

TRENDS, DISCOURSES, OPPORTUNITIES AND CHALLENGES OF ZAKAT IN THE ERA OF SOCIETY 5.0: SYSTEMATIC REVIEW AND META-ANALYSIS OF THE LITERATURE

MUHAMMAD SULTAN MUBAROK^{*1}, JUNAETI², MUCHLIS YAHYA³, RIA ANISATUS SHOLIHAH⁴, FITA NUROTUL FAIZAH⁵ and NANI NURYANI⁶

^{1,4} Lecturer in Faculty of Islamic Economics and Business, State Islamic University K.H. Abdurrahman Wahid Pekalongan, Indonesia. Corresponding author Email: *muhammad.sultan.mubarok@uingusdur.ac.id

³ Lecturer in Postgraduate of Islamic Economics, State Islamic University Walisongo Semarang, Indonesia.

⁵ Lecturer in Faculty of Islamic Economics and Business, State Islamic University Walisongo Semarang, Indonesia.

^{2,6} Research librarian in State Islamic University Library K.H. Abdurrahman Wahid Pekalongan, Indonesia.

Abstract

Purpose: This study aims to analyze the development of research related to trends, discourses, challenges and strategies of zakat in Indonesia over the last 10 years (2011-2021). **Design/methodology/approach:** This research uses systematic literature review (SLR) guided by Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA). **Findings:** First, the research trend is seen by using the VOSviewer 1.6.17 application. The results show that there are 8 keyword clusters that are most often associated with zakat. Second, the discourse of zakat in meta analyses is divided into 8 major core issues namely; Zakat Regulation, Distribution or Utilization, Institutional/Managing Institution, Information Technology, Islamic Financial Institutions, Muzzaki and Mustahiq, Fundraising zakat and Zakat Accounting. Third, the challenges of zakat in meta analyses are divided into; Indonesian poverty level, digitalization gap, low access to digital platform reporting, and global economic recession. Finally, the opportunities of zakat in meta analyses are divided into several factors, namely: demographic bonus, the increasing number of middle class population, the presence of Millennial Generation and Generation Z, and the opportunity for academics is to create Zakat Management Laboratory (LMZ). **Originality/value:** This study presents an overview of the existing literature and highlights unexplored questions about trends, discourses, opportunities and challenges of zakat.

Keywords: Zakat Trends, Zakat Discourse, Zakat Opportunities, Zakat Challenges, Systematic Literature Review, Prisma.

INTRODUCTION

Indonesia has a population as of September 2020 of 270,203,917 people, has a demographic bonus or the percentage of the productive age population (15-64 years) of 70.72% (Central Bureau of Statistics, 2020). This demographic bonus, if properly utilized, will have a positive impact on the country's economy through the growth of a productive workforce (Jati, 2015). When viewed from the religious cluster, Indonesia has the largest or majority Muslim population reaching 86.87% (Islam), 7.49% (Christianity), 3.09% (Catholicism), 0.75% (Buddhism) and 0.03% (Confucianism) and 0.04% (Beliefsism). This condition makes Indonesia has a very large zakat potential.

A study conducted by UIN Syarif Hidayatullah (2005) estimated the potential of national zakat to reach Rp 19.3 trillion (0.8% of 2004 GDP). Meanwhile, a study conducted by Firdaus et al. (2012) estimated the potential of national zakat to be much higher, reaching Rp 217 trillion (3.4% of 2010 GDP). Wibisono's study (2015) estimated the potential of national zakat at IDR 106.6 trillion (1.7% of 2010 GDP). Overall, Indonesia's zakat potential reached Rp.233.8 trillion. The value is equal to 1.72 percent of GDP in 2017 which amounted to Rp.13, 588.8 trillion (Center for Strategic Studies - National Amil Zakat Agency, 2019). When viewed from the type of zakat, the potential of zakat can be divided into several sectors, namely: First, agricultural zakat amounted to 19.79 trillion. Second, livestock zakat amounted to 9.51 trillion. Third, money zakat amounted to 58.76 trillion. Fourth, income and service zakat of 139.07 trillion. Fifth, corporate zakat of 144.5 trillion. So that the total potential for zakat in 2020 is 327.6 trillion (Puskas BAZNAS, 2021).

The national zakat statistics published by the national zakat strategic study center reported the amount of national zakat collection in 2015-2019 sequentially amounted to 3.6 trillion, 5.01 trillion, 6.2 trillion, 8.1 trillion and 10.2 trillion. (Puskas BAZNAS, 2021). This data is still very far from the existing potential. This is due to the problems of zakat that have not been resolved, broadly speaking, these problems are divided into three stakeholders who play a role, namely regulators, especially the government, Zakat Management Organizations (OPZ) as the management party, and the community as muzaki (zakat givers) and mustahik (Alam, 2018). Common problems in Zakat institutions (OPZ) in carrying out their functions in collecting, distributing, and empowering Zakat (Huda, 2014). However, the large potential is not followed by the realization value of zakat. Here is the data of potential vs realization of zakat in Indonesia:

Table 1 :Percentage of Indonesia's Zakat Realization vs. Potential

Year	Potential Vs Realization (Trillion IDR)		Percentage (%)
	Potential	Realized	
2019	233,1	10,2	4,37
2020	327,6	12,4	3,78

Source: National Zakat Outlook, 2020, 2021, processed data)

From table 1 above it can be seen that, during 2019 and 2020, the potential of zakat reached 233.1 trillion and 327.6 trillion. However, the successful realization by LPZ was only at 10.2 trillion and 12.4 trillion or around 4.37% and 3.78% respectively. These figures are still very far from the potential. The problem may be influenced by several factors. First, the low awareness of muzakki; Second, the lack of government support to implement the Zakat Law No. 23/2011; Third, the zakat base is still focused on two zakat object items, namely zakat fitrah and Profession/Kasb; Fourth, the lack of incentives for muzakki related to zakat as a tax deduction; Fifth, the public considers that the official zakat management organization is still less professional, causing low public trust; Sixth, the distribution of zakat funds is still focused on mustahik consumption. (Publication and Networking Division, 2017). From these various problems, the author is interested in discussing the development of research related to trends, discourses, challenges and strategies of zakat in Indonesia over the past 10 years (2011-2021).

The data used are journals that discuss the theme, then identified using the Systematic Literature Review (SLR) method.

LITERATURE REVIEW

Filsafat Zakat Dalam Islam

In language, zakat has the root word "zaka" which means blessing, good, clean and growing. (Qardawi, 2011). Zakat means blessing, fertility, purity and goodness. Meanwhile, according to the term, zakat is property or staple food that a person is obliged to spend on people in need. Zakat contains blessings and goodness, so that wealth will become pure and flourish. Every Muslim who has property and has reached the nisab, is obliged to pay zakat, including children who have not reached puberty. The same applies to people who are not of sound mind. If he owns property and has reached the nisab, his guardian is obliged to pay zakat. Similarly, if a person dies and has not been able to pay zakaah, it is obligatory for his heirs to pay zakaah before the wealth is distributed (Alhafidz, 2013, p. 244).

In terms of the definition of zakat based on the four madzhab imams are as follows (Indonesian Encyclopedia of Jurisprudence 3: Zakat - Google Books, 2019);

"Ownership of a certain portion of wealth from certain assets to certain people as determined by the sharia maker (Allah) for the sake of seeking His pleasure" (Al-Hanafiyah). "Distributing a certain portion of the wealth that has reached the nishab to the mustahik, when the ownership is complete and the haul is complete, apart from mining goods and rice fields" (Al-Malikiyyah). "A name for something that is taken out of wealth and objects in a certain way" (As-Shaafa'iyah). "The right that must be spent from certain assets to be given to certain groups at certain times" (Al-Hanabilah).

The legal basis for zakat is found in the Qur'an and Al-Hadith. The following Qur'anic verses discuss zakat:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And perform the prayer, pay the zakat, and bow with those who bow" (Al-Baqarah; 43, Ministry of Religious Affairs Translation 2002).

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take alms from their wealth to cleanse and purify them, and pray for them. Indeed, your prayers will give them peace of mind. Allah is All-Hearing, All-Knowing" (At-Taubah; 103, Ministry of Religious Affairs Translation 2002).

