

Zakat Management Model: A Systematic Literature Review

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Abstract

This research aims to explore the implementation of effective zakat management based on previous research and determine the methods used by previous research to analyze zakat management. This research uses qualitative methods with a systematic literature review approach. The process of this research consists of; formulating problems, developing and validating, reviewing Protocols, searching literature, screening articles that meet the inclusion criteria, assessing the quality of papers included in the inclusion category, and extracting data. Analyze and synthesize data and end with reporting of findings. In identifying journals that suit the required topic, this paper uses several keywords based on the research question, including synonyms for the main keyword. The electronic data source used is a primary literature search. Based on the research results, it can be concluded that to increase the effectiveness of zakat management, good human resources and governance are needed. Apart from that, technology adoption is also needed. Because, in this digital era, zakat management will become easier and more effective through the use of technology and the implementation of an integrated information system. In carrying out this, the quality of zakat managers must be improved so that they can carry out the digitalization process of zakat management.

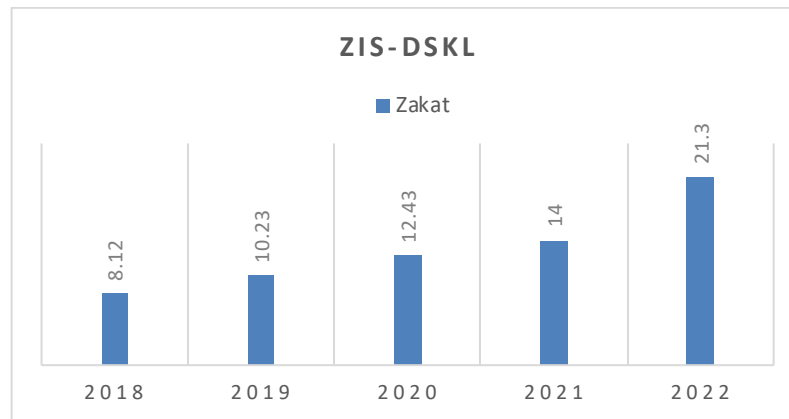
Keywords: zakat, zakat management, systematic literature review

Introduction

Islamic social finance in Indonesia plays a significant role in poverty alleviation, one of which is through zakat. According to the research of (Herianingrum et al. 2023), the distribution of zakat from the wealth and businesses of *muzakki* who have reached the haul and *nishab* thresholds stimulates the productivity of *muzakki*, thereby triggering an increase in *muzakki*'s consumption and investment. Ultimately, this leads to an increase in the income of *muzakki*. The rise in income is accompanied by an increase in the amount of zakat spent. Therefore, this has implications for increased zakat revenue and the consumption of *mustahik*. If *mustahik* can meet consumptive needs, especially basic needs, it will enhance well-being, leading the *mustahik* out of the poverty line.

According to research conducted by (Anik and Lin 2019), it has been proven that zakat can provide a multiplier effect, meaning that the zakat mechanism can increase national income and have implications for the growth of the economy. In line with the research of (Nurlita and Marlina 2018), the giving of zakat is capable of increasing household consumption. For the less fortunate in society, an increase in consumption will enhance productivity and the well-being of families. From an economic perspective, zakat is beneficial in preventing the accumulation of wealth among a few individuals, distributing wealth more fairly and evenly, uplifting the weaker segments of society, and is expected to result in a harmonious economic system (Bank Indonesia, 2016).

As a country with a majority Muslim population, Indonesia experiences a continuous increase in the realization of zakat every year. The following provides an overview of zakat realization in Indonesia over the past five years.



Source: BAZNAS (2023)

Figure 1. Collection realization of *Zakat*, *Infaq*, and *Sedekah* (ZIS) and Community and Environmental Social Funds (DSKL) (in Trillion Rupiah)

The above graph indicates a positive trend in zakat collection. In 2018, the accumulated zakat amounted to Rp. 8.12 trillion. In 2019, there was an increase of 2.11 trillion, resulting in a total zakat collection of 10.23 trillion. Despite the challenges posed by the Covid-19 pandemic, zakat funds collected in 2020 continued to rise from the previous year, reaching 12.43 trillion. In 2021, there was further growth, reaching 14 trillion. Lastly, in 2022, there was a significant increase of 52.14% compared to the previous year, with zakat funds collected totaling 21.3 trillion. This upward trend is expected to continue into 2023.

