

# Criticisms The Government's Role of Zakat Regulation in Indonesia for Improving the Zakat Potential

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This research was conducted to determine previous research trends regarding zakat regulation as well as the sentiment from these studies regarding the policy and implementation of zakat regulations in Indonesia. The methodology used in this research is a qualitative method with descriptive statistics on secondary data from 151 literature studies related to zakat regulation published and available on Dimensions.ai over a period of 7 years (2017-2023). The data analysis techniques used are meta-analysis and sentiment analysis which are processed using Microsoft Excel 2019 and SentiStrength software. Then, to reveal this problem in depth and comprehensively, a Systematic Literature Review (SLR) study was also carried out. The research results show that the publication of scientific literature regarding zakat regulation in Indonesia continues to increase every year, indicating that this field is quite interesting to discuss for researchers and has extensive research space and continues to develop. This study can be used as a reference in identifying influential authors, articles and journals so that future researchers will find it easier to find references that have a big influence on the development of literature on zakat regulation in Indonesia. Apart from that, by knowing what things were criticized from the negative perceptions of previous researchers regarding the policy and practical application of zakat regulation in Indonesia, it is hoped that this research can become evaluation material for regulators and policy makers to revitalize existing regulations to realize their potential.

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## INTRODUCTION

Zakat, which supports the economy as a whole and maintains a balance between the wealthy and the impoverished, is a cornerstone of Islamic economics (Hambari et al., 2020). Zakat is the strongest Islamic philanthropy system (Rustyani & Rosyidi, 2018; Wahab & Rahman, 2012). Zakat is also one of the main sectors in the economy in Islamic countries (Salman et al., 2022). Zakat is widely acknowledged by modern economists as a significant contributor to economic well-being (Djaghballou et al., 2017). Abdullah et al., (2015) assert that zakat has demonstrated significant efficacy in alleviating the economic hardships experienced by individuals residing in rural regions as they escape destitution. In order to ensure the professional management of zakat institutions, effective risk management must underpin a variety of performance enhancement strategies (Asfarina et al., 2019).

As a developing country whose majority population is Muslim, Indonesia has great potential for zakat to improve people's welfare, so it requires more attention from the government (Lubis & Azizah, 2018). The zakat system can play an important role in supporting sustainable economic development and facilitating better financial inclusion. Conceptually, the development of the zakat system can be considered as a complement to government programs in poverty alleviation (Khasandy & Badrudin, 2019) and support the achievement of equal distribution of income and wealth (Iskandar et al., 2021). Zakat has the potential to contribute to the government's objectives of enhancing community welfare, both in the immediate and extended periods (Asfarina et al., 2019; Iskandar et al., 2021; Sarea, 2012).

Fuad Nasar, Director of Zakat and Waqf Empowerment at the Ministry of Religion, said that the potential for zakat on individual wealth and income in Indonesia actually reaches IDR. 138 trillion per year (Mutamimah et al., 2021). Unfortunately, zakat management in Indonesia is inadequate so that the potential of zakat has not been fully realized. (Amalia, 2018). Khasandy & Badrudin, (2019) stated that zakat in Indonesia is considered to still not have an impact on economic growth and social welfare considering the small amount of zakat that has been collected by BAZNAS.

Zakat has many benefits for the economy, both macro and micro, by encouraging inclusive economic growth. Synchronization of zakat with government programs at a certain level is highly expected (Khasandy & Badrudin, 2019). Various official reports state that,

although there has been a reduction in poverty rates, the number of poor people in Indonesia is still quite large, this indicates that the government is still failing to overcome the problem of welfare inequality (Sarea, 2012). Based on data from the Central Statistics Agency (BPS), by mid-2023, the population in Indonesia will reach 278.69 million people. Meanwhile, the number of poor people in March 2023 was 25.90 million people (9.29 percent), down 0.16 percent compared to September 2022 of 0.46 million people.

Regulation is one of the most important variables in the development of zakat. Therefore, all elements, including ulama, academics, and even politicians, must always encourage the creation of regulations that are pro for the growth of zakat nationally (Santoso et al., 2018). In Indonesia, zakat collection and distribution are the responsibility of both public and private entities. However, the lack of coordination among these institutions significantly complicates the integration of zakat. This condition leads to a discrepancy in the distribution of zakat. The ratification of Law Number 23 of 2011 regarding Zakat Management should provide optimism regarding the potential for collaboration and coordination between private and public zakat administrators (Hidayatullah & Priantina, 2018). In addition to this, zakat regulations should exert a substantial impact on the muzakki's inclination to remit zakat at Baitul Mal (Majid, 2017).

One perspective posits that the transparent and accountable administration of zakat funds serves as evidence of the substantial regard for zakat as mandated by the Zakat Law (Yahya, 2020). On the contrary, Santoso et al., (2018) expressed disapproval of the zakat supervision policy, noting that it solely oversees sharia compliance (as conducted by the Ministry of Religion) and does not include financial accountability oversight by the Financial Services Authority [OJK]. This is despite the fact that the national zakat amil manages zakat funds in excess of 3 trillion rupiah. By reviewing zakat regulations in Indonesia and examining their governance, Santoso et al., (2018) stated that a good monitoring system is an important element in zakat governance. Apart from that, the lack of zakat management standards and technical regulations is also an external problem in the implementation of the Zakat Law (Hidayatullah & Priantina, 2018).

To increase the amount of zakat collection as expected, it is necessary to evaluate and develop the current regulatory framework more deeply in the zakat sector so that the operation of the zakat system can be carried out more effectively, so that it can have a positive

and significant impact on economic development both at both micro and macro levels. There have been many previous studies that discussed zakat regulations, policies, and governance, such as research by [Amalia, \(2018\)](#); [Hidayatullah & Priantina, \(2018\)](#); [Lubis & Azizah, \(2018\)](#); [Santoso et al., \(2018\)](#); [Yahya, \(2020\)](#). There is research by [FUADI et al., \(2023\)](#) and [Hastuti & Redi, \(2018\)](#) which criticizes zakat regulations and governance in Aceh. There are [Fidiana, \(2020\)](#) who suggest that taxes be replaced with zakat. There are [Mutamimah et al., \(2021\)](#) and [Wiwoho et al., \(2023\)](#) who propose digital zakat governance using Islamic Crypto Assets and ICT-based collaboration.