Firman Allah dalam surat:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ هَٰ خُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَٰلِكَ دِينُ الْقَيِّمَةِ

"But they are only commanded to worship Allah in sincere obedience to Him for the sake of religion, and to pray and give alms; and such is the straight (true) religion" (Al-Bayyinah; 5, Ministry of Religious Affairs Translation 2002).

The other legal bases of zakat in the Qur'an and Al-Hadith are as follows: (Al-Baqarah: 43, 83, 177, 261, 267, 277, 215, 264, dan 271), Ali Imran (14 dan 180), An-Nisa (5, 29, 77 dan 162), Al-Maidah (12, 55), Al-A'raf (3 dan 56), At Taubah (5, 11, 18, 71, 34-35, 103), Al Kahfi (81), Maryam (13,31 dan 55), Al Anbiya (73), Al Haj (41, 78), Al Mu'min (4), An-Nur (37,56), An Naml (3), Al Rum (39), Lukman (4), Fatir (29), Al Ahzab (33), Fusilat (7), Al Dzariyat (19), Al Mujadalah (13), Al Muzammil (20), Al Bainah (5), Al Munafikun (9, 10), Al Anfal (28), Muhammad (37), At Taghabun (16). There are about 29 hadiths of the Prophet related to this zakat (Indonesian Ministry of Religious Affairs, 2013).

A Portrait of Zakat in Indonesia

The existence of zakat in Indonesia cannot be separated from various problems that hinder the high acceptance of zakat, it is caused by various factors, including; First, the reluctance of zakat obligors to pay their zakat. Second, the disorientation of zakat which is focused on the mere collection of zakat funds by amil zakat (BAZNAS/LAZ) by negating the element of enlightenment both for Muzakki (people who give zakat) and for Mustahiq (people who are entitled to receive zakat). Third, the problem of transparency and accountability. Fourth, the problem of regulation. Zakat regulation in the context of Indonesia has not given coercive effect to Muslims who are obliged to pay zakat. Fifth, the problem of the lack of involvement of stakeholders in zakat management (Fadli, 2015, pp. 82–84). When viewed from a management perspective, there are at least three aspects that become problems in zakat management, namely: (a) institutional aspects, including: clear vision and mission, independent, neutral, non-political and non-discriminatory position and nature of the institution, and legality and organizational structure as streamlined as possible and adjusted to the needs. (b) human resources (HR) aspects include: changing the classic amil zakat paradigm that is not professional and the issue of amil zakat HR qualifications. (c) management system includes: Having a clear system, procedures and rules, open management, having a work plan (activity plan), having a lending committee, having an accounting system and financial management, willing to be audited, upholding transparency, and continuous improvement (Firmansyah & Sukmana, 2014). Another opinion concludes that Indonesia's problems for Zakat which include remaining disagreements among Zakat stakeholders on the organizational model of Zakat collectors and distributors, lack of synergy employed by Zakat organizations and a number of Zakat officials. In addition, it can be identified that Zakat empowerment and distribution are divided into two groups namely charity and empowerment. Related to the problems of Zakat institutions, the problems are overlapping empowerment programs among institutions, inaccurate data of mustahik and muzakki, limited number of partnerships between Zakat institutions, expensive promotion model, and limited number of professional Zakat officials (Huda, 2014, p. 41).

With the stakeholder theory approach, a number of zakat problems are obtained, these problems are divided into three stakeholders who play a role, namely regulators, especially the government, Zakat Management Organizations (OPZ) as the management party, and the community as muzaki (zakat givers) and mustahik (zakat recipients) (Alam, 2018, p. 129). Other problems include: Muslim communities still pay zakat directly to the recipients (mustahik) directly without zakat institutions, Muslim public awareness of zakat institutions is

still low, and zakat institutions have not been trusted by the public (Hardiyanto et al., 2018). Meanwhile, when viewed from the perspective of zakat institutions in the zakat law no 23 of 2011, zakat issues can be grouped into four major themes, namely; planning, collection, distribution and utilization, and reporting (INDONESIA, 2011).

MATERIAL AND METHOD

This research uses a systematic literature review (SLR) guided by Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA). This approach follows a standard methodology or guidelines in systematically searching, filtering, reviewing, critiquing, interpreting, synthesizing and reporting the findings of various publications related to the theme under study (Pati & Lorusso, 2018). SLR seeks to review literature that has similarities relevant to answering specific research questions either methodologically or ontologically (Berrang-Ford et al., 2015). PRISMA is commonly used in the literature review process because it offers three unique advantages: defining a clear and systematic research question, identifying inclusion and exclusion criteria, and examining large scientific databases within a specified time (Mohamed Shaffril et al., 2019).

Resources

the databases used in this review were Scopus, Elsevier, Springer, Emerald, Taylor & Francis, Sage, Scholar, Wiley, dan Sinta (S1 dan S2). Searching for articles or journals using keyword “zakat” and or “philanthropy” and or “poverty” and or “challenge zakat” and or “opportunity zakat” and or “discourses zakat” and or “challenge philanthropy” and or “opportunity philanthropy” and or “discourses philanthropy”.

Review Protocol

The strategy used to search for articles uses the PICOS framework, which consists of;

Table 2 :PICOS framework

PICOS framework	
Population/ problem	the population or problem to be analyzed according to the theme that has been determined in the systematic review.
Intervention	management of individual or community cases and presentation of study management according to the theme determined in the systematic review.
Comparison	other interventions or treatments used as a comparison, if none can use a control group in the selected study
Outcome	Outcomes obtained in previous studies that match the theme that has been determined in the systematic review.
Study design	research design used in the article to be reviewed

SYSTEMATIC LITERATURE REVIEW

Identification

The first phase in the systematic review process was the identification, which involved identifying keywords for information searching purposes. This stage relied on several relevant sources of information such as encyclopedias, dictionaries, thesaurus, keywords from previous

literature, and keywords suggested by Scopus for keyword synonyms, possible related terms, and other variations of the discourses, challenges and opportunity of zakat terms used. This process resulted in 584 documents.

Screening

Screening is the process of including or excluding articles based on specified criteria. As an initial process, the search results that have been obtained are then checked for full text, found that there are 402 articles that are the same so they are excluded and 182 articles remain. Then selection based on the type of article was excluded as many as 7 and 175 articles remained. Researchers then screened based on titles that were adjusted to the theme of the systematic review, 122 articles were excluded because they were not suitable and 53 articles remained. Based on the overall manuscript and conformity with the eligibility criteria, 53 articles were obtained that could be used in the systematic review. The search strings used in the collecting data process; TITLE-ABS-KEY “zakat” or “discourses zakat” or “challenges zakat” or “opportunity zakat” or “problem zakat”.

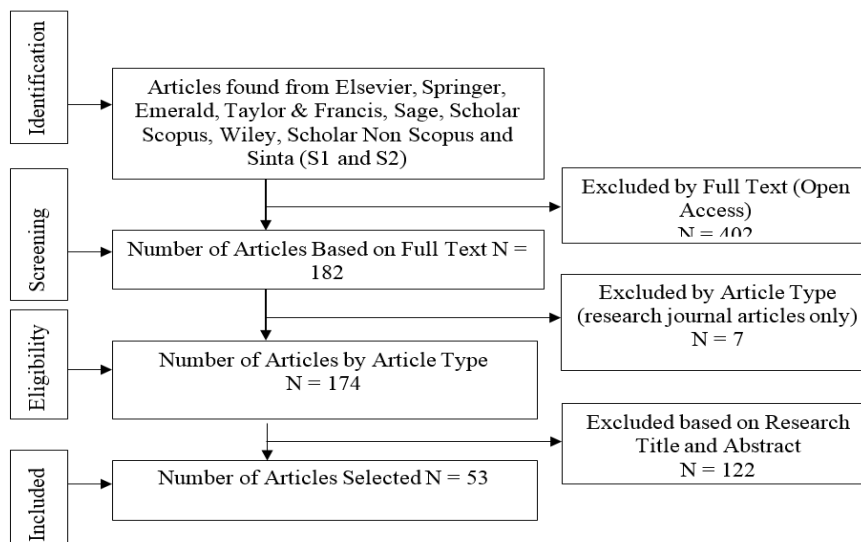
Eligibility

Eligibility is the process of manual inclusion or exclusion of articles according to 'authorspecific criteria.' The retrieved papers were being thoroughly reviewed, excluding articles that do not meet the criteria. Eligibility, inclusion, and exclusion criteria were determined to find relevant articles in the systematic review process. First, Population is chosen with studies that focus on zakat. Second, Intervention is chosen with studies that examine zakat, discourses zakat, challenges zakat, opportunity zakat. Third, Comparators is chosen with the comparison intervention group used is another intervention or group that is only observed. Fourth, Studies that provide results about zakat management. Fifth, Study Design is chosen with Qualitative and Quantitative Research.