BAZNAS has launched the Zakat Outlook 2023, explaining various aspects of BAZNAS management, including the projected collection of ZIS-DSKL for 2023. BAZNAS divides its projections for the collection of ZIS-DSKL into three assumptions. The first assumption is pessimistic, with a fundraising projection below 31.2 trillion. The second assumption is moderate, with a fundraising projection ranging from 31.2 trillion to 33.8 trillion. The third assumption is optimistic, with a projection of fundraising above 33.8 trillion (Directorate of Research and Development of ZIS DSKL National BAZNAS, 2023).

From the total explanation of collection and projection of gathering mentioned above, effective management is needed to ensure that zakat utilization can enhance the welfare of the *mustahik* (those eligible to receive zakat). In Indonesia, there have been several problems in zakat management. According to the research by (Risnawati et al. 2023), some issues in zakat management in Indonesia include a lack of transparency in the collection and distribution of zakat. This is due to some institutions not transparently disclosing the amount of zakat funds collected and the allocation of those funds. Additionally, there is a shortage of external supervision and control, leading to the absence of effective mechanisms to audit and oversee zakat management. As a result, public trust in zakat institutions is low, causing people to prefer giving zakat directly to those close to them. This can lead to issues such as zakat funds being distributed inaccurately. Therefore, an analysis of an effective zakat management model is necessary.

This research will examine management models based on previous studies and systematically explore the methods used by earlier research in analyzing the management of Islamic social finance, particularly zakat. The goal is to provide recommendations to BAZNAS (National Board of Zakat) and LAZ (Local Zakat Organizations) so that zakat management becomes more effective.

Literature Review

Zakat

According to the Arabic language, the word "zakat" is derived from the root *zaka-yazku-zakaan-zakaatan*, which means growth, increase, blessing, development, purity, and goodness (Al-Zuhayly, 2000). In the context of blessing, zakat is the remaining wealth that has been qualitatively purified by paying zakat, and it will receive blessings and thrive, even if quantitatively the amount may decrease (Atabik, 2015).

According to Law No. 23 of 2011 on zakat management, zakat is defined as wealth that must be contributed by a Muslim or a business entity to be given to those in need based on Islamic Sharia. Based on the above definition, it can be concluded that zakat is one of the obligations of the Islamic community and one of the pillars of Islam. If a Muslim possesses wealth and meets the *nishab* threshold, they are required to spend a portion of their wealth to be given to those in need (*mustahik*). Zakat is a means of purifying and cleansing the soul and wealth, as taught by Islam as stated in the Qur'an (Rahman, 2019).

Islam establishes zakat as a means of wealth distribution within any Islamic community. Its primary goal is to provide a system where economic balance in society is maintained. In the distribution of zakat, Imam Abu Hanifah suggests that zakat can be given proportionally. Imam Malik advises that the proportion of zakat should depend on the *ijtihad* (independent reasoning) of scholars. However, he emphasizes that zakat must be given based on the current year's *nishab* (minimum wealth threshold) to ensure that the poor and needy reach a minimum standard of living. Scholars in the Maliki school argue that the appropriate proportion given should not exceed what is needed within one year. Both perspectives arise because there is no specific and explicit Qur'anic verse determining the proportion of zakat to be given to the poor and needy (Abd. Ghani, 2011).

Zakat Management

Indonesia has regulations governing the management of zakat. According to Law Number 23 of 2011 on zakat management, BAZNAS (National Board of Zakat) is established with offices in the national capital, provincial capitals, and regencies/cities. BAZNAS is a non-structural government institution that operates independently and is accountable to the president through the minister. BAZNAS is authorized to carry out the task of zakat management on a national level. To assist BAZNAS in the collection, distribution, and utilization of zakat, the community can establish Zakat Amil Institutions (LAZ). The formation of LAZ must obtain permission from the minister or an official designated by the minister. LAZ is required to periodically report to BAZNAS on the implementation of zakat collection, distribution, and utilization, which has been audited in terms of both Sharia and financial aspects (Putri, 2017).

The government functions as a coordinator, motivator, regulator, and facilitator in the zakat management. Zakat collection is carried out by the National Board of Zakat (BAZ), established by the government, and Zakat Amil Institutions formed by the community and sanctioned by the government (Directorate of Zakat Empowerment, Ministry of Religious Affairs of the Republic of Indonesia, 2007). The goal of zakat management is to enhance effective and efficient zakat management services, as well as the utilization of zakat in poverty alleviation and welfare improvement efforts. Zakat management is handled by BAZNAS, coordinated by the government, and zakat amil institutions, initiated for community-driven management.