Considering the large amount of research on zakat regulations, policies and governance, the author feels that there is a need for literature mapping to identify various popular trends, such as authors, journals and top articles in research on this theme then suggest future research directions. Apart from that, there are many dynamics related to zakat regulations in Indonesia, there are those who believe that its existence, provisions and policies are optimal, but there are also many who still criticize it both in theory and in practice. Therefore, the author feels it is also necessary to examine the sentiment value of published literature on this matter in order to find out in more detail the dynamics of people's views in Indonesia regarding zakat regulations, policies and governance. By knowing the views of negative sentiment towards zakat regulations and policies in

Indonesia and understanding what needs to be improved, the author hopes that this can become reference material for formulating regulations and policies regarding the provisions and governance of zakat in Indonesia so that it can realize its great potential in order to simplify economic problems in society. The object of this research is 151 articles that have been published about zakat regulation in Indonesia which are in the Dimensions.ai metadata for the last 7 years, from 2017 to 2023.

The subsequent section will be organised as follows: The literature review will comprise background theory and previous studies in the second section. Methods and the conceptual framework will be discussed in the third section. The study's findings and analysis will be presented in the fourth section. Concluding the paper with recommendations and conclusions for key stakeholders will be the fifth section.

## LITERATURE REVIEW

### Background Theory

Scholars agree that zakat is part of the 3rd pillar of Islam ([Djaghballou et al., 2017](#)) and is one of the obligations that must be fulfilled by Muslims as proof of faith and a form of obedience to the commands of Allah SWT ([Arifin & Anwar, 2021](#); [Hassan, 2010](#); [Ryandono & Aditya, 2020](#)). This is in accordance with what has been mentioned in the following hadith:

عَنْ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ وَالْحَجَّ وَصَوْمَ رَمَضَانَ. [رواه البخاري]

Narrated from Ibn Umar ra., he said that Rasulullah shallallahu 'alaihi wa sallam said: "Islam is built on five requirements: Testifying that there is no God but Allah and Muhammad is Allah's messenger, establishing prayers, paying zakat, hajj, and fasting during Ramadan." [HR. al-Bukhari]

Zakat translates literally to "pure," "expanding," "growing," and "developing." Zakat is composed of two components: Zakat fitrah and Zakat mal. Zakat fitrah is wealth that must be paid out in the month of Ramadan before Eid al-Fitr. Meanwhile, zakat mal is giving a portion of the accumulated assets owned by a person in accordance with the nishab (the minimum amount that a Muslim must have before being obliged to pay zakat) and the haul (the period of ownership of assets that exceeds one year) after basic needs are met and debts have been paid. Apart from that, another provision regarding assets that can be given zakat is that the assets must be fully owned and be developing assets ([Qardhawi, 1991](#)). According to Law Number 23 of

2011 concerning Management of Zakat, zakat is defined as wealth that must be paid by a Muslim or business entity to people who are entitled to it according to Islamic law.

Zakat is regulated in the At-Taubah verse 103 and At Taubah verse 60. In the At-Taubah verse 103 it states that zakat can purify and cleanse the soul of someone who pays zakat ([Wahab & Rahman, 2013](#)). Besides connecting us with God, zakat can also connect us with humans ([Rahman et al., 2022](#)). Zakat is collected from Muslims who have excess wealth (muzakki) and gives it to groups in need (mustahik) ([Djaghballou et al., 2017](#); [Widiastuti et al., 2018](#)). Zakat for muzaki (Giving zakat) is a form of submission or devotion which shows

that basically Allah SWT is the owner of every human's property. Zakat eases the economic burden of mustahiq (zakat recipients) and increases brotherhood between mustahiq and muzakki in muamalah. (Rustyani & Rosyidi, 2018; Wahab & Rahman, 2012). There are 8 groups of people who can receive zakat as regulated in the letter At Taubah verse 60, namely;

1. **Fakir**, those who have almost nothing and are unable to meet the basic needs of life.
2. **Miskin**, those who have wealth but not enough to meet the basic needs of life.
3. **Amil**, those who collect and distribute zakat.
4. **Mualaf**, those who have just converted to Islam and need help to strengthen their monotheism and sharia.
5. **Riqab**, a slave or servant who wants to liberate himself.
6. **Gharimin**, those who are in debt for the necessities of life to maintain their soul and will.
7. **Fisabilillah**, those who fight in the way of Allah in the form of da'wah activities, jihad and so on.
8. **Ibn Sabil**, those who run out of money while traveling in obedience to Allah.

The history of zakat can be traced back from the time of Prophet Adam 'alaihissalam to Prophet Isa 'alayhissalam, at which time the amount of zakat that had to be paid was 10% of the annual asset value (Samad & Glenn, 2010). At the birth of Islam in Mecca, Allah ordered the rich to give part of their wealth to feed the poor, although the amount paid was still not determined (Qardhawi, 1991). The majority of scholars are of the opinion that zakat collection was first carried out in Medina in the second year of the Hijrah. Zakat collection was initially carried out and managed directly by the Prophet sallallaahu 'alaihi wassalam, where the collection and management was carried out centrally and handled comprehensively through Baitul Maal. Then the Prophet sallallaahu 'alaihi wassalam appointed professional zakat collectors to manage and distribute zakat in the areas where the zakat was collected. Zakat management then underwent a transformation, from being managed directly by the Prophet sallallaahu 'alaihi wassalam, to a more structured and organized form of management (Wibisono, 2015).

If we look at it in terms of utilization, there was only consumptive zakat available earlier. But as time passes, productive zakat also emerges. Productive zakat is zakat in the form of assets or funds given to mustahik and used to develop a business, so that it is hoped that from this business the mustahik can have their needs

met. The emergence of the term productive zakat was motivated by the fact that consumptive zakat was considered inadequate in reducing poverty rates in the long term, as well as the low level of optimization of zakat among the community, so the existence of productive zakat was needed. The productive use of zakat is legally justified as long as zakat is used for the benefit of people who need it. In Law Number 23 of 2011 Article 27 states "Zakat can be used for productive efforts in the context of handling the poor and improving the quality of the people". Apart from that, techniques for managing productive zakat funds are specifically explained in the Regulation of the Ministry of Religion of the Republic of Indonesia Number 52 of 2014, so that all operational systems carried out by zakat institutions must refer to these regulations. Apart from being the basis for zakat institutions, this zakat law and regulations are also expected to provide understanding for the Muslim community about the importance of productive zakat for people's lives (Ali et al. 2016; Maulina et al 2023).

Zakat is a special form of worship because it not only reflects the relationship between humans and God, but also with His fellow creatures. This is because zakat can have social and economic impacts on society (Asfarina et al., 2019; Hassan, 2010). Zakat can bridge the economic gap between rich and poor people (Salman et al., 2022). Zakat can also be used to balance the national economic sector (Rustyani & Rosyidi, 2018; Wahab & Rahman, 2012). Because of its position as a wealth distribution function, Zakat is very important in growing the Indonesian economy (Friantoro & Zaki, 2019; Nugroho & Nurkhin, 2019). Choudhury & Syafri Harahap, (2008) state that Islamic banks have a reciprocal relationship with zakat and the economy at large. Thus, Islamic banks direct zakat funds to government projects involved in overcoming poverty. Zakat can be targeted at certain economic sectors, such as; consumption sector, investment sector, or government spending sector.