Table 3:PICOS Format Inclusion and Exclusion Criteria

PICOS Framework	Inclusion	Exclusion
Population	A study that focuses on zakat	Studies that do not discuss zakat issues
Intervention	Studies that examine zakat, discourses zakat, challenges zakat, opportunity zakat.	Studies that do not discuss zakat, discourses zakat, challenges zakat, opportunity zakat.
Comparators	The comparison intervention group used is either another intervention or a group that is only observed.	There is no exclusion criteria
Outcomes	Studies that provide results on zakat management	Studies that do not provide results on zakat management management strategies
Study Design and publication type	Qualitative research, Quantitative Research	Cross sectional study
Publication years	The year 2011-2021	Before the Year 2011
Language	English and Indonesian language	Languages other
Type Article	Scientific Journals	Not a Scientific Journal

Figure 1: Flowchart of primary studies selection



STUDY QUALITY ASSESSMENT AND DATA SYNTHESIS

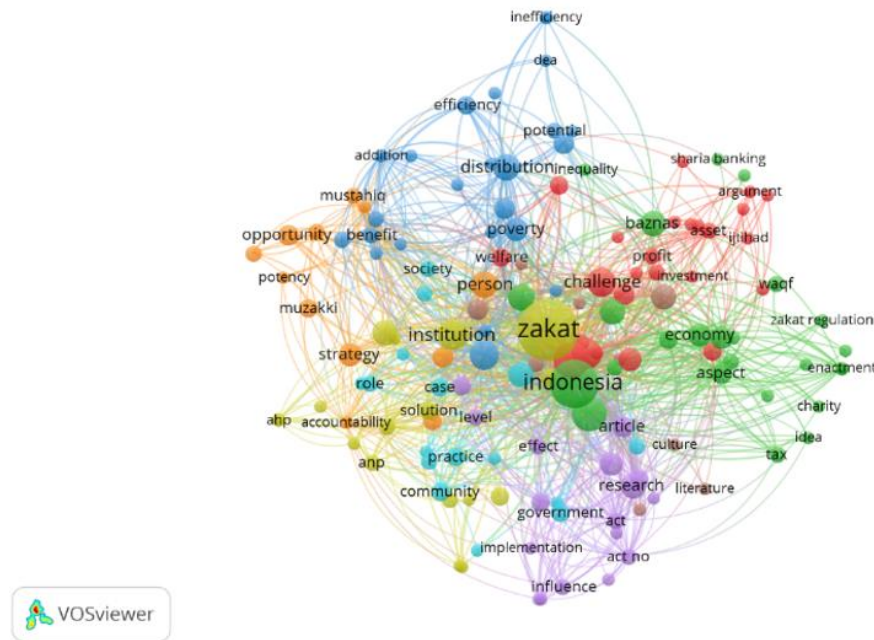
Assessment of study quality can be used to guide in the interpretation of synthesized findings and to determine the strength of the conclusions outlined. The purpose of data synthesis is to aggregate evidence from selected studies to answer the research question. A single piece of evidence may have little evidential power, but aggregation of many of them can make the point stronger. The data extracted in this review includes both quantitative data and qualitative data. Various strategies were used to synthesize the extracted data with regard to different types of research questions. In general, a narrative synthesis method was used. Data were tabulated in a manner consistent with the questions. Several visualization tools, including bar charts, pie charts and tables were also used to enhance the presentation of the distribution of the various zakat discourses, challenges and opportunities.

RESULTS AND DISCUSSIONS

Research Trends

Based on the results of data extraction and analysis from 53 articles on the trends, discourses, challenges, and opportunity zakat, the data were categorized into a characteristic of the selected articles and main findings analyzed by thematic analysis.

Figure 2: Network Visualization Trends Zakat in 2010-2021



(Source: VOSviewer output, 2021, data processed)

Figure 2 above shows that by linking the key words in each of the selected journals, the results show that the word zakat is most often linked to the following words;

1. Cluster 1 in red consists of 22 topics, the cluster items; argument, aset, challenge, contrast, controversy, education, ijtihad, investment, islam, islamic finance, order, principle, profit, quran, region, responsibility, riba, scholar, growth, state, and walfare.
2. Cluster 2 in dark green consists of 22 topics, the cluster items; amoun, aspect, baznas, charity, development, economy, enactment, idea, important role, Indonesia, inequality, law laz, legal aspect, sharia banking, tax, utilization, wakaf, waqf, waqf institution, zakat management, zakat payment, and zakat regulation.
3. Cluster 3 in blue consists of 23 topics, the cluster items; addition. Attempt, basic need, benefit, collection, consumptive purpose, dea, distribution, effectiveness, efficiency, improvement, inefficiency, infaq, management, mustahik, potential, poverty, poverty reduction, recipient, source, sapce, zakat distribution, and zakat fund.
4. Cluster 4 in yellow consists of 17 topics, the cluster items; ahp, anp, approach, institution, interview, lack, lembaga, opz, priority problem, problem, solution, zakah, zakah management, zakat, zakat organization, and zakat potential.

Table 4: Selected Primary Studies

Paper ID	Name	Title	Publisher	Indexing
P1	Ahmad, M	An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria	ISRA International Journal of Islamic Finance	Scopus
P2	Alaeddin O	Implementing the Blockchain Technology in Islamic Financial Industry: Opportunities and Challenges	Journal of Information Technology Management	Scopus
P3	Ali, I	Zakat as a poverty reduction mechanism among the muslim community: Case study of Bangladesh, Malaysia, and Indonesia	Asian Social Work and Policy Review	Scopus
P4	Berkah D	Challenges and opportunities on islamic inheritance distribution in Indonesia	Opcion	Scopus
P5	Doktoralina	Role of accounting Zakat as a support function in supply chain management: A resurrection of the Islamic economy	International Journal of Supply Chain Management	Scopus
P6	Salleh	Integrating financial inclusion and saving motives into institutional zakat practices: A case study on Brunei	International Journal of Islamic and Middle Eastern Finance and Management	Scopus
P7	Mohammed	The potential of Islamic finance in reinforcing and regaining economic stability in Qatar	Journal of Economic Cooperation and Development	Scopus
P8	Wulandari	Issues and challenges in financing the poor: case of Baitul Maal Wa Tamwil in Indonesia	International Journal of Bank Marketing	Scopus
P9	Karim, W J	The economic crisis, capitalism and Islam: The making of a new economic order?	Globalizations	Scopus
P10	Tahir, I Nuhu	Controversies in zakāt: An effective method of resolution	Al-Shajarah	Scopus
P11	Karim, W J	The economic crisis, capitalism and Islam: The making of a new economic order?	Globalizations	Scopus
P12	Zumrotun, Siti	Opportunities, Challenges, and Strategy of Zakat in People's Economic Empowerment of People	Ahkam	Scopus
P13	Latief, H	Health provision for the poor: Islamic aid and the rise of charitable clinics in Indonesia	South East Asia Research	Scopus