In several countries, following the fall of the Ottoman Empire, Yemen, Saudi Arabia, Malaysia, Libya, Pakistan, and Sudan are Muslim nations that enforce laws mandating the collection of zakat. Meanwhile, Kuwait, Jordan, Bangladesh, Qatar, Oman, Iraq, and Bahrain are other countries that have established government bodies to collect and distribute zakat without obliging payments to specific entities. Several Muslim countries, including Indonesia, have national zakat institutions. The performance of zakat management can be assessed from various perspectives, with the most crucial being how much zakat is collected and distributed by the administrators, as well as how many people are reached by these efforts (Kahf, 2000).

Research Method

This research employs the systematic literature review method introduced by (Yu Xiao and Maria Watson 2019). The process of this study consists of formulating the problem, developing and validating the Review Protocol, literature searching, screening articles based on inclusion criteria, assessing the quality of papers included in the study, extracting data, analyzing and synthesizing data, and concluding with reporting the findings.

In identifying journals relevant to the needed topic, this paper uses several keywords based on the research questions, including synonyms of the main keywords. The electronic data source utilized is in the search for primary literature. In the initial phase of searching through scopus, 188 documents relevant to the search keywords were found. The next stage is screening. This research filters articles found in the database search based on inclusion and exclusion criteria. The inclusion and exclusion criteria are as follows:

Table 1. Article Eligibility Criteria

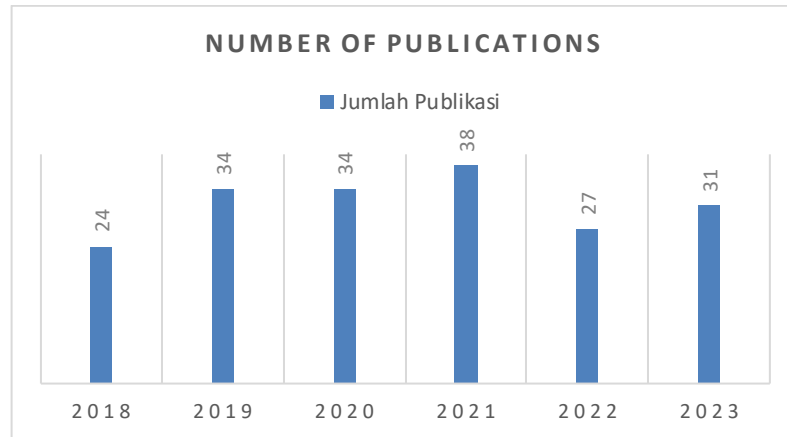
Criteria	Eligibility	Exclusion
Literature Types	Scopus Article	Apart from articles
Language	English	Other than English
Keyword	"Zakat Management"	Articles that do not use "Zakat Management" in the abstract and content

After filtering based on the criteria above, the next step is selecting articles based on their quality, ensuring they are published in journals within the last five years and not in book chapters or similar formats. The final step is a feasibility check. This study only chooses articles that can answer the research questions for the final discussion and analysis. Therefore, there are seven selected articles for further analysis as the results of this research.

Result and Discussion

Article Mapping Results

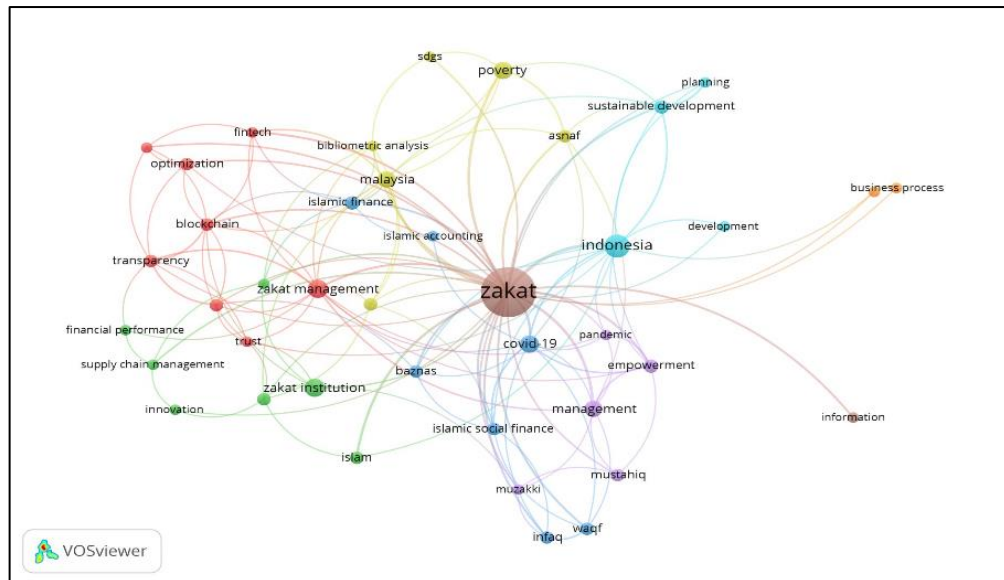
Based on the identification and collection of articles through Scopus in the range of 2018-2023, there are 188 articles. The number of articles published in 2018 is 24, in 2019 is 34, in 2020 is 34, in 2021 is 38, in 2022 is 27, and in 2023 is 31. Over the last five years, 2021 has had the highest number of research articles with 38. As shown in figure 2.