In Indonesia, zakat management organizations are classified into BAZNAS (Badan Amil Zakat Nasional) which is managed by the government and LAZ (Institute Amil Zakat) which is managed by the community (Hudaefi & Beik, 2021; Rustyani & Rosyidi, 2018). Based on Law Number 23 of 2011 concerning Zakat Management, BAZNAS is a non-structural institution under the President whose task is to manage zakat, both collection, distribution and development of zakat assets in Indonesia. BAZNAS has two major roles, namely coordinator and operator (Santoso et al., 2018).



BAZNAS, both central and regional, is assisted by UPZ and LAZ which have received permission from the Ministry of Religion through BAZNAS recommendations. Apart from that, BAZNAS also has the authority to recommend LAZ and supervise LAZ performance at all levels, where every result of zakat fund collection by LAZ must be reported to BAZNAS (Yahya, 2020).

Technological progress, especially in the financial sector, is one type of innovation that can be maximized to make zakat collection easier (Nailah & Rusydiana, 2020). Many zakat organizations throughout the world have pioneered the development of online platforms with mobile applications, one of which is the Indonesian zakat institution, BAZNAS (Hudaefi et al., 2020). BAZNAS partners with fintech companies to provide financial services by offering Quick Response (QR) codes to facilitate zakat collection. This shows the importance of the function of zakat institutions in solving socio-economic challenges (Hudaefi & Beik, 2021).

Zakat and taxes are two different obligations that must be carried out by Muslims in Indonesia. Zakat is a form of obedience to religion, while tax is obedience to the state. To reduce this double burden, the government issued Law Number 23 of 2011 concerning Zakat Management which states that income that has been paid can be a deduction from gross income in calculating income tax (RUSMIATI, 2021). Document of zakat donations to LAZ can qualify as a tax deduction (Hudaefi & Beik, 2021; Rustyani & Rosyidi, 2018).

## Previous Studies

In Indonesia, zakat has enormous potential to be developed economically because Indonesia has the largest Muslim population in the world, namely 85 percent of the total population of Indonesia or 216.66 million people (Zaenal et al., 2018). It is crucial to ascertain the anticipated zakat collection for the upcoming period so that its administration can be assessed (Parisi, 2017). Diverse strategies may be implemented in an endeavour to augment the zakat collection. The aforementioned measures encompass enhancing the operational efficiency of zakat institutions (Wahab et al., 2017), integrating zakat with sponsorship programme support and charitable products (Kashif et al., 2016), advancing technology and capital equipment (Djaghballou et al., 2017), and offering zakat incentives in the form of tax deductions (Obaidullah, 2014). Furthermore, enhancing technical zakat regulations and establishing standard operating procedures (SOPs) for

zakat management may serve as viable strategies to optimise endeavours related to integrated zakat management (Hidayatullah & Priantina, 2018). Resolving this issue necessitates effective administration, diligent effort, and full support from of all relevant stakeholders, including zakat institutions, academic institutions, universities, and the government (Parisi, 2017).

Considering that zakat is one of the foundations of Islam, it is natural that policy makers among Muslims should pay great attention to this matter (As-salafiyah & Fatoni 2022). Apart from that, zakat is also the main support for the life of the nation and society (Fahrozi & Suprima 2022). Collaboration between stakeholders and support from government regulations in managing zakat includes collection, management, utilization and distribution. can make a positive contribution to the welfare of society and reduce the level of poverty in Indonesia. Therefore, the law regarding zakat management is intended to ensure that zakat management is organized and professional so that zakat provides benefits for the people (Alfitri, 2017). Unfortunately, research results (Khasandy & Badrudin, 2019) show that zakat in Indonesia still does not affect economic growth and social welfare. Zakat IDR 10.2 trillion provides hope for 23 million people and lifts 15,759 people from the poverty line with better distribution effectiveness (Fauzi & Gunawan, 2022)

The prospects for zakat in a modern economy can be realized with the support of modern OPZ (Zakat Management Organization) management (Ajeng et al., 2018; Muzakir, 2022). Mutamimah et al., (2021) stated that the potential and use of ICT (information and communication technology) for collaboration (communication, coordination and cooperation) between zakat management organizations has not been fully explored. So a collaborative conceptual framework between zakat institutions is needed to maximize its use and the government's role in providing regulations and infrastructure. It is hoped that this media can help increase the equal distribution and empowerment of zakat so that there is no overlap in the collection and distribution of zakat and can increase poverty alleviation more evenly. Apart from that, in order to encourage sharia digital financial innovation, Wiwoho et al., (2023) also tried to formulate a governance and regulatory framework for Islamic crypto assets (ICA). Among the governance frameworks he formulated, namely; ICA supports Islamic social finance activities such as zakat. However, this also requires the support of the regulatory framework of the Islamic Financial Services Act, a sharia

supervisory board, sharia governance standards, and the ICA exchange to protect consumers.

Zakat institutions frequently encounter challenges pertaining to organizing, accumulating, planning, and distributing assets. In addition to human, environmental, and cultural factors, literacy and regulations must be taken into account to improve the efficacy of interaction and communication among policy stakeholders. This will enable the development of appropriate strategies for decision making and provide a clear perspective on the weaknesses of the current system. Moreover, for the zakat management system to make the greatest possible contribution to society, its implementation must take into account both functional and non-functional requirements. To maximize processes furthermore, affiliated organizations must eradicate sectoral egoism. The government is obligated to enact pertinent regulations in this scenario (Lubis & Azizah, 2018).

Iskandar et al., (2021) states that poverty reduction can be enhanced by integrating Islamic commercial and social finance into a single model. Islamic philanthropy should therefore be incorporated into the government's core policies and strategies for achieving financial stability and sustainable development. Furthermore, it is anticipated that Bank Indonesia and BAZNAS, both regulatory-authorized institutions, will work together to establish these regulations. Sonial et al., (2018) stated that the Crowdfunding-Zakat system can make it easier to collect zakat funds from the wider community. So that the poverty alleviation program through the crowdfunding-zakat system can be implemented well, the government can provide policies in the form of assistance and monitoring program through a supervision team from BAZNAS so that it can be monitored optimally.

Amalia, (2018) aims to construct and present a conceptual framework model for the purpose of formulating sharia governance standards with the intention of bolstering zakat institutions in Indonesia. By conducting content analysis, a critical review of zakat regulations (particularly Law no. 23/2011), and interviews with a number of Indonesian zakat management experts, he employs a qualitative methodology. The researcher presented a number of suggestions concerning zakat policy in Indonesia based on his findings. One of these was that the government should establish sharia governance standards for zakat institutions in Indonesia through the development of standards and guidelines for reporting systems, financial and sharia oversight systems, and financial and sharia

audit systems. In addition, the government is obligated to uphold competency standards for zakat management personnel (Amil Certification) and continue to play a role in the development, oversight, and control of zakat management in Indonesia.