Paper ID	Name	Title	Publisher	Indexing
P14	Harrieti	Integration Of Commercial Finance And Social Finance: Challenges Of Sharia Banking In Indonesia	Journal of Legal, Ethical and Regulatory Issues	Scopus
P15	Hejazziy, Djawahir	Zakat as an Investment Source	Al-Iqtishad: Journal of Islamic Economics	Sinta 2
P16	Mustofa, Imam	Zakat Islamic Financial Institutions as Legal Entities	Millah: Jurnal Studi Agama	Sinta 2
P17	Furqani, Hafas; Mulyany, Ratna; Yunus, Fahmi	Zakat for Economic Empowerment of The Poor in Indonesia: Models and Implications	Iqtishadia	Sinta 2
P18	Lenap, Indria Puspitasari; Sasanti, Elin Erlina; Karim, Nina Karina; Sari, Nungki Kartika	Zakat Disbursement Efficiency Based on Zakat Core Principles in Managing Zakat Funds in Baznas of West Nusa Tenggara Province	Jurnal Akuntansi dan Bisnis	Sinta 2
P19	Alim, Mohammad Nizarul	Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review	Procedia - Social and Behavioral Sciences	Sinta 2
P20	Triantini, Zusiana Elly	Urgency of Zakat Regulation in Economic Growth in Indonesia	Istinbath, Journal of Islamic Law	Sinta 2
P21	Hidayatullah, Arif; Priantina, Anita	Toward Zakat Management Integration in Indonesia: Problems and Solution	AHKAM: Jurnal Ilmu Syariah	Sinta 2
P22	Lailan, Irma	Level of Awareness of the Implementation of Professional Zakat (Case Study of Ibn Khaldun University Bogor)	Iqtishoduna	Sinta 2
P23	Nasar, M Fuad	The Significance of Zakat and Waqf as The Islamic Financial Social Sector	Jurnal Bimas Islam	Sinta 2
P24	Saidurrahman	The politics of zakat management in Indonesia: The tension between BAZ and LAZ	Journal of Indonesian Islam	Sinta 2
P25	Qulub, Siti Tatmainul	The Meaning of Fî sabîlillâh as a Mustahiq Zakat according to Contemporary Ulama	Jurnal Bimas Islam	Sinta 2
P26	Mutmainah, Lu'liyatul	The Influence of Accountability, Transparency, and Responsibility of Zakat Institution on Intention to Pay Zakat	Global Review of Islamic Economics and Business	Sinta 2

Paper ID	Name	Title	Publisher	Indexing
P27	Triatmo, Agus Wahyu	The Inefficiency of Zakat Management in BAZNAS Sragen Indonesia	Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies	Sinta 2
P28	Fikriyah, Khusnul	The Evaluation of Mustahiq Empowerment-Based Poverty Alleviation Program at Amil-Zakat Organizations	International Journal of Islamic Business and Economics (IJIBEC)	Sinta 2
P29	Santoso, Ivan Rahmat	Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0	Ikonomika	Sinta 2
P30	Hamdani, Lukman	Solution of Zakat Problems in BAZNAS with ANP Method: A Study on the Implementation of Zakat Core Principles	Muqtasid: Jurnal Ekonomi dan Perbankan Syariah	Sinta 2
P31	Djatmiko, Hary	Re-formulation zakat system as tax reduction in Indonesia	Indonesian Journal of Islam and Muslim Societies	Sinta 2
P32	Siregar, Saparuddin	Problematics of Zakat Fundraising	MIQOT: Jurnal Ilmu-ilmu Keislaman	Sinta 2
P33	Huda, Nurul	Prioritizing Solutions to Zakat Management Problems with Ahp Method (Study in Banten and South Kalimantan)	Al-Iqtishad: Journal of Islamic Economics	Sinta 2
P34	Canggih, Clarashinta	Potential and Realization of Indonesia's Zakat Fund	al-Uqud: Journal of Islamic Economics	Sinta 2
P35	Amelia, Erika	Productive Zakat Fund Distribution Through Financing Patterns	Signifikan	Sinta 2
P36	Fitri, Maltuf	Productive Zakat Management as an Instrument to Improve People's Welfare	Economica: Jurnal Ekonomi Islam	Sinta 2
P37	Huda, Nurul	The Effect of Education Level, Age, Type of Work and Income on Understanding Professional Zakat Case Study of Al-Abraar Pejompongan Mosque	Jurnal Etikonomi Vol.	Sinta 2
P38	Prasetyoningrum, Ari Kristin	Balance Scorecard Approach to Amil Zakat Institution at the Central Java Grand Mosque	Economica: Jurnal Ekonomi Islam	Sinta 2
P39	Wahid, Nazaruddin A	Optimizing the Role of Baitulmal in Increasing Zakat Collection: A Study of the Determinants of Zakat Payment in Aceh	AKADEMIKA: Jurnal Pemikiran Islam	Sinta 2
P40		Mobilisation of Income Zakat Payment In Indonesia	Ikonomika	Sinta 2

Paper ID	Name	Title	Publisher	Indexing
P41	Jahar, Asep Saepudin	Marketing Islam through Zakat Institutions in Indonesia	Studia Islamika	Sinta 2
P42	Riyadi, Agus	Productive Zakat Management in the Perspective of BANK Islam	Iqtishadia	Sinta 2
P43	Masyita, Dian	Lessons Learned of Zakah Management from Different Era and Countries	Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah	Sinta 2
P44	Huda, Nurul	Comparison of Ahp and Anp Determination of Zakat Management Solutions (Cases Dki and South Sulawesi)	EKUITAS (Jurnal Ekonomi dan Keuangan)	Sinta 2
P45	Sudirman	Government Policy On Zakat And Tax In Indonesia	AHKAM Jurnal Ilmu Syariah	Sinta 2
P46	Kasri, Rahmatina Awaliyah	Fundraising Strategies to Optimize Zakat Potential in Indonesia: An Exploratory Qualitative Study	Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah	Sinta 2
P47	Hakim, Imamul	Contemporary Income Diversification as an Alternative Source of Zakat Funds	FALAH: Jurnal Ekonomi Syariah	Sinta 2
P48	Bariyah, N. Oneng Nurul	Dynamics of Legal Aspects of Zakat and Waqf in Indonesia	AHKAM: Jurnal Ilmu Syariah	Sinta 2
P49	Jahar, Asep Saepudin	Bureaucratizing Sharia in Modern Indonesia? e Case of Zakat, Waqf and Family Law		Sinta 2
P50	Widyani, Hani	Analysis of Poverty Reduction through the Implementation of the Revolving Fund Program of the Bandung City Amil Zakat Agency	Afkaruna	Sinta 2
P51	Huda, Nurul	Analysis of Muzakkî's Intention to Pay Professional Zakat	Al-Iqtishad: Journal of Islamic Economics	Sinta 2
P52	Alam, Azhar	Efficiency Analysis of the Management of Zakat Infak Sedekah (Zis) Funds in Baznas Regency / City Se-Karesidenan Surakarta Using the DEA Data Envelopment Analysis Method.	Iqtishoduna: Jurnal Ekonomi Islam	Sinta 2
P53	Doktoralina dkk	Mobilisation of Income Zakat Payment In Indonesia	Ikonomika	Sinta 2

Figure 6 :The Discourses, Challenges and Opportunities Zakat Based On Meta Analysis Literature Review



Table 6: The Discourses, Challenges and Opportunity Zakat

Zakat Regulations	Distribution or Empowerment of Zakat	Institutionalization Zakat Management Institutional	Information Technology	Islamic Finance Institutions	Muzzaki dan Mustahiq	Fundraising Zakat	Accounting of Zakat
Pros and Cons of Law No. 23 Year 2011 Tax-deductible Zakat Fiqh zakat Lack of coordination between regulator and OPZ Lack of role of related ministries Not yet obligatory system Law is administrative for each region	Not yet effective & efficient Decentralization or localization Infrastructure development Productive Financing (communication, human resources, bureaucratic structure, socio-economic conditions) Acceleration of distribution Less than optimal synergy and coordination with related institutions	Low coordination organizational egoism high operational costs asymmetric information lack of transparency, accountability, and fairness opportunistic behavior Inefficient governance lack of socialization and education Sharia Supervisory Board (DPS) for LPZs Human Resources (HR) LPZ understanding and commitment	Zakat Payment (Website & Application), e-commerce, crowdfunding platform, Zakat Payment System (Cashless), social media platform. blockchain technology Zakat Distribution Technology dan Zakat virtual assistant	LKS social function Zakat LKS financial inclusion facilitation mustahik saving motive	Muzaki give zakat without LPZ Zakat literacy of muzakki and mustahik Not yet an obligation Mustahik karik hedonism and materialism	fundraising strategies contemporary zakat sources	Accountable Annual report standardization Financial report template transparency, and responsibility in accounting PSAK 109 is controversial

DISCUSSION

Zakat Regulations

The regulation of zakat management is contained in Law Number 23 Year 2011. This regulation replaces the old regulation, namely Law No. 38 Year 1999. This regulation consists of 11 (eleven) chapters and 47 (forty-seven) articles. Until today it is still disputed by some circles, it mostly regulates; first, the existence of amil zakat (which in this case is played by BAZNAS and LAZ), second, it regulates the systematics and professional ways of managing zakat (Aziz, 2014). So that everyone is prohibited from deliberately acting as amil zakat by collecting, distributing, or utilizing zakat without the permission of the authorized official and will be subject to sanctions (Saidurrahman, 2013).

