of learners fluent in information but lacking in deep and accountable scholarly discipline.

Table 8. The average of each dimension and the total average

Dimension	Validity	Adequacy
Basic Concepts of Waqf	5.00	4.67
Pillars and Conditions	4.40	4.30
Waqf Manager (Nazir)	5.00	4.75
Contemporary Waqf	3.50	2.50
Average	4.48	4.03

5. Conclusion

This study evaluated the validity and adequacy of ChatGPT-3.5 responses on waqf by comparing them against three authoritative Islamic legal references: Al-Mawsū'ah al-Fiqhiyyah al-Kuwaitiyyah, Buku Pintar Wakaf, and Wakaf Kontemporer. The average validity score reached 4.48 and adequacy 4.03 out of five. ChatGPT performed best on basic concepts of waqf (validity 5.00; adequacy 4.67) and nazir (5.00; 4.75), indicating that the tool can serve as a reasonably accurate entry point for early learners seeking foundational waqf knowledge. Performance declined in the pillars and conditions

dimension (4.40; 4.30) and dropped sharply in contemporary waqf issues (3.50; 2.50), where responses contained oversimplified madhhab attributions, procedural inaccuracies, and insufficient engagement with regulatory frameworks.

These findings carry several implications. First, ChatGPT can function as a basic learning tool for introducing waqf concepts to the general public, provided its use remains within the scope of introductory knowledge and does not replace primary legal references. Second, the authority of Islamic knowledge must continue to rely on scholars and authenticated chains of transmission (sanad) rather than on algorithm-based systems. Third, the declining performance on complex juridical topics, consistent with recent LLM benchmarking studies on Islamic knowledge, indicates that digital religious literacy must be improved so that Muslims can distinguish between popular information and reliable knowledge grounded in proper scholarly traditions. Fourth, future AI development for Islamic studies should involve collaboration with sharī'ah scholars to improve domain-specific accuracy and reduce hallucination risks.

This study is limited to ChatGPT-3.5 with single-turn Indonesian-language prompts, and the evaluation relied on three reference sources predominantly reflecting Indonesian and classical Sunni perspectives. Future research should extend this framework to newer GPT versions, multilingual prompts, multi-turn interactions, and a broader range of Islamic legal topics and madhhab traditions. Comparative evaluations across multiple LLMs using standardized Islamic knowledge benchmarks would further advance understanding of AI's capabilities and limitations in religious education.

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