Fidiana, (2020) proposes to replace taxes with zakat. This is because in Indonesia, religious fees are considered to play a more important role in the spiritual realm than in the economic realm. Collection tools whose ties are based on religious moral/spiritual values are considered to be able to generate awareness and voluntary obedience because the source of command is internal and autonomous.

## METHODOLOGY

The research employed a qualitative methodology, utilizing descriptive statistics and library research to gather and present data, respectively. Qualitative research is a methodological approach that aims to expose the significance, attributes, manifestations, comprehension, symbols, meanings, and descriptions of a particular phenomenon. It employs a variety of techniques and presents its findings in the form of narratives. To put it succinctly, qualitative immersion entails the acquisition, examination, interpretation, and analysis of copious amounts of narrative and visual data to gain a deeper comprehension of a particular phenomenon or subject (Sari & Rusydiana, 2022). The primary instrument in qualitative research is the researcher, and the analysis of the data does not aim to validate or refute hypotheses (Isa & Suryomurti, 2023; Sugiono, 2010).

Qualitative research, particularly in the domain of statistics, especially in the field of statistics. Descriptive statistics is analysis through the process of collecting and compiling research data, where the data will be summarized well and orderly and then presented in the form of tables, diagrams, or graphs which will generally be used as a basis for various assessments. This research was processed using Ms. Excel (As-sala'iyah, Rusydiana, & Mustafa, 2021).

Secondary sources of information utilised in this study consist of scientific periodicals that have been published within the last few years on the subject of zakat regulation. The data utilised in this study was acquired from the Dimensions database, which can be accessed at <https://Dimensions.ai>. Dimensions is an online database that contains a collection of scientific publications and a detailed bibliography. The Dimensions database is an alternative indexation with the criterion that all articles have a specific DOI

(Rusydiana, 2020; A. Rusydiana, 2020; A. S. Rusydiana & Assalafiyah, 2023). Accessed on November 1 2023, researchers found that there were 151 papers related to zakat regulation in Indonesia from 2017 to 2023. The data used were scientific articles with the keyword "zakat regulation in Indonesia" contained in the title and abstract of each study. Apart from that, books and other journals related to similar themes were also used in this research.

From the data from the journal collections in Dimensions, the researcher tried to analyze the development trend of zakat regulation publications with meta-analysis and bibliometric analysis using Ms. Excel. Meta-analysis is a literature analysis of research that has been carried out previously to measure the development of the number of paper publications on themes related to zakat regulation in Indonesia each year in the Dimensions.ai metadata (Mansyur & Iskandar, 2017).

Then this research was continued with sentiment analysis research to find out sentiment from previous research related to zakat regulation and its policies. Sentiment analysis is a type of research that is often used to measure public opinion towards a particular object or issue and became popular in early 2002 (As-salafiyah, Rusydiana, Marlina, et al., 2021; Mu'adzah, 2022). Researchers used SentiStrength software. Simply put, this analysis is aimed at processing words rather than processing numbers. In this analysis, the data processed is in the form of abstracts from each publication with the theme zakat regulation in the Dimensions metadata to determine the sentiment map of whether the opinions expressed in these articles have positive, negative or neutral aspects. However, until now, most of this research has only been able to process

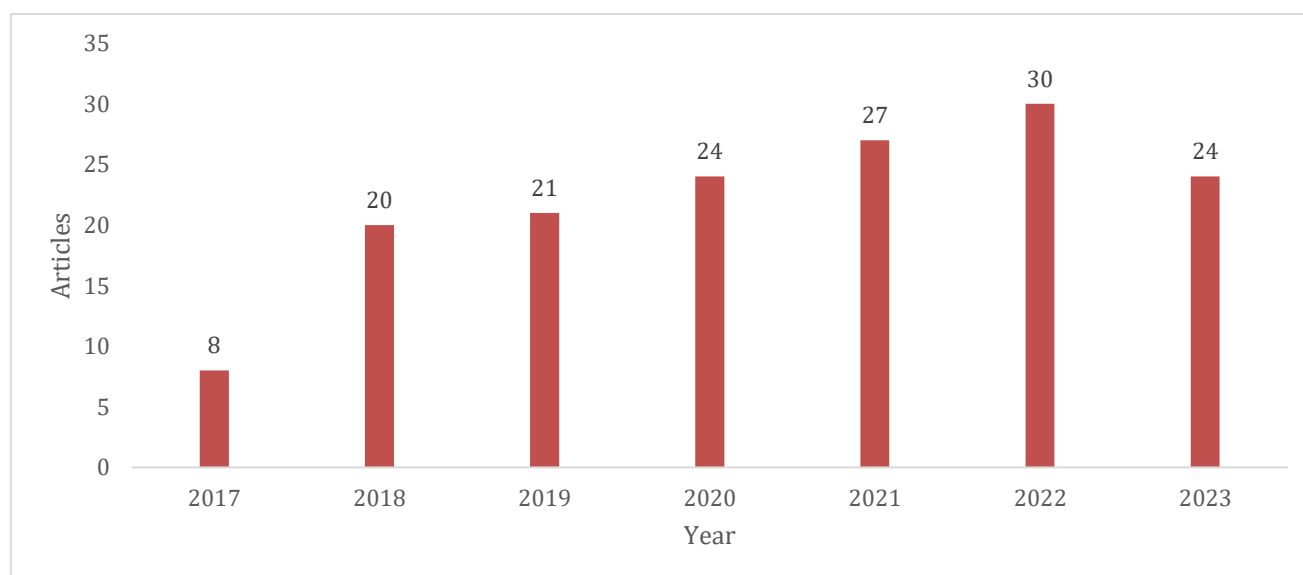
data in the form of English as an international language (Baccianella et al., 2008). Each paper publication gets a certain value on a scale of -5 (very negative) to 5 (very positive) to determine the researchers' sentiment tendencies.

The last, from the results of data processing using the three methods above (meta-analysis, bibliometric, and sentiment analysis), the author will try to explain it using SLR or Systematic Literature Review. SLR is carried out to identify, evaluate, and interpret all relevant research results related to certain research questions, certain topics, or phenomena of concern. The aim of this SLR is to find strategies that will help overcome the problems faced and identify different perspectives related to the problem being researched (Dirie et al., 2023). Where in this research, SLR is useful for identifying perspectives from previous research results related to zakat regulation in Indonesia and describing the results of evaluations from previous research on zakat regulation, with this it is hoped that this research can collect strategies for developing zakat regulation in Indonesia and propose research themes that are relevant to this.