The urgency of zakat regulation has at least two functions, first, Islamic doctrines have been modernized (not to say secularized) in the public sphere. Second, legal issues related to these teachings have been institutionalized and regulated based on formal legal manuals (Jahar, 2019). If there is no regulation on zakat, the realization of zakat funds will never be optimal (Purtaningsih, 2020; Triantini, 2015)

Historically, the codification of zakat regulations in Indonesia occurred gradually and was influenced by the prevailing socio-political conditions in Indonesia. This codification is only on the aspect of zakat management by amil zakat agency. The development aspects of zakat elements include: muzakki (individual and legal entity), zakat object, sanction, and zakat as tax deduction (Bariyah, 2016). As an income tax deduction, zakat will increase the impact on the larger economy (Djarmiko, 2019). At a macro level, this integration is a form of state contribution in the management of zakat. if this is realized, the government can implement two points of maqâshid al-syarî'ah, namely hifzh al-dîn and hifzh al-mâl (Sudirma, 2015; Triantini, 2015)

Other problems are the differences of opinion (khilafiyah) regarding the fiqh of zakat, the low coordination between regulators and OPZ, the low role of the Ministry of Religious Affairs in the management of zakat and zakat has not become an obligatory system (Huda et al., 2015). Hence the need for administrative zakat law and aiming to secure a bureaucratic administrative approach, local governments in provinces and districts are trying to make voluntary religious funds mandatory (Jahar, 2019).

Distribution or Empowerment of Zakat

Zakat distribution is an activity of distributing zakat that is consumptive or productive, and must be immediately distributed to mustahik according to the priority scale that has been compiled in the work program. Productive Pattern Distribution through revolving fund working capital financing is a concept that is strong enough to support the economic empowerment of the poor (Amelia, 2012; Fitri, 2017). Increase their capacity and enable them to become entrepreneurs so that they can fulfill their own needs (Furqani et al., 2018a). In another form, zakat is distributed in the form of low-priced, easily accessible, and free medical assistance for poor families and small economic enterprises provided by zakat institutions reflecting the

efforts of the Indonesian Muslim middle class to translate the Islamic discourse on social welfare in a more concrete way (Latief, 2010).

Some problems that have not been realized are the distribution of zakat funds that are efficient, effective and accountable is a must in optimizing the potential and distribution of zakat funds (Lenap et al., 2020). The concept of localization or decentralization can be considered as the best way in the disbursement/distribution of zakat (Masyita, 2018). In addition to the productive distribution pattern, zakat can also be invested (Hejazziey, 2015). The effectiveness of zakat distribution is the accuracy and sustainability of zakat utilization program in providing benefits to mustahik. There are still many OPZs that make zakat utilization programs just to show off in the media. So that when it is finished being covered by the media, the utilization program ends (Huda et al., 2015)

The global Muslim community has an important role to play in addressing the injustice of global poverty, reducing inequality and enhancing the quality of human life and maintaining human dignity through zakat (Ali, 2014; Fikriyah & Ridlwan, 2018; Nasar, 2017). Including Indonesia, which has great funding potential sourced from the Islamic community, namely, zakat, waqf and inheritance (Berkah, 2019). However, there are still obstacles to its implementation in terms of various aspects, namely: 1) communication; 2) resources; 3) disposition; and 4) bureaucratic structure, and 5) socio-economic conditions. (Widyani, 2014)

Institutionalization or Zakat Management Institutional

Zakat management institution (LPZ) is an institution in charge of managing zakat, infaq, and shadaqah, either formed by the government such as BAZ, or formed by the community and protected by the government such as LAZ (Syafiq, 2016). Some of the problems faced by zakat management institutions are as follows;

First, the lack of coordination between zakat regulators and OPZ. Some OPZs, especially large OPZs formed by the community, tend to have large organizational egoism (Huda et al., 2015). Second, the next priority of zakat problem is the high cost of promotion and relatively high transaction costs due to several factors, especially the cost of information search and monitoring, asymmetric information characterized by lack of transparency, accountability, and fairness, and opportunistic behavior in the form of political contamination in the distribution of ZIS funds. Inefficient governance leads to less than optimal performance (Huda et al., 2015; Triatmo et al., 2020; Alam, 2018). Third, the lack of socialization and education about ZCP, BAZNAS must be more accountable and transparent in every report, and BAZNAS must have sharia control (Hamdani et al., 2019) Fourth, Zakat Administration, The administrative nature of zakat is also represented in the small deduction for taxpayers who have paid zakat (Jahar, 2019).

Other dimensions that make zakat not optimal from the institutional aspect are; internal issues include: lack of qualified human resources that have an impact on not being able to carry out management functions optimally, not maximizing the Human Resources (HR) improvement program in productive zakat management for mustahik assistance and supervision, lack of coordination capacity, lack of understanding and commitment of zakat institutions. External

issues include: lack of zakat information system, lack of zakat management standards, lack of dissemination of information and technical regulations (Furqani et al., 2018b; Hidayatullah & Priantina, 2018; Prasetyoningrum, 2015). Zakat management institutions in terms of distribution are also still constrained by the issue of productive zakat utilization which tends to have complexity in its management because it has more stages in preparation and implementation, identification and assessment of community problems and needs, selection of programs that are in accordance with the needs and character of the community, synergy and coordination between zakat managers and various related ministries and institutions that have the same work program (Furqani et al., 2018a). And the centralization of zakat management as part of the government's responsibility is also problematic because BAZ still cannot perform well compared to privately managed institutions for various reasons. As a result, BAZ has not become the center of zakat management in Indonesia. (Saidurrahman, 2013).

Information Technology

The implementation of information technology in today's zakat management institutions in collecting and distributing zakat funds to the community has a huge impact on increasing the amount of funds and the community's economy. The application of information technology is ERP (Enterprise Resource Planning), SiMBA (BAZNAS Information Management System), Public, Supporting (Maulana et al., 2021). In practice in the field, the implementation of this IT is still constrained by several things, including: The problem of zakat information technology or digitizing zakat is divided into three main problems, namely; first, zakat collection meliputi Via Online Zakat Payment (Website & Application), e-commerce, crowdfunding platform, Zakat Payment System (Cashless), social media platform. Second, Management of Zakat dengan blockchain technology. The last, Distribution of Zakat dengan Zakat Distribution Technology dan Zakat virtual assistant (Santoso, 2019). Sistem Teknologi Informasi, By using the current information system, it is difficult for muzakki to get zakat data along with complete portfolio information. Computerization in making information for zakat institutions plays a very important role, especially regarding data reporting issues (Hidayatullah & Priantina, 2018). So the main challenge to the application of blockchain technology in the industry is the complexity of Islamic financial products coupled with the vagueness of its application which ends up with unclear regulations and lack of standards (Alaeddin, 2021).

Islamic Finance Institutions

Islamic financial institutions in Indonesia also have a social function, namely as Baitul Mal Institutions and Islamic Financial Institutions-Recipients of Cash Waqf (LKS-PWU) and submit their management to zakat and waqf institutions, but in practice this has not been optimal, social financial opportunities in Islamic banking can be one solution in improving people's welfare (Harrieti, 2020). Another problem is that Islamic financial institutions in the context of poverty reduction through zakat are still constrained in the following ways: the growing economic disparities and with the increasing population of educated and unemployed youth, redistribution mechanisms with Islamic principles must transcend political tribalism, elitism, and libertarian economics (Karim, 2010). And there is still a debate among scholars about the zakat of Islamic financial institutions, starting from the definition, normative basis,

requirements, nisab, size and haul (Mustofa, 2014). The important role of Islamic financial institutions in the aspect of productive zakat is the value of the effectiveness of zakat distribution. Healthy Islamic financial institutions will be able to manage zakat professionally. The process of productive zakat management can be done in three ways: zakat recipients become creditors and debtors at the same time; transactions are recorded in a profit-sharing system; zakat is handed over in full (Riyadi, 2014). As an Islamic-based institution, Islamic banks can manage zakat funds with usury-free bank products. Healthy Islamic banking institutions and organizations will be able to manage zakat professionally. The process of productive zakat management can be done in three ways: zakat recipients become creditors and debtors at the same time; transactions are recorded in a profit-sharing system; zakat is handed over in full (Riyadi, 2014). However, to date, the synergy between Islamic financial institutions and zakat institutions has not shown optimal results (Wahid, 2015). It is therefore necessary for zakat institutions to adapt to contemporary aspects of personal finance, through facilitating financial inclusion and saving motives of zakat recipients (Salleh, 2017). On the other hand, in the event of a non-performing loan (NPL) zakat, infaq, and sadaqah will play an important role to cover the financing failure (Wulandari, 2016).

