

The Evaluation of Zakat Index Literatures

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Various measurements of the performance of zakat institutions, or the zakat index, have existed in multiple countries, with each indicator or variable used. This study aims to analyze the literature on the zakat index by covering research trends and future research directions. A total of 52 articles from Scopus with publications ranging from 1994-2022 were analyzed using the VOSViewer software. The quantitative approach is used in the bibliometric analysis, and the qualitative approach is used in the literature study. The findings in this study include research clusters divided into five groups: Zakat Performance, Zakat and Poverty Alleviation, Zakat and Human Development, Zakat Efficiency and Zakat in OIC or muslim countries.

Keywords: Zakat Index; Zakat Performance; Literature Review

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INTRODUCTION

Zakat is one of the Islamic economic instruments that must be paid by the able-bodied (muzaqqi) to those eligible to receive it (mustahiq). In Indonesia, BAZNAS (Badan Amil Zakat Nasional) and LAZ (Lembaga Amil Zakat) are responsible for collecting and distributing zakat funds in accordance with Islamic law in Indonesia. (Kementrian Agama RI, 2011). The issue occurs when muzaqqi do not believe in contributing their zakat funds through the institution. Therefore, a metric is required to evaluate the effectiveness of zakat management. Consequently, the administrators must evaluate the execution of zakat institutions based on the indicators that affect the input and output of zakat money. As the value of these indicators rises, this evaluation can enhance public confidence. It can also serve as a resource for zakat institutions to continue evaluating what aspects of zakat administration need improvement.

Good service is attained when the experienced quality meets the customer's expected rate. (Gronross, 1990) defines good perceived service quality including six criteria: Professionalism and abilities, Attitudes and behaviours, Accessibility and flexibility, Reliability and trustworthiness, Recovery, Reputation and credibility. As a result, it is critical to evaluate how zakat stakeholders, namely zakat payers and zakat receivers, assess the service quality of zakat institutions (Abd. Wahab et al., 2017).

The performance of zakat can also be seen in terms of efficiency and productivity, which is stated by one of the experts. The authors find that total factor productivity has increased sharply for all zakat funds, mainly due to a technical rather than efficiency change. Further decomposition of the efficiency change into its pure technical and scale efficiency components suggests that the pure efficiency is a more important source of efficiency change than the scale efficiency component, meaning that zakat funds rely on technical aspects to gain efficiency (Djagballou et al., 2018). The results of the calculation of the zakat index or other forms of calculation are able to evaluate what causes the performance of zakat to increase, this can be useful for administrators of zakat institutions to take strategic steps to improve their performance. Therefore, this research was conducted to map studies on the zakat index so that researchers can have further knowledge about research that will be carried out in the future. The researcher wants to identify the main areas and current dynamics of zakat and suggest future research

directions. Therefore, the researcher has the following two research questions (RQ) discussed in this study: RQ1: What is the current publication trend in index zakat (keywords, author, organization, country, article, journal)? RQ2: What is the common theme of research flowing among researchers of this field? To answer the issues stated above, researchers used bibliometric as a method and used 52 articles published from 1994 to 2022 based on scopus.

LITERATURE REVIEW

The word zakat has several meanings, namely al-barakatu "blessing", al-namaa "growth and development", ath-thaharatu "purity", and ash-shalahu "righteousness". Zakat is defined as giving something that must be given from a particular set of assets, according to specific characteristics and measures, to certain groups entitled to receive it. Certain groups are entitled to receive it (Zuhailiy, 1988).

Some definitions, according to scholars (madhab) about zakat, among others; Hanafi Madzhab say that zakat is the ownership of a specific part of a particular property owned by a person based on the decree of Allah SWT. Maliki Madzhab say that zakat is to issue a specific part of certain assets that have reached one nishab for people entitled to receive it, provided that the property is wholly owned, has passed the haul, and is not a mining item. In contrast to the earlier definition, Syafii Madzhab say that zakat is something that is removed from the property or soul in a certain way. Lastly, Hanbali Madzhab define zakat as an obligatory right to certain assets for a particular group at a specific time. Although the scholars expressed it with somewhat different wording from one another, in principle, the same, namely that zakat is part of the property with specific requirements.