## RESULTS AND DISCUSSION

### Meta-Analysis

Figure 1 illustrates the number of published papers on the zakat regulation in Indonesia literatures. It was found that there were 151 publications that published during almost 7- year observation period, from 2017 to 2023. From the bar chart below, it can be seen that there is a distribution of papers that varies each year with a range of 8 to 30 papers.



*Figure 1. Number of publication papers per year*

The most widely published paper on the zakat regulation perception was in 2022 with an annual number of publications of 30 papers. While the least number of publications was in 2017 where there was only 8 publications. But because in 2023 has not been completed by the end of December, then this data is still temporary and it is still possible to increase the number of publications this year. It can be concluded also that

papers published on the theme of the zakat regulation in Indonesia tend to increase every year. It increased significantly from 2017 to 2018 then had a slight increase in year to year. Based on the metadata was extracted by Dimensions, the following table contains the six most productive articles with the most citations among the 151 published articles:

**Table 1.** *The most cited article*

No	Author	Title	Year	Cites
1	Elleriz Aisha Khasandy, Rudy Badrudin	The Influence of Zakat on Economic Growth and Welfare Society in Indonesia ( <i>Integrated Journal of Business and Economics/ IJBE</i> )	2019	32
2	Muharman Lubis, Anik Hanifatul Azizah	Towards Achieving the Efficiency in Zakat Management System: Interaction Design for Optimization in Indonesia ( <i>Communications in Computer and Information Science</i> )	2018	28
3	Widiyanto bin Mislán, Zaenudin Zaenudin, Bejo Santoso, Siti Sumiati	A study of Indonesian community's behaviour in paying zakat ( <i>Journal of Islamic Marketing</i> )	2019	27
4	Mutamimah, Suryani Alifah, Gunawan Gunawan, Made Dwi Adnjani	ICT-based collaborative framework for improving the performance of zakat management organisations in Indonesia ( <i>Journal of Islamic Accounting and Business Research</i> )	2021	17

The most popular article is "*The Influence of Zakat on Economic Growth and Welfare Society in Indonesia*" with 32 times citations. This article examines the effect of zakat on economic growth and community welfare using 3 (three) indicators, namely HDI, Percentage of Poor Population, and GINI Index (Khasandy & Badrudin, 2019). Apart from that, the most popular research journal is research Lubis & Azizah, (2018) which discusses various problems faced by zakat institutions in 5 stages, namely; planning, collecting, organizing, distributing and disbursing zakat, as well as suggesting strategies to increase the efficiency of the ZMS (Zakat Management System) to regulate the distribution of zakat comprehensively and evenly through data management in an integrated system using an integrated implementation approach based on government supervision.

In third place is research by Mislán et al. (2020) who comprehensively analyzed the behavior of paying

zakat when there were no government regulations requiring zakat payment in terms of obedience to God, awareness, and behavior in choosing where to pay zakat. In fourth place is research by Mutamimah et al. (2021) who proposed a conceptual framework for collaboration between zakat institutions using ICT (Information and Communication Technology) to increase the efficiency and effectiveness of zakat management in Indonesia, especially in collection, distribution and empowerment, so that the government needs to provide ICT regulations and infrastructure in order to increase equality and capacity for distribution and empowerment of zakat in Indonesia.

The following table lists the names of journals that publish the articles with the highest citation rate and number of publications on the zakat regulation in Indonesia according to Dimensions, (Several journals are also indexed by Scopus):



**Table 2.** *Top contributing journal on amount of Citation*

No	Journal	TP
1	Advances in Social Science, Education and Humanities Research	5
2	Jurnal Ekonomi Syariah Teori dan Terapan	4
3	International Journal of Zakat	3
4	ZISWAF Jurnal Zakat dan Wakaf	3
5	KnE Social Sciences	3

**Table 3.** *Top contributing journal on amount of publication*

No	Journal	TC
1	IJBE (Integrated Journal of Business and Economics)	32
2	Communications in Computer and Information Science	28
3	Journal of Islamic Marketing	27
4	International Journal of Zakat	22
5	Journal of Islamic Accounting and Business Research	20

Notes: TP=total number of publications, TC=total citations

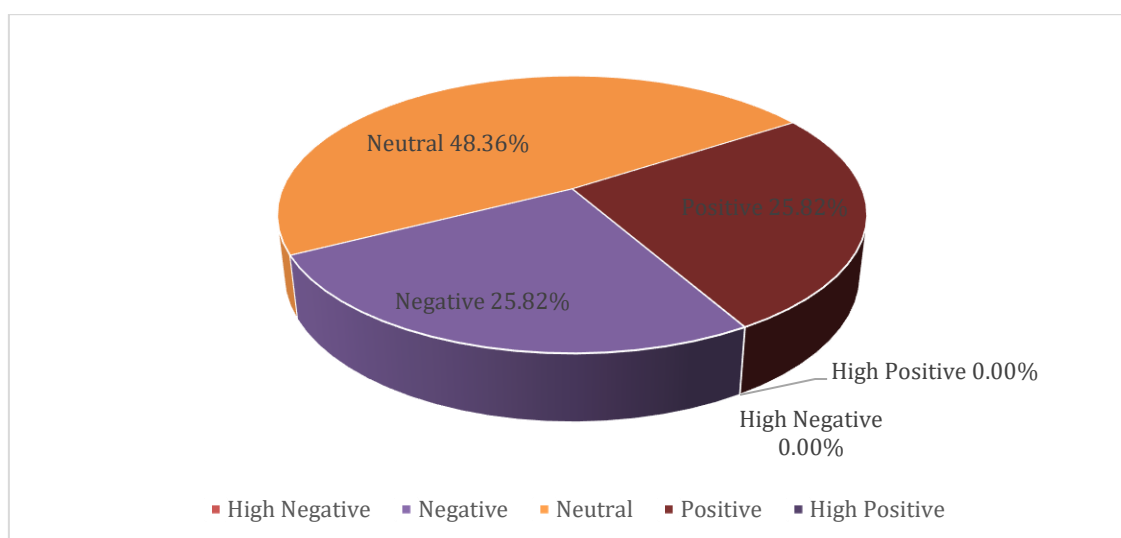
A sample of 151 articles spread across 122 journals. Table 2 shows that, the '*Advances in Social Science, Education and Humanities Research*' is the most productive journal in quantity with a total of 5 articles on zakat regulation in Indonesia published. On the other side, table 3 shows that "IJBE (Integrated Journal of Business and Economics)" is the quality-wise most productive journal which has received a total of 32 citations. Zakat regulation is being studied in a variety of multidisciplinary fields, including philosophy and religious studies, law and legal studies, commercial law, Islamic commercial law, management, tourism and services.