Muzzaki dan Mustahiq

Muzakki is a term for people who are subject to the obligation to pay zakat on property ownership that has reached nisab and haul. On the other hand, mustahik are people who are entitled to receive zakat. The discourse and challenges of zakat in this aspect include several things; First, the reality that there are still many muzaki in Indonesia who pay their zakat without going through zakat institutions, but directly to mustahiqs so that this causes data payments from muzaki not recorded by zakat managers (Canggih et al., 2017). Other factors such as the lack of knowledge about zakat, the lack of government participation in making zakat compulsory, the lack of role of scholars in broadcasting the obligation to pay zakat, the lack of promotion of zakat obligations, and the double burden of paying taxes and zakat are the main triggers for the low level of people to pay zakat (Lailan et al., 2018). Muzakki's understanding (including cognitive, affective and conative) in paying zakat is influenced by income factors (Huda & Anwari, 2013). Second, mustahik who tend to be charitable, the low trust of muzaki to OPZ and regulators, the low awareness of muzaki in paying zakat correctly according to sharia and the low knowledge of muzaki about zakat fiqh (Huda et al., 2015). Third, the state as the manager of zakat has also not gained the trust of the public due to corruption that is still widely found in government-owned institutions. In addition to the lack of awareness to pay zakat, the lifestyle of hedonism and materialism is also the cause of the low level of zakat achievement in Indonesia (Purtaningsih, 2020). As an alternative strategy, the government needs to support the mobilization of zakat payments in Indonesia. One form of support is by certifying muzakki and mustahiqq. The goal is to avoid duplication of collection and distribution. muzakki discipline in paying zakat and comprehensive mustahiq data collection to promote zakat and institutions to develop an integrated and controlled model of mobilization of zakat payment (Doktoralina et al., 2019)

Fundraising of Zakat

Fundraising of zakat funds is an effort or process of activities in order to collect zakat funds and other resources from the community, both individuals, groups, and organizations that will be distributed and used for mustahik (Istiqomah & Ahmad Fauzi, 2021). The discourse on this aspect is that there are differences in the fundraising strategies. Corporate and government zakat institutions tend to use traditional fundraising strategies, with partnership approach to collect zakat and community-oriented approach to communicate zakat. In contrast, private zakat institutions tend to use market-oriented fundraising strategies with a retail collection approach and an individualized communication approach (Kasri & Putri, 2018). Furthermore, because the zakat law is considered not fully in accordance with the needs and is able to answer the existing zakat problems because many contemporary issues have not been included in it, especially the types of contemporary zakat resources (Hakim, 2016).

Accounting of Zakat

Zakat accounting is an information tool between zakat management institutions as management and parties with an interest in such information (Batubara et al., 2019). The problem in this aspect is that the function of accountability, transparency, and responsibility in zakat accounting has not been maximized, even though this affects the intention to pay zakat (Mutmainah, 2015). Another problem is that the zakat accounting standard (PSAK 109) in Indonesia recognizes the mechanism of loans or revolving funds for infaq/sadaqat. Islamic scholars tend to disagree with zakat (infaq/sadaqat) received by the recipient as a loan. Therefore, it is not allowed to utilize zakat for productive purposes with a loan agreement (Alim, 2015). Finally, the classic problems that are always faced by zakat managers include managerial factors, accountability, integrity, and truthfulness are the main capital to manage zakat. Meanwhile, empowerment, supervision, and guidance of those who receive zakat (mustahiq) are some important things that must be considered (Zumrotun, 2016).

Challenges and Opportunities of Zakat in the Era of Society 5.0

The challenges of zakat management in Indonesia include several things, namely: the low realization of zakat collection, the need to increase trust, the importance of synergy of zakat utilization programs so as not to overlap and be more efficient, the digitalization of the zakat management process, and the need to increase the human resources of zakat managers. As well as aspects of legality, standardization, accountability, certification, and supervision (Puspitasari, 2021) Other challenges that are still very large and very possible to optimize, this is due to several factors, namely: First, Indonesia's poverty rate in March 2022 was 26.16 million people. The increase in the number of poverty shows that the number of mustahik zakat from the poor also increases. This is what must be taken into account by the zakat management institution, especially in terms of the distribution and utilization program of the distributed zakat funds in order to create effective and targeted zakat. Second, the digitalization gap still occurs, especially when it comes to zakat management. From the collection side, zakat institutions still face the lack of the number and quality of human resources. Then, from the distribution side, the low internet access for low-income people is an obstacle in channeling zakat digitally. Third, in the reporting aspect, the participation of zakat institutions in using

digital platforms to conduct reporting is still very low. Lastly, the global economic recession that resulted in the decline in the number of muzakki is also an issue (BAZNAS, 2021). Indonesia's zakat opportunities are strongly influenced by the following factors: First, the emergence of demographic bonus will also affect the national zakat collection. There are at least three opportunities in the condition of demographic bonus in collecting zakat. zakat collection. First, Indonesia, when viewed from its culture, has a high culture of giving. culture of giving. Second, the increasing number of middle class population. Lastly, the awareness of the upper middle class tends to be positive in paying zakat through formal zakat institutions because it is considered easier to get information about zakat collection (Puskas BAZNAS, 2022). Third, the presence of Millennial Generation and Generation Z is an opportunity in collecting zakat in the midst of demographic bonus. as an institution that manages public donations, zakat institutions must immediately respond quickly to the current trend of donations through digital channels that have increased significantly by carrying out various digitalization transformations in zakat management. Finally, the opportunity for academics is to make the Zakat Management Laboratory (LMZ) function as a teaching factory in courses related to zakat so that students get greater exposure to the practice of zakat management directly (Puskas BAZNAS, 2022).

CONCLUSION

This research uses a systematic literature review (SLR) guided by Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA). This identification process resulted in 584 documents, this screening process resulted in 182 documents, this eligibility process resulted in 174 documents and this included process resulted in 53 documents. The results show that there are 8 keyword clusters that are most often associated with zakat. The largest cluster consists of 22 items, namely; argument, aset, challenge, contrast, controversy, education, ijtihad, investment, islam, islamic finance, order, principle, profit, quran, region, responsibility, riba, scholar, growth, state, daan walfare. The discourse of zakat in meta analyses is divided into 8 core problems, namely; first, Zakat Regulation (Pros and Cons of Law No. 23 of 2011, Zakat Tax Deduction, Fiqh zakat, Lack of coordination between regulators and OPZ, Lack of role of related ministries, Not yet an obligatory system, the law is administrative for each region). Second, Distribution or Utilization (Not yet effective & efficient, Decentralization or localization, Infrastructure development, Productive Financing (communication, human resources, bureaucratic structure, socio-economic conditions), Acceleration of distribution, Synergy and coordination with related institutions that are less than optimal). Third, Institutional / Management Institution (Low coordination of organizational egoism, high operational costs, asymmetric information lack of transparency, accountability, and justice, opportunistic behavior, inefficient governance, lack of socialization and education of the Sharia Supervisory Board (DPS) for LPZ, Human Resources (HR) and LPZ understanding and commitment). Fourth, Information Technology (Zakat Payment (Website & Application), e-commerce, crowdfunding platform, Zakat Payment System (Cashless), social media platform. blockchain technology, Zakat Distribution Technology and Zakat virtual assistant). Fifth, Sharia Financial Institutions (Social functions of LKS, Zakat LKS, facilitation of financial inclusion and mustahik saving motives). Sixth, Muzzaki and Mustahiq (Muzaki giving zakat

without LPZ, Literacy of zakat muzakki and mustahik, Not yet an obligation, Mustahik karikatif, hedonism and materialism). Seventh, Fundraising zakat (high cost, fundraising contemporary zakat sources). Finally, Zakat Accounting (Accountable, Standardization of annual reports, Template financial statements, transparency, and responsibility in accounting and controversial PSAK 109). The challenges of zakat in meta analyses are divided into several factors, namely: First, Indonesia's poverty level. Second, the digitalization gap. Third, the reporting aspect, the participation of zakat institutions in using digital platforms to conduct reporting is still very low. Lastly, the global economic recession that resulted in the decline in the number of muzakki. As for zakat opportunities, meta-analysis is divided into several factors, namely: demographic bonus, the increasing number of middle class population, the presence of Millennial Generation and Generation Z, and finally the opportunity for academics is to make the Zakat Management Laboratory (LMZ) function as a teaching factory.