Source: Scopus (2023)

Figure 2. Article Mapping Graph from 2018-2023

Results of Bibliometric Network Visualization using Vosviewer



Source: The data is processed by the author

Figure 3. Network Visualization VOSviewer

Based on the analysis using VOSviewer, 41 items were obtained and divided into 8 clusters. Cluster 1 contains 8 items, cluster 2 contains 7 items, cluster 3 contains 7 items, cluster 4 contains 6 items, cluster 5 contains 5 items, cluster 6 contains 4 items, cluster 7 contains 2 items, and cluster 8 contains 2 items. Topics related to zakat management and empowerment are closely related and dominate the connected network. Topics related to financial services, accountability, technology, optimization, and Islamic accounting are frequently discussed topics connected with zakat management.

Systematic Literature Review

The researcher employed a series of Systematic Literature Review (SLR) processes in the Scopus database and obtained a total of 188 publications. The total number of journals among the selected publications is 7. Figure 6 illustrates the journal selection process using the PRISMA flow diagram, and table 2 contains details of the journals among the selected articles used in this research.

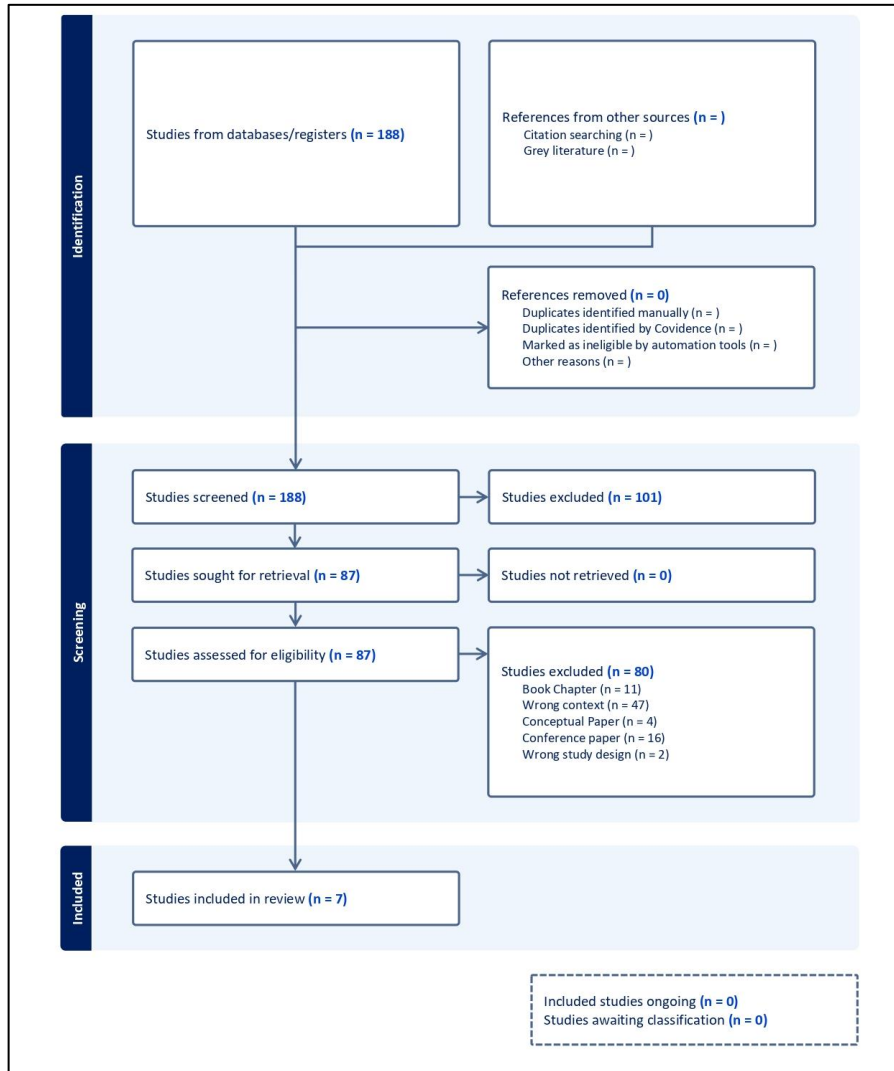


Figure 6. Prisma Diagram

Table 2. Summary of Selected Articles

No	Authors	Title	Years	Source Title
1.	Aznan Hasan, Rusni Hassan, Engku Rabiah Adawiah Engku Ali	<i>A proposed human resource management model for zakat institutions in Malaysia</i>	2019	<i>ISRA International Journal of Islamic Finance</i>
2.	Mutamimah, Suryani Alifah, Gunawan, Made Dwi Adnjani	<i>ICT-based collaborative framework for improving the performance of zakat</i>	2021	<i>Journal of Islamic Accounting</i>

		<i>management organisations in Indonesia</i>		<i>and Business Research</i>
3.	Ram Al Jaffri Saad, Aidi Ahmi, Norfaiezah Sawandi dan Norazita Marina Abdul Aziz	<i>Zakat administration reformation towards an effective and efficient zakat revenue generation</i>	2022	<i>Journal of Islamic Accounting and Business Research</i>
4.	Yusuf, Sharifah Norzehan Syed, Nur Hanida Sanawi, Erlane K. Ghani, Rifqi Muhammad, Dalila Daud, Eley Suzana Kasim	<i>Examining technology improvement, procedural application and governance on the effectiveness zakat distribution</i>	2022	<i>International Journal of Ethics and System</i>