The author who wrote the most articles on the theme of zakat regulation is Muchlis Anshori from Airlangga University, Indonesia. One of the research journals written by Muchlis Anshori on the theme of zakat regulation is a paper entitled "*Motivation to Paying Zakat: The Role of Religiosity, Zakat Literacy, and Government Regulations*". This research examines the factors that motivate muzakki to pay zakat through official national institutions or organizations using a quantitative approach and using explanatory methods. The research results show that the factors of religiosity, zakat literacy and government regulations simultaneously influence muzakki's motivation to pay zakat through zakat management/amil institutions. So the government (*umara'*), *ulama*, and academics should collaborate to educate the public about zakat, as well as conduct outreach to Zakat Management Organizations (OPZ) regarding their role in increasing the realization of zakat and its management as a tool for alleviating poverty in order to increase public trust in Indonesia (Anshori, 2022).

## Sentiment Analysis

Furthermore, the author try to assess the sentiments of journals that have been published on the topic of zakat regulation by using papers contained in the Dimensions database. Sentiment analysis is a process used to determine the emotional tone or opinion expressed in a piece of text. It can be useful for understanding the sentiments behind customer reviews, social media posts, and other forms of textual data. As a secondary data source, this study was conducted on 151 literatures on zakat regulation. This study displays the degree of sentiment from numerous papers about zakat regulation that were published in various periodicals. Sentiment results were obtained from the title and abstract of articles about zakat regulation in Indonesia by Dimensions.ai. Then the words in the form of written text are analyzed and the results obtained are classified into 5 types of ratings, namely opinions that are high positive (very good), positive (good), neutral (neutral), negative (bad), and high negative (very bad). These ratings are ordered from high negative (-5) to high positive (-5) intervals, with 0 being neutral (Mujahidah, 2023; Shanty et al., 2024; Sari & Rahayu, 2024; Ikhwan, 2023).

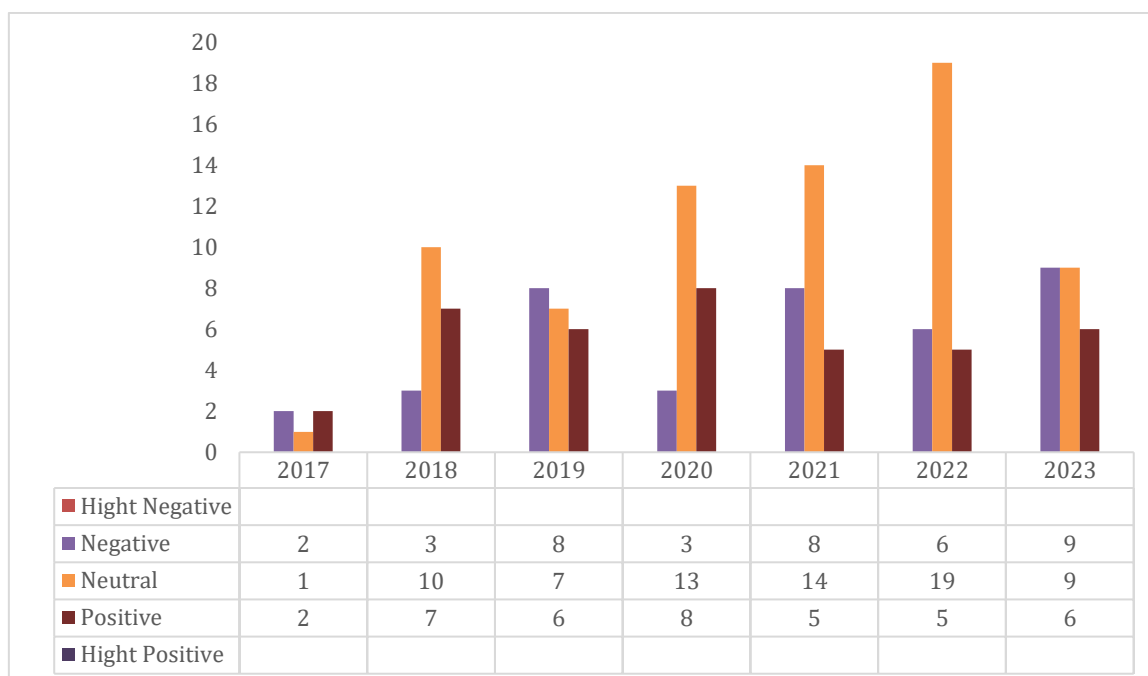
The opinion score of sentences contained in articles related to zakat regulation are calculated by adding up the sentiment score of each word listed in SentiStrength. The following figure illustrates the results of sentiment analysis on the zakat regulation policies and applications in Indonesia:



**Figure 2.** Sentiment analysis result of Zakat Regulation in Indonesia

From the figure above, it can be seen that the existence of zakat regulation in the published literatures have three various sentiments. In accordance with the SentiStrength grouping, surprisingly the proportion of positive attitudes is exactly same with the proportion of negative attitudes with a number of 25,82%. Overall, the proportion of neutral attitudes is the most with a percentage of 48,36%. High positive and high negative attitudes have not proportion where each is at 0%.

Positive sentiment is the opinion of researchers who tend to think that the system, policies and application of zakat regulation in Indonesia are optimal. Meanwhile, negative sentiment is the opinion of researchers who tend to criticize the policies, systems and application of zakat regulations in Indonesia because they are considered not yet optimal, so evaluation is needed to improve their performance.



**Figure 3.** Intertemporal Sentiment Analysis of Zakat Regulation in Indonesia

Figure 3 shows the distribution of the number of zakat regulation articles with positive, neutral, and negative sentiments from 2017 to 2023. And the peak in the number of neutral sentiment occurred in 2022 with 19 articles. One of the articles with neutral sentiment is

a paper written by [Alfitri, \(2017\)](#) who researched islamic commercial banks' responses to state intervention in zakat administration in Indonesia and found that Islamic commercial banks recognize the role of the state in administering zakat in Indonesia, especially in regulatory

and supervisory aspects. However, regarding the aspects of collection and distribution, there are doubts among several sharia commercial banks.

Apart from that, research with another neutral sentiment is research by [Amalia, \(2018\)](#) which states that good governance at zakat institutions in Indonesia has been implemented well in several aspects of zakat regulations. However, in several other aspects it has not been implemented comprehensively. There are several problems in zakat regulations, including limited guidelines and standardization in terms of collecting, distributing, monitoring and auditing zakat.