REFERENCE

- ❖ Alaeddin, O. (2021). Implementing the Blockchain Technology in Islamic Financial Industry: Opportunities and Challenges. *Journal of Information Technology Management*, 13(3), 99–115. <https://doi.org/10.22059/JITM.2021.83116>
- ❖ Alam, A. (2018). Permasalahan dan solusi pengelolaan zakat di Indonesia. *Jurnal Manajemen*, 9(2), 128. <https://doi.org/10.32832/jm-uika.v9i2.1533>
- ❖ Alhafidz, A. W. (2013). *Kamus Fiqh* (1st ed.). Amzah.
- ❖ Ali, I. (2014). Zakat as a poverty reduction mechanism among the muslim community: Case study of Bangladesh, Malaysia, and Indonesia. *Asian Social Work and Policy Review*, 8(1), 59–70. <https://doi.org/10.1111/aswp.12025>
- ❖ Alim, M. N. (2015). Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review. *Procedia - Social and Behavioral Sciences*, 211(September), 232–236. <https://doi.org/10.1016/j.sbspro.2015.11.028>
- ❖ Amelia, E. (2012). Penyaluran Dana Zakat Produktif Melalui Pola Pembiayaan. *Signifikan*, 1(2), 79–92.
- ❖ Aziz, M. (2014). REGULASI ZAKAT DI INDONESIA; UPAYA MENUJU PENGELOLAAN ZAKAT YANG PROFESIONAL. In *HIKMAH Jurnal Studi Keislaman* (Vol. 4, Issue 1).
- ❖ Badan Pusat Statistik. (n.d.). Retrieved September 30, 2021, from <https://www.bps.go.id/pressrelease/2021/01/21/1854/hasil-sensus-penduduk-2020.html>
- ❖ Bariyah, N. O. N. (2016). Dinamika Aspek Hukum Zakat dan Wakaf di Indonesia. *AHKAM: Jurnal Ilmu Syariah*, 16(2), 197–212. <https://doi.org/10.15408/ajis.v16i2.4450>
- ❖ Batubara, Z., Akuntansi, D., Stie, S., & Bengkalis, S. (2019). TEKNIK AKUNTANSI ZAKAT PADA BADAN AMIL ZAKAT (BAZ) DAN LEMBAGA AMIL ZAKAT (LAZ) DI INDONESIA. *JAS (Jurnal Akuntansi Syariah)*.
- ❖ BAZNAS, P. (2021). Outlook Zakat 2021. <https://puskasbaznas.com/publications/books/1418-outlook-zakat-indonesia-2021>
- ❖ Berkah, D. (2019). Challenges and opportunities on islamic inheritance distribution in indonesia. *Opcion*, 35(Query date: 2022-12-06 08:27:29), 444–458. https://api.elsevier.com/content/abstract/scopus_id/85068849937

- ❖ Berrang-Ford, L., Pearce, T., & Ford, J. D. (2015). Systematic review approaches for climate change adaptation research. *Regional Environmental Change*, 15(5), 755–769. <https://doi.org/10.1007/s10113-014-0708-7>
- ❖ Canggih, C., Fikriyah, K., & Yasin, Ach. (2017). Potensi Dan Realisasi Dana Zakat Indonesia. *Al-Uqud : Journal of Islamic Economics*, 1(1), 14. <https://doi.org/10.26740/al-uqud.v1n1.p14-26>
- ❖ Divisi Publikasi dan Jaringan. (2017). *Outlook Zakat Indonesia 2017*. Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional.
- ❖ Djatmiko, H. (2019). Re-formulation zakat system as tax reduction in Indonesia. *Indonesian Journal of Islam and Muslim Societies*, 9(1), 135–162. <https://doi.org/10.18326/ijims.v9i1.135-162>
- ❖ Doktoralina, C. M., Bahari, Z., & Abdullah, S. R. (2019). Mobilisation of Income Zakat Payment In Indonesia. *Ikonomika*, 3(2), 189–204. <https://doi.org/10.24042/febi.v3i2.3659>
- ❖ Ensiklopedia Fikih Indonesia 3: Zakat - Google Books. (n.d.). Retrieved May 4, 2021, from https://www.google.co.id/books/edition/Ensiklopedia_Fikih_Indonesia_3_Zakat/ml28DwAAQBAJ?hl=id&gbpv=1&dq=definisi+zakat&pg=PA6&printsec=frontcover
- ❖ Fadli, A. (2015). Good Governance Zakat di Indonesia. *Al-Iqtishadi*, 2(1), 81–98.
- ❖ Fikriyah, K., & Ridlwan, A. A. (2018). The Evaluation of Mustahiq Empowerment-Based Poverty Alleviation Program at Amil-Zakat Organizations. *International Journal of Islamic Business and Economics (IJIBEC)*, 65. <https://doi.org/10.28918/ijibec.v2i1.1263>
- ❖ Firmansyah, I., & Sukmana, W. (2014). Analisis Problematika Zakat Pada Baznas Kota Tasikmalaya: Pendekatan Metode Analytic Network Process (Anp). *Jurnal Riset Akuntansi Dan Keuangan*, 2(2), 392. <https://doi.org/10.17509/jrak.v2i2.6593>
- ❖ Fitri, M. (2017). Pengelolaan Zakat Produktif sebagai Instrumen Peningkatan Kesejahteraan Umat. *Economica: Jurnal Ekonomi Islam*, 8(1), 149–173. <https://doi.org/10.21580/economica.2017.8.1.1830>
- ❖ Furqani, H., Mulyany, R., & Yunus, F. (2018a). Zakat for Economic Empowerment of The Poor in Indonesia: Models and Implications. *Iqtishadia*, 11(2), 391. <https://doi.org/10.21043/iqtishadia.v11i2.3973>
- ❖ Furqani, H., Mulyany, R., & Yunus, F. (2018b). Zakat for Economic Empowerment of The Poor in Indonesia: Models and Implications. *Iqtishadia*, 11(2), 391. <https://doi.org/10.21043/iqtishadia.v11i2.3973>
- ❖ Hakim, I. (2016). Diversifikasi Penghasilan Kontemporer Sebagai Alternatif Sumber Dana Zakat. *FALAH: Jurnal Ekonomi Syariah*, 1(1), 103. <https://doi.org/10.22219/jes.v1i1.2701>
- ❖ Hamdani, L., Nasution, M. Y., & Marpaung, M. (2019). Solusi Permasalahan Perzakatan di BAZNAS dengan Metode ANP: Studi tentang Implementasi Zakat Core Principles. *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*, 10(1), 40. <https://doi.org/10.18326/muqtasid.v10i1.40-56>
- ❖ Harrieti, N. (2020). INTEGRATION OF COMMERCIAL FINANCE AND SOCIAL FINANCE: CHALLENGES OF SHARIA BANKING IN INDONESIA. *Journal of Legal, Ethical and Regulatory Issues*, 23(2), 1–13. https://api.elsevier.com/content/abstract/scopus_id/85096849916
- ❖ Hejazziy, D. (2015). Zakat sebagai Sumber Investasi. *Al-Iqtishad: Journal of Islamic Economics*, 3(2). <https://doi.org/10.15408/aiq.v3i2.2131>
- ❖ Hidayatullah, A., & Priantina, A. (2018). Toward Zakat Management Integration in Indonesia: Problems and Solution. *AHKAM : Jurnal Ilmu Syariah*, 18(2). <https://doi.org/10.15408/ajis.v18i2.6319>
- ❖ Huda, N. (2014). Solution of Zakat Problem in Indonesia with Modification Action Research. *Human Falah*, 1(1), 40–62.