Zakat management is implicitly mentioned in Surah At-Taubah verse 60. The verse implies that one of the groups entitled to receive zakat (mustahik zakat) is those who are in charge of managing ('amilina 'alaiha). Imam Qurthubi in interpreting the verse explains that 'amil are people who are assigned (sent by the imam/government) to take care of zakat affairs. by the imam/government) to take, write down, count, and record the zakat he takes from the muzakki and then give it to those entitled to receive it (Hafidhuddin, 2000). The law states that zakat management aims to (Hafidhuddin, 2000): (1) Improving services to the community in paying zakat in accordance

with religious guidance; (2) Improving the function and role of religious institutions in efforts to realise community welfare and social justice; (3) Improving the use and usability of zakat. The management of zakat has implicitly been mentioned in Surah At-Taubah verse 60. 60. The verse implies that one of the eligible groups (mustahik zakat) is those who are not entitled to zakat.

Various measurements of the performance of zakat institutions or zakat indexes have existed in various countries, with each indicator or variable used. As for Indonesia, one of the measurements officially used for zakat institutions is the National Zakat Index or IZN. The data analysis methods used in this study used two approaches, namely the quantitative analysis approach and the qualitative analysis approach. A quantitative analysis approach using a calculation estimation technique called Multi-Stage Weigh Index is used to display data in the form of the calculation result of the National Zakat Index. The qualitative analysis approach is used to collect factual data from the results of interviews and questionnaires obtained from the management of amil zakat institutions and mustahik (BAZNAS, 2017).

PREVIOUS STUDIES

Basic Needs Deficiency Index is the first publication that describes the zakat index's concepts (BNDI). BNDI is designed to measure the deficiency and efficacy of zakat as one of the various items of government spending in Pakistan to relieve poverty (Abdullah et al., 2015). In addition, the index developed by the BAZNAS Strategic Studies Centre is known as the National Zakat Index (IZN). This index combines quantitative and qualitative methodologies with micro and macro dimensions for the forming components (BAZNAS, 2017). Moreover, the Zakat Index (ZEIN) analyzes the effectiveness of zakat as one of the various government

expenditures/spending in Malaysia to alleviate poverty (Abdullah, 2017). In addition, The Malmquist Productivity Index (MPI), with the adaption of generalized output-oriented Malmquist indices, evaluates the effectiveness of zakat funding in Algeria. The indexes were created using DEA, wherein the MPI is merged with the provided distance function terminology (Djaghballou et al., 2018). There is very limited research that further examines the zakat index using bibliometric methods, most of which are only related to "zakat" (Rusydia & Al-Parisi, 2016). Apriliyah & Arifianto (2022) study aims to determine previous research trends on zakat assess the relationship of research collaboration, and identify future research directions.

RESEARCH METHODS

The research is mixed research or better known as a mixed method. Mixed methods research is an approach that intentionally integrates both quantitative and qualitative research methods to answer a research question. This study also used bibliometric analysis which is a popular and rigorous method for exploring and analysing large volumes of scientific (Donthu et al., 2021). The use of quantitative methods is contained in the bibliometric research carried out with the VOS Viewer software. While qualitative methods are used in the analysis of the literature found. The data used in this study is secondary data in the form of journal articles obtained from Scopus for the period 1994-2022. The data was obtained through a search with the keyword "Zakat Index" with 52 articles found from scopus and relevant documents accessed on February 13, 2022. Research using bibliometric for the example can be seen on (Nasir et al., 2021), (Suban et al., 2021) and also (Delle Foglie & Keshminder, 2022), Taqi et al., (2021) and Antonio et al., (2020).