## Findings

A lot of research literature has been published regarding zakat regulations in Indonesia with quite detailed explanations. Even though the results show that the majority of people have neutral sentiments in responding to the policies and implementation of zakat regulations in Indonesia, the results of this research also show that there is still debate about positive and negative perceptions of the policies and implementation of zakat regulations in Indonesia with various arguments. Therefore, this section will present a summary of comments and views expressed in existing literature regarding zakat regulation in Indonesia.

The results of the sentiment analysis found a medium level of negativity (25.42%). This demonstrates that there are still public opinions that feel that the system and application of zakat regulation in Indonesia is not yet optimal so that it requires evaluation of its policies both in terms of governance and governance in order to improve its performance to be more optimal. One of the articles that has a negative perception is research by [Prasetyo & Aulia, \(2022\)](#) which states that the Zakat law is considered to still have weaknesses so that the great benefits of existing philanthropy will be difficult to achieve. These weaknesses can be seen from aspects of technology use, licensing requirements, reporting, financing of organizational activities, coaching & supervision, as well as matters related to sanctions. [Hidayatullah & Priantina, \(2018\)](#) stated that there are two groups of problems in the implementation of the Zakat law; internal and external. Internal problems include; low performance of human resources, lack of coordinator capacity, differences in levels of understanding, and lack of commitment of zakat organizers. Meanwhile, external problems include: lack of information technology development, lack of zakat management standards, lack of socialization, and lack of technical regulations. So increasing the capacity of

coordinators, internal education about zakat integration, monitoring and evaluating human resources, increasing the commitment of zakat organizers, establishing SOPs for zakat management, socializing zakat law, building IT systems, and technical zakat regulations are solutions and strategies that can be offered to optimize efforts towards integrated zakat management.

[Purwatiningsih & Yahya, \(2020\)](#) stated that the problems that cause less than optimal realization of zakat in Indonesia arise from zakat management institutions and Muslim communities who are obliged to pay zakat. The absence of government regulations in the form of laws that require zakat to all Muslims who have reached the nisab is the main problem faced in managing zakat in Indonesia. Reflecting on countries such as Sudan, Brunei Darussalam and Singapore which make zakat mandatory by writing it into their regulations can attract more zakat collection and help solve the problem of zakat collection. This can be seen from the higher average ratio of zakat to GDP in these countries ([Athief et al., 2022](#)). So it is hoped that policy makers in Indonesia can also include mandatory zakat provisions in national law along with provisions for binding sanctions for those who violate the provisions of zakat management, be it muzaki, mustahik, or amil zakat in order to help improve the zakat system in Indonesia ([Aqbar & Iskandar, 2019](#)). Providing criminal sanctions to amil or zakat managers who are negligent is considered not to be in conflict with Islamic law because the zakat law is established to realize the benefit of the people while upholding justice ([Fahrozi & Suprima, 2022](#)).

Apart from that, Yusuf Qardhawi in his book *fiqh al-zakah* also offers several policies to the government to revitalize zakat management regulations. Among other things, the government can deduct or collect zakat directly from Muslim community savings in banks if they have reached the nisab and haul. Apart from being more efficient and able to achieve the potential zakat target in Indonesia, with this the government will also help the community to abandon their obligations as Muslims. However, to implement this program, the government needs to issue a new policy by including new articles in existing zakat regulations or laws in order to achieve the benefit of its people ([Ihsan et al., 2022](#)). In a situation where there are no government regulations regarding the obligation to pay zakat for Muslim communities, community behavior in paying zakat can be shaped through two things, namely: increasing public understanding of zakat law

and its provisions and strengthening the credibility of zakat management institutions (Mislan et al., 2020).

To balance the demands for state intervention in administering zakat and sharing power with the community in administering zakat, the state implements a dual platform in collecting and distributing zakat in Indonesia, namely the National Zakat Amil Agency (BAZNAS) and LAZ which is a non-governmental zakat institution (Alfitri, 2017). In Law number 23 of 2011, zakat management tends to be focused on BAZNAS which is an institution formed by the government, while LAZ functions to assist BAZNAS in managing national zakat. So the position between LAZ and BAZNAS is not balanced, where LAZ is subordinate to BAZNAS (Hosen et al., 2022). The lack of optimal cooperation between government-owned zakat institutions and the private sector is another problem with zakat in Indonesia (Purwatiningsih & Yahya, 2020). Apart from that, people also tend to prefer to pay zakat directly to mustahik or amil in their villages because of their lack of trust in the state as the manager of zakat due to corruption which is still often found in government-owned institutions (Faruqi & Nasution 2019; Hosen et al. 2022). Reflecting on zakat management in Malaysia, which involves a lot of private parties, tends to be more successful than that which is purely carried out by the government (Purwatiningsih & Yahya, 2020).

Accountability is the disclosure of information as a form of responsibility for activities that have been carried out by the party given the mandate. Accountability for zakat management in Indonesia is realized in the form of financial reports based on PSAK 109 which are prepared by zakat collection institutions. Solving problems related to low accountability in zakat management in Indonesia can be overcome through the application of financial technology by OPZ. Appropriate use of technological advances in managing the zakat process can increase efficiency to optimize existing potential (Lubis & Azizah, 2018). However, government regulations are still needed that regulate in more detail how to implement it (Ramadhani et al. 2021). Opening complete information about zakat management as well as reports on activities that have been and will be carried out more transparently to the Muslim community in Indonesia can strengthen the credibility of zakat management institutions (LAZ and BAZNAS) thereby making the community participate maximally directly in supervising its management (Aqbar & Iskandar, 2019; Mislan et al., 2020).

Although the implementation of zakat regulations as a tax deduction has a significant effect on

zakat behavior and tax compliance in Indonesia, several obstacles were found in the implementation strategy, including; The Zakat Management Law states that zakat that can be deducted from taxable income includes all types of zakat, both zakat maal and zakat fitrah. However, in practice, only income zakat (professional zakat) can be deducted from taxable income. So it is necessary to evaluate the suitability between both sides, both regulations and practice along with the inclusion of examples of how to calculate them in order to minimize doubts in the community. Apart from that, zakat has not been managed as modernly as tax revenues. If all tax money paid by taxpayers has been recorded in the State Revenue Module (MPN), it is hoped that in the future every zakat fund paid by muzakki will also be recorded in the Zakat Receipt Module (MPZ) so that muzakki monitor the zakat funds they have spent and used. for what activities? Lastly, there is a lack of socialization from both tax officers and zakat officers that zakat can be used to reduce taxable income. When reporting annual tax returns, tax officers often do not ask taxpayers whether the reported income has been paid through zakat. On the other hand, zakat officers often do not explain to the muzakki when submitting proof of zakat deposits that this proof can be used to reduce taxable income. So a better service system and education is needed for the public regarding this matter (Wijayanti et al., 2022).