- ❖ Huda, N., Anggraini, D., Ali, K. M., Mardoni, Y., & Rini, N. (2015). Prioritas Solusi Permasalahan Pengelolaan Zakat Dengan Metode Ahp (Studi Di Banten Dan Kalimantan Selatan). *Al-Iqtishad: Journal of Islamic Economics*, 6(2), 223–238. <https://doi.org/10.15408/ijies.v6i2.1232>
- ❖ Huda, N., & Anwari, B. (2013). PENGARUH TINGKAT PENDIDIKAN, UMUR, JENIS PEKERJAAN DAN PENDAPATAN TERHADAP PEMAHAMAN ZAKAT PROFESI STUDI KASUS MASJID AL-ABRAAR PEJOMPONGAN. *Jurnal Etikonomi Vol.*, Vol. 12 No.
- ❖ UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 23 TAHUN 2011 TENTANG PENGELOLAAN ZAKAT, *Phys. Rev. E* (2011).
- ❖ Istiqomah, & Ahmad Fauzi. (2021). Strategi Fundraising Dana Zakat Pada Lembaga Amil Zakat Nurul Hayat Kota Kediri. *Jurnal At Tamwil*, 3(1).
- ❖ Jahar, A. S. (2019). Bureaucratizing Sharia in Modern Indonesia: The Case of Zakat, Waqf and Family Law. *Studia Islamika*, 26 No. 2.
- ❖ Jati, W. R. (2015). Bonus Demografi sebagai Mesin Pertumbuhan Ekonomi : Jendela Peluang atau Jendela Bencana di Indonesia. *Populasi*, 26, 1–19.
- ❖ Karim, W. J. (2010). The economic crisis, capitalism and Islam: The making of a new economic order? *Globalizations*, 7(1), 105–125. <https://doi.org/10.1080/14747731003593315>
- ❖ Kasri, R. A., & Putri, N. I. S. (2018). Fundraising Strategies to Optimize Zakat Potential in Indonesia: An Exploratory Qualitative Study. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10(1), 1–24. <https://doi.org/10.15408/aiq.v10i1.6191>
- ❖ Kementerian Agama RI. (2013). *Panduan Zakat Praktis*. Depag, 53(9), 126.
- ❖ Lailan, I., Hamdani, I., & Gustiawati, S. (2018). Tingkat Kesadaran terhadap Pelaksanaan Zakat Profesi (Studi Kasus Universitas Ibn Khaldun Bogor). *Iqtishoduna*, 7(2), 165–184.
- ❖ Latief, H. (2010). Health provision for the poor: Islamic aid and the rise of charitable clinics in Indonesia. *South East Asia Research*, 18(3), 503–553. <https://doi.org/10.5367/sear.2010.0004>
- ❖ Lenap, I. P., Sasanti, E. E., Karim, N. K., & Sari, N. K. (2020). Zakat Disbursement Efficiency Based on Zakat Core Principles in Managing Zakat Funds in Baznas of West Nusa Tenggara Province. *Jurnal Akuntansi Dan Bisnis*, 20(1), 103. <https://doi.org/10.20961/jab.v20i1.500>
- ❖ Masyita, D. (2018). Lessons Learned of Zakah Management from Different Era and Countries. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10(35), 441–456. <https://www.neliti.com/publications/237788/lessons-learned-of-zakat-management-from-different-era-and-countries>
- ❖ Maulana, A., Julina, & Romus, M. (2021). IMPLEMENTASI TEKNOLOGI INFORMASI DALAM PENGUMPULAN DAN PENYALURAN ZISWAF DAN DAMPAKNYA TERHADAP PEREKONOMIAN MASYARAKAT. *MABIS* .
- ❖ Mohamed Shaffril, H. A., Samah, A. A., Samsuddin, S. F., & Ali, Z. (2019). Mirror-mirror on the wall, what climate change adaptation strategies are practiced by the Asian’s fishermen of all? *Journal of Cleaner Production*, 232, 104–117. <https://doi.org/10.1016/J.JCLEPRO.2019.05.262>
- ❖ Mustofa, I. (2014). Zakat Lembaga Keuangan Syariah Sebagai Badan Hukum. *Millah: Jurnal Studi Agama*, 14(1), 171–200. <https://doi.org/10.20885/millah.vol14.iss1.art8>
- ❖ Mutmainah, L. (2015). The Influence of Accountability, Transparency, and Responsibility of Zakat Institution on Intention to Pay Zakat. *Global Review of Islamic Economics and Business*, 3(3), 1576–1580.
- ❖ Pati, D., & Lorusso, L. N. (2018). How to Write a Systematic Review of the Literature. *Health Environments Research and Design Journal*, 11(1), 15–30. <https://doi.org/10.1177/1937586717747384>

- ❖ Prasetyoningrum, A. K. (2015). Pendekatan Balance Scorecard Pada Lembaga Amil Zakat Di Masjid Agung Jawa Tengah. *Economica: Jurnal Ekonomi Islam*, 6(1), 1–36. <https://doi.org/10.21580/economica.2015.6.1.784>
- ❖ Purtaningsih, A. P. (2020). Why Do Indonesia Zakat Collection Not As Effective As Malaysia's. *Hikmatuna : Journal for Integrative Islamic Studies*, 6(1), 74–90.
- ❖ Pusat Kajian Strategis – Badan Amil Zakat Nasional. (2019). Indikator Pemetaan Potensi Zakat (IPPZ) [Zakat Potential Mapping Indicator (IPPZ)].
- ❖ Puskas BAZNAS. (2021). Outlook Zakat 2021.
- ❖ Puskas BAZNAS. (2022). Outlook Zakat Indonesia. Puskas Baznas.
- ❖ Puspitasari, C. (2021, April 6). Potensi dan Tantangan Pengelolaan Zakat di Indonesia - Research Social Trust Fund. <https://www.stfuijakarta.org/>. <https://www.stfuijakarta.org/research/news/20/potensi-dan-tantangan-pengelolaan-zakat-di-indonesia>
- ❖ Riyadi, A. (2014). Manajemen Pengelolaan Zakat Produktif dalam Perspektif BANK islam. *Iqtishadia*, 7(2), 335–356.
- ❖ Saidurrahman. (2013). The politics of zakat management in Indonesia: The tension between BAZ and LAZ. *Journal of Indonesian Islam*, 7(2), 366–382. <https://doi.org/10.15642/JIIS.2013.7.2.366-382>
- ❖ Salleh, M. S. (2017). Contemporary Vision of Poverty and Islamic Strategy for Poverty Alleviation. *SAGE Open*, 7(2). <https://doi.org/10.1177/2158244017697153>
- ❖ Santoso, I. R. (2019). Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0. *Ikonomika*, 4(1), 35–52. <https://doi.org/10.24042/febi.v4i1.3942>
- ❖ Sudirma. (2015). GOVERNMENT POLICY ON ZAKAT AND TAX IN INDONESIA. *AHKAM : Jurnal Ilmu Syariah*, Vol. XV, N.
- ❖ Syafiq, O. A. (2016). URGENSI PENINGKATAN AKUNTABILITAS LEMBAGA PENGELOLA ZAKAT. *ZISWAF*, 3(1). www.ksp.go.id
- ❖ Triantini, Z. E. (2015). Urgency of Zakat Regulation in Economic Growth in Indonesia. *Istinbath, Journal of Islamic Law*, 14(1), 85–99.
- ❖ Triatmo, A. W., Karsidi, R., Kartono, D. T., & Suwanto, S. (2020). The Inefficiency of Zakat Management in BAZNAS Sragen Indonesia. *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies*, 20(2), 209–227. <https://doi.org/10.18196/aiijis.2020.0121.209-227>
- ❖ Wahid, N. A. (2015). Optimalisasi Peran Baitulmal Dalam Peningkatan Pungutan Zakat: Kajian Terhadap Faktor Penentu Pembayaran Zakat Di Aceh. *AKADEMIKA: Jurnal Pemikiran Islam*, Vol. 20, N(44).
- ❖ WIDYANI, H. (2014). Analisis Penanggulangan Kemiskinan Melalui Implementasi Program Dana Bergulir Badan Amil Zakat Kota Bandung. *Afkaruna*, 10(2), 181–201. <https://doi.org/10.18196/aiijis.2014.0037.181-201>
- ❖ Wulandari, P. (2016). Issues and challenges in financing the poor: case of Baitul Maal Wa Tamwil in Indonesia. *International Journal of Bank Marketing*, 34(2), 216–234. <https://doi.org/10.1108/IJBM-01-2015-0007>
- ❖ Zumrotun, S. (2016). Opportunities, Challenges, and Strategy of Zakat in People's Economic Empowerment of People. *Ahkam: Jurnal Ilmu Syariah*, 16(1), 97–104. <https://doi.org/10.15408/ajis.v16i1.2899>