5.	Sri Herianingrum, Tika Widiastuti, Meri Indri Hapsari and Ririn Tri Ratnasari, Firmansyah, Shahir Akram Hassan, Luthfi Akmal Muzakki	<i>Muzakki and Mustahik's collaboration model for strengthening the fundraising capacity of Islamic social finance institutions during Covid-19</i>	2022	<i>International Journal of Ethics and Systems</i>
6.	Khaliq Ahmad, Muhamad Hasif Yahaya	<i>Islamic social financing and efficient zakat distribution: impact of fintech adoption among the asnaf in Malaysia</i>	2023	<i>Journal of Islamic Marketing</i>
7.	Nunung Nurhayati, Rudy Hartanto, Irena Paramita Pramono	<i>An Empirical Study on the Impacts of Quality Information and Competency of User on the Quality of Zakat Management Information System in Indonesia</i>	2023	<i>Journal of System and Management Sciences</i>

Source: The data is processed by the author

Discussion

Elaboration of Previous Research Findings on Zakat Management

The study by (Hasan et al. 2019) states that zakat institutions are capable of designing their human resource strategies based on certain principles implicit in the proposed human resource model. Recruitment, selection, performance appraisal, training, and development, as well as compensation, are integral parts of the human resource system that often complement each other. For instance, without an appropriate recruitment process to identify zakat talents with significant potential, selecting candidates who are "suitable and right" for vacant positions in zakat institutions would be a challenging task.

The objectives of zakat collection and distribution, as well as zakat management strategies, will serve as parameters in designing the human resource strategy of zakat institutions. In other words, all efforts to enhance zakat talent management must align with

the ultimate goals and objectives of the zakat institution. Additionally, human resource strategies should be unique and dynamic, meaning they are tailored to the specific needs and internal characteristics of each zakat institution, such as size, employee turnover, demographic values, and social norms. Zakat institutions should also recognize the significant influence of the external environment, such as changes in regulations and economic conditions, on their human resource systems. The development of more robust and sustainable human resource strategies should be promoted at the zakat institution level.