5	Purple (11 items)	Beneficiary, Dimension, Effectiveness, Index, Inequality, Muslim Country, Number, Pakistan, Person, Program, Zakat Distribution	Zakat in OIC (Organization of the Islamic Cooperation)
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Cluster 1: Zakat Performance

Cluster 1 discusses the indicators that affect the performance of zakat institutions. (Wahyuni-TD et al., 2021) explained that effective governance and fraud prevention improve the performance of zakat institutions. (Nahar, 2018) revealed that the state Zakat Administrator's corporatization effort increased respondents' trust in the zakat institution. (Mutamimah et al., 2021) revealed that the study proves the ICT-based collaborative architecture improves zakat management. (Nasri, Rifzaldi; Aeni, Nur; Haque, 2019) showed that professionalism has little impact on zakat management transparency, but it significantly affects financial performance. (Santoso, 2019) revealed that improving governance systems and zakat-based digitalization institutions can optimize zakat. Other study on this cluster has been done by Widiastuti et al., (2018). Based on the explanation above, various factors can affect the performance of the zakat institution. If these steps are appropriately applied, the performance of the zakat institution will be better.

Cluster 2: Zakat and Poverty Alleviation

Cluster 2 discusses the role of zakat towards poverty alleviation. (Abdullah et al., 2015) explained that BNDI (Basic Needs Deficiency Index) data show that zakat reduces poverty and inequality in Pakistan. (Abdul-Majeed Alaro, A. and Alalubosa, 2019) revealed that Nigerian microfinance initiatives could succeed with zakat. (Ayuniyyah, Qurroh; Pramanik, Huq, A., and Ariffin, Irwan, 2018) revealed that zakat distribution programs could reduce poverty and economic inequality among beneficiaries. (Ariyani, 2016) added that the zakat-based poverty alleviation program pattern performs better on all criteria than other programs. (Noor et al., 2015) explained that zakat organizations helped their beneficiaries live better. Based on the explanation above, the distribution of zakat with a good programme can overcome the problem of poverty.

Cluster 3: Zakat and Human Development

Cluster 3 discusses the relationship between zakat and human development index. (Suprayitno, Eko; Aslam, Mohamed; Harun, 2017) revealed that zakat had a

favourable and significant impact on human development. (Nurzaman, 2017) explained that the productive-based zakat could help poor households. (Meerangani, Azhar, 2019) added the IRC (Islamic Religious Council) has offered plans to improve asnaf through equitable economic distribution, social welfare distribution, human capital production, and education upgrades. (Yulfitasari & Bawono, 2021) found that zakat and poverty significantly affected HDI (Human Development Index) and economic growth. Based on the explanation above, zakat can increase the HDI of zakat recipients if the programmes in the institution can adequately manage the funds.

Cluster 4: Zakat Efficiency

Cluster 4 discusses the factors affecting the efficiency of zakat management. (Djaghballou et al., 2018) explained that total factor productivity had improved rapidly for all zakat funds, primarily due to technical changes. (Norazlina Abd. Wahab, 2011) added that the Islamic financial system needs such evaluations to accomplish socioeconomic fairness through wealth distribution. (Lubis & Azizah, 2018) revealed that Interaction design could reveal system shortcomings to improve decision-making by developing the right approach for an efficient process in zakat institution. (Al-Ayubi et al., 2018) explained that Indonesia Zakat Institutions have many challenges with socialization expenses, volunteer numbers, zakat collection, and type of zakat distribution, which lowers their intermediation function. (Arkham Mubtadi & Susilowati, 2018) found that board size and cost efficiency negatively affect zakat distribution in Indonesia, while disbursement and time efficiency do not. Based on the explanation above, several factors can affect the efficiency of zakat distribution, including technical issues, evaluation programs, interaction design, the cost of socializing zakat, the number of volunteers, and the selection of zakat distribution type.