Business zakat plays an important role in creating added value for the welfare of society along with economic growth and every existing entity generates profits every year (Andriani & Mairijani 2019). Bafadhal, (2021) states that property owned by a legal entity must be given zakat if it meets the general provisions and requirements regulated in Islamic law (fiqh), especially for entities that trade sharia shares on the capital market. Apart from that, Pratama & Zaki, (2022) also stated that the property rights of State-Owned Enterprises (BUMN) are one of the obligatory subjects of zakat. However, business zakat regulations for legal entities in Indonesia are still not clear and comprehensive regarding sanctions and how to calculate zakat, so it is necessary to improve the Zakat concept and regulations in Indonesia in this regard by combining fiqh studies and adopting models that have been implemented by other Islamic countries such as Saudi and Kuwait. Where in general the nisab provisions, the mandatory percentage and haul zakat will be equated (qiyās) with trade zakat, namely 85 grams of gold or 600 grams of silver with a mandatory zakat percentage of 2.5% and a mandatory haul at the end of the year (Bafadhal, 2021).



Furthermore, zakat is one of the main elements in supporting the regional economy. Even though regional regulations do not have strong legal legitimacy, currently zakat regulations are still very much needed by regional communities because the community can only be reached effectively, not by the central government, but by regional governments. Law number 23 of 2011 concerning Zakat Management can be the basis for the formation of regional regulations. Regional regulations are in principle the rights and authority of regional governments, so that regional governments are obliged to provide space for the formation of regions in the management of zakat in their regions, especially if the region is occupied by a majority of Muslims (Fahrozi & Suprima 2022).

On the other hand, several research articles were also found that had positive sentiments regarding the role of the government and zakat regulation in Indonesia with exactly the same number of articles that had positive sentiments. Among the articles that have a

positive perception is the journal belonging to Triantini & Masnun (2018) which found that state domination and control over zakat is not only well received by society, but also has positive implications for the role of politicians in the management and distribution of zakat to increase its popularity. Where prospective regional leaders who have great power and legitimacy can utilize various sectors - including the distribution of zakat money - to ensure the success of their programs in overcoming poverty problems and improving the quality of education. However, the author feels that there is a need for written rules in the form of special signs so that this remains in accordance with the Shari'a along with provisions for sanctions for those who violate so as not to harm society.

From the Systematic Literature Review that has been carried out, several suggestions were found from previous researchers so that future researchers can develop article writing in zakat-themed journals. Table 4 shows the research suggestions along with references :

Table 4. Further Research Directions

Future Research Directions	Source
Analyzing muzakki behavior in paying zakat based on the specific type of zakat (business zakat/agricultural zakat/professional zakat)	Mislan et al. (2020)
Measuring the extent to which the application of financial technology can increase the accountability of zakat funds	Ramadhani et al. (2021)
Comparing the efficiency of mandatory and voluntary zakat policies on the ratio of zakat collection with a wider range of countries and more recently time	(thief et al. (2022)
Measuring the effectiveness of the realization of zakat receipts in reducing its potential in Indonesia with a quantitative approach	Fauzi & Gunawan, (2022)
Involving educational institutions in researching the effectiveness of zakat receipts because Indonesia will face a demographic bonus	Fauzi & Gunawan, (2022)
Designing strategies to increase the effectiveness of zakat and tax collection	Wijayanti et al. (2022)
Analyzing differences in compliance and implementation of paying zakat and taxes in countries that have zakat regulations as a tax deduction.	Wijayanti et al. (2022)

CONCLUSION AND RECOMMENDATION

Conclusion

From the results of the research above, several conclusions were found, including:

1. The results of the meta-analysis show that during 7 years of observation (2017 to 2023) there were 151 scientific literature on zakat regulation published and indexed by Dimensions.ai. The development of scientific literature on zakat regulation in Indonesia continues to increase every year with the distribution of papers varying each year, from 8

papers in 2017 to 30 papers in 2022, showing that this field is quite interesting to discuss for researchers and has extensive research space. and continues to grow.

2. The results of sentiment analysis show that 151 scientific literature about zakat regulation in Indonesia was found to have varying sentiments. Dominated by neutral sentiment at 48.36%, followed by negative sentiment and positive sentiment with exactly the same amount, 25.82% each. This shows that there is still debate regarding positive and negative perceptions among researchers regarding the policy and implementation

of zakat regulations in Indonesia with various arguments.

3. From the results of the Systematic Literature Review (SLR) study that was carried out, it was found that there were several things that were criticized by previous researchers regarding the role of the government and zakat regulations in Indonesia, both in terms of policy, system, management and implementation of governance, including; there is no government regulation or law that requires zakat to all Muslims who have reached the nisab, the government's decision regarding the imbalance in the position between LAZ as a private institution and BAZNAS as a government institution, the lack of public trust in the state as the manager of zakat, the existence of incompatibility between zakat regulations and the practice of zakat as a tax deduction, the absence of examples of how to calculate zakat as a tax deduction in existing regulations, incomplete zakat regulations regarding the modernization of zakat governance, lack of regulations in the zakat service system, unclear business zakat regulations for legal entities in Indonesia regarding how to calculate zakat and provisions for sanctions for those who violate it, there are no clear rules regarding the transparency of reports on the use of zakat funds given by each muzakki to zakat institutions

### Implication

This research seeks to make several contributions. For future researchers, the results of this research can be used as a reference in identifying authors, articles and journals, which have a significant impact on the development of literature on zakat regulations in Indonesia so that future researchers can more easily find references on relevant topics. This research also collects several recommended research titles from previous studies to make it easier for future researchers to find ideas related to research topics that are relevant to this research title. For regulators and policy makers, the results of this research can be a reference and consideration so that zakat regulations in Indonesia can be developed and evaluated by considering negative perceptions of things that are criticized, such as policies, systems, management, governance, as well as their practical application. . It is hoped that by doing this, policies in zakat regulation in Indonesia can be more effective so that the potential amount of zakat in Indonesia can be realized and can simplify economic problems in society.

### Limitation

The limitation of this research is that it only uses secondary data in the form of research journals indexed by Dimensions.ai as analysis material in the last seven years. Suggestions for further research are the need to carry out similar follow-up research in the future and over a longer period of time in order to produce more comprehensive findings, considering that the results presented in this research are still dynamic and can change over time with new trends that emerge. in the future. The author also recommends that there be new research that analyzes sentiment from published literature regarding the development of zakat regulation in Indonesia and how it is applied to articles indexed by Scopus so that the research results obtained are richer and more varied. Apart from that, the author also recommends to regulators and policy makers to revitalize existing policies on zakat regulation in Indonesia as stated in the contents of this research, then collaborate with practitioners and academics to apply and socialize the policies. to the community so that the potential of zakat in Indonesia can be truly realized in order to help minimize economic problems in Indonesia.

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