The study by (Mutamimah et al. 2021), aimed at proposing a collaborative zakat management framework based on information and communication technology (ICT) to enhance zakat management in Indonesia, particularly in collection, distribution, and empowerment. The preliminary analysis indicates that currently, ICT is used for zakat management implementation, providing online zakat services to the public, and disseminating information about zakat to the community. Collaboration among zakat management organizations is primarily in empowerment programs, with minimal utilization of ICT.

However, most zakat management organizations hope that collaboration among zakat institutions can be facilitated by adequately using ICT to reduce overlaps in zakat collection, distribution, and empowerment. The proposed conceptual framework for collaborative zakat management is developed to expand the current use of ICT in zakat management administration, service provision to the public, and reporting, aiming to minimize overlaps among zakat-related activities. Communication, coordination, and collaboration are necessary for the collection, distribution, and empowerment of zakat to avoid redundancies. The framework is validated through focused group discussions, and the results indicate that the proposed ICT-based collaboration model as an effective strategy for improving zakat management is acceptable.

The study by (Saad et al. 2022) aims to identify inputs from zakat managers and experts needed to generate more efficient and effective zakat revenue. Inputs into this transformation process consist of three main components: the environment, resources, and history. These three components are interrelated. For example, the study's results indicate that zakat laws have already been designed and enacted. However, there needs to be a real law enforcement authority to ensure its successful implementation. If these laws are not enforced, then compliance issues will remain unresolved.

The study by (Yusuf et al. 2022) aims to determine the factors influencing the effectiveness of zakat distribution among students. Specifically, the research examines the impact of technological advancements, procedural implementation, and governance on the effectiveness of zakat distribution to students at the University of Sarawak. The study indicates that technology plays a crucial role in the effectiveness of zakat distribution by providing faster data processing, easier information retrieval, and reducing the time required to complete a task. The enforcement of good governance by zakat institutions enables them to be competitive, meet stakeholder demands, and serve them more effectively.

The study by Herianingrum et al. (2022) aims to examine how *muzakki* (zakat donors) and *mustahik* (zakat recipients) collaborate to strengthen fundraising capabilities in Islamic Social Financial Institutions (ISFI) during the Covid-19 period. It was found that *muzakki* who work as civil servants, state-owned enterprise employees, and entrepreneurs consistently pay zakat through ISFI and support *mustahik*. However, *muzakki* affected by the Covid-19 pandemic reduced their zakat expenditures. Therefore, through collaboration between

mustahik and muzakki, a framework can be developed to enhance fundraising strategies for ISFI. By empowering mustahik with the business world, ISFI can improve zakat fundraising efforts.

The study by (Ahmad & Yahaya 2023) aims to understand the impact factors on the use of mobile banking among asnaf for the efficiency of zakat payments using the Unified Theory of Acceptance and Use of Technology model. The results indicate that the intention of asnaf to use mobile banking for zakat acceptance will be influenced if they find it easy to use mobile banking for receiving zakat.

The research by (Nurhayati 2023) examines the quality of the management information system at the Indonesian Zakat Institution. The results of the study indicate that the use of zakat management information systems at zakat institutions will ultimately improve the quality of zakat information itself. In the implementation of the information system, zakat management requires support in the form of user competence, so that the zakat management information system can be used to its maximum potential. It is expected that through this research, BAZNAS as the national zakat institution will enhance intensive socialization and training for zakat institutions that already use zakat information management systems. Socialization and training organized by BAZNAS need to be incorporated into the roadmap for the development of zakat information management systems so that user competence can be assessed and measured to support the efficiency of system utilization. Thus, the system used by zakat institutions will have an impact on the quality of information presented by zakat institutions in management reporting, both financial and non-financial reports.

Description of Methods used in Previous Research Related to Zakat Management

After filtering and selecting several articles that can be used for analysis and to address the objectives of this research, the descriptions of the 7 articles can be summarized as follows:

Table 3. Summary of the Table

No	Author	Method	Country	Result
1.	Aznan Hasan, Rusni Hassan, Engku Rabiah Adawiah Engku Ali	The analyzed data consists of key elements of HRM (Human Resource Management) in zakat institutions gathered from existing literature and other sources of information such as websites and publications of zakat institutions.	Malaysia	This study presents a proposed model that can serve as a useful reference for many zakat institutions in Malaysia to enhance HRM practices.
2.	Mutamimah, Suryani Alifah, Gunawan, Made Dwi Adnjani	A constructive method that utilizes the 3 C model (communication, and cooperation) to develop a framework.	Indonesia	The proposed conceptual framework for collaborative zakat management is developed to expand the current use of ICT in zakat management administration, service provision to the