Cluster 5: Zakat in OIC (Organization of the Islamic Cooperation)

Cluster 5 discusses the condition of zakat collection and distribution in OIC countries. (Shirazi & Bin Amin,

2009) revealed that half of the sample countries in OIC meet their resource gap by prospective zakat collection and produce surplus money sufficient for resource-deficit countries. (Shaikh, 2016) revealed that zakat collection in

17 OIC countries might fund poverty alleviation in all 17 countries. Based on the explanation above, OIC countries can collect zakat funds with an amount that can be distributed to poor people in OIC countries.

Table 2: Summary of Socially Responsible Investment Bibliometric Information

Keywords	Author	Organization	Country	Article	Journal
Poverty	Al-Homaidi E.A.	Al ain University, UAE	Malaysia	(Djaghballou et al., 2018)	Journal of Islamic Accounting and Business Research
Performance	Tabash M.I.	International Islamic University Malaysia	Indonesia	(Jehle, 1994)	International Journal of Islamic and Middle Eastern Finance and Management
Disclosure	Wahab N.A.	Aligarh university India	Saudi Arabia	(Abdullah et al., 2015)	Pakistan Development Review
Zakat institution	Nurzaman M.S	University Indonesia	United Arab Emirates	(Mohd Ali et al., 2015)	International Journal of Social Economics
Malaysia	Shirazi N.S	Griffith University	India	(Wahab & Rahman, 2013)	Qualitative Research in Financial Markets
Recipient	Ahmad A.	Universiti Kebangsaan Malaysia	Bangladesh	(Tuan Ibrahim et al., 2020)	Review of Income and Wealth
Islamic Bank	Abu Bakar M.	National University of Bangladesh	Tunisia	(Ahmed et al., 2017)	Humanomics
Bank	Zainol Z.	Practitioner of Islamic Finance Industry in Bangladesh	Kazakhstan	(Shirazi & Bin Amin, 2009)	Asian Journal of Business and Accounting
Impact	Belhadj B.	Universiti Utara Malaysia	Pakistan	(Wahab & Rahman, 2012)	Asian Social Finance
Quality	Bouanani M.	Vassar college, United States	Qatar	(Abd. Wahab et al., 2017)	Studies in Economics and Finance

Co-occurrence/co-word analysis was carried out to discover specific subjects related to the Zakat Index. The purpose of this analysis is to determine the connection between the article's keywords. Poverty, performance, and disclosure are the keywords that appear most frequently in the article. Poverty is strongly related to the wealth gap, often used to explain the background of zakat. Performance refers to the management process that is frequently used to define the performance of an organization, and disclosure is a keyword associated with the reports of an organization.

Furthermore, the literatur related to Zakat Index is analyzed. Al-Homaidi E.A, from Aligarh Muslim University and Tabash M.I from Al Ain University produced three articles, almost all of which discussed the relationship between zakat disclosure and Islamic banking performance. Wahab N.A., from Universiti Utara Malaysia, also wrote three articles which mainly addressed the service quality index, productivity growth and efficiency of zakat institution. Meanwhile, Nurzaman M.S wrote three articles on assessment and performance analysis of zakat institutions. While the other authors produced only two publications.

This study examined further which university published the most zakat index articles. Al-Ain University, United Arab Emirates, ranks top with three published works. Next, Kulliyah of Economics and Management, International Islamic University Malaysia, Malaysia, with two published pieces, followed by other universities with a single publication.

This study analyzed the country with the most publications. Since the dominant country of origin of the authors is Malaysia, the results show that the first place is Malaysia, then Indonesia, and the third is Saudi Arabia. Articles published in Malaysia mainly discuss the effectiveness of zakat in alleviating poverty, one of the measurement tools using ZEIN (Zakat Effectiveness Index). One of Indonesia's dominant topics is Amil Zakat Institution's performance analysis. Meanwhile, some articles from Saudi Arabia discuss the impact of zakat on poverty and the evaluation of the quality of zakat institutions.

This research also examined the most-cited articles by other authors. The publication by