			community, and reporting, as well as to reduce overlap between zakat-related activities.	
3.	Ram Al Jaffri Saad, Aidi Ahmi, Norfaiezah Sawandi dan Norazita Marina Abdul Aziz	Face-to-face interviews with zakat managers, administrators, and experts were conducted to gather data.	Malaysia	These findings indicate three input components required in zakat transformation: environment, resources, and history. The environmental component consists of five sub-components, namely companies, banks, zakat recipients, individual zakat payers, and legislative, while the resource sub-component consists of tangible and intangible resources. Historically, there are two components, namely achievements and challenges, that need to be considered by zakat organizers.
4.	Sharifah Norzehan Syed Yusuf, Nur Hanida Sanawi, Erlane K. Ghani, Rifqi Muhamma, Dalila Daud, Eley Suzana Kasim	This research employs a questionnaire as a research instrument, divided into five sections. Section A collects demographic information from respondents. Section B measures respondents' opinions on current technological advancements. Section C gauges students' opinions on the procedure for zakat implementation. Section D measures the concept of zakat institution governance. Section E assesses the effectiveness of zakat distribution.	Malaysia	This research found that technological advancements and governance significantly influence the effectiveness of zakat distribution to students.
5.	Sri Herianingrum,	This research employs a qualitative descriptive	Indonesia	The role of ISFI does not only stop at the

Tika Widiastuti, Meri Indri Hapsari and Ririn Tri Ratnasari, Firmansyah, Shahir Akram Hassan, Luthfi Akmal Muzakki	method combined with interview techniques.		collection and distribution of funds; they also maintain collaboration between muzakki and mustahik. Therefore, a significant role is needed to engage muzakki and mustahik to collaborate and synergize, enhancing well-being and the quality of human resources from Amil to implement these strategies.
6. Khaliq Ahmad; Muhamad Hasif Yahaya	Partial Least Squares Structural Equation Modeling (PLS-SEM) is employed to analyze data collected from 470 asnaf in Selangor, Malaysia, using survey methodology.	Malaysia	This research highlights factors that can influence asnaf to adopt financial technology (fintech) so that they can benefit from efficient zakat distribution by zakat institutions.
7. Nunung Nurhayati, Rudy Hartanto, Irena Paramita Pramono	The results of the study indicate that the use of information systems for zakat management in zakat institutions will ultimately improve the quality of zakat information itself.	Indonesia	The research results indicate that the use of zakat management information system in zakat institutions will ultimately enhance the quality of zakat information itself.

Based on the summary of table 3 above, it can be concluded that the majority of research analyzing zakat management uses qualitative analysis and primary data sources obtained from survey results, respondent interviews, and observations. In the selected articles, the scope of the countries studied is Indonesia and Malaysia. Due to the limited articles analyzing zakat management in Indonesia, articles that use Malaysia as their research object are also included as long as the findings from those articles can be used for analysis.

The results of exploring previous research on the topic of zakat management can be summarized into a recommendation that in this digital era, the adoption of technology is highly necessary. Technology plays a crucial role in the effectiveness of zakat collection and distribution by providing faster data processing, easier information retrieval, and reducing the time to complete a task. The enforcement of good governance by zakat institutions enables them to be competitive, meet stakeholder demands, and serve them better.

Conclusion

This research systematically explores previous studies related to zakat management. To obtain relevant previous research, the tool used in the screening process is the

Confidence software, which generates a PRISMA diagram. The diagram illustrates the sequence of processes starting from 188 articles found based on the keyword "Zakat Management" to filtering based on inclusion criteria. Articles that have undergone the screening process and are eligible for research due to meeting the criteria amount to 7 articles.

Based on the exploration of the 7 articles related to zakat management, it can be concluded that to improve the effectiveness of zakat management, human resources (SDM) and good governance are needed. In addition, the adoption of technology is also essential. In this digital era, zakat management can become easier and more effective through the use of technology and the implementation of integrated information systems. In carrying out these processes, the quality of zakat managers needs to be enhanced to have the capabilities to carry out the digitalization of zakat management.

Furthermore, of the 7 studies analyzing zakat management, most of them employed qualitative analysis and primary data sources obtained from surveys, respondent interviews, and observations. A suggestion for future researchers is that this study is limited to qualitative analysis using existing data from previous research. Subsequent researchers can incorporate primary data collected in the field, providing more up-to-date and actual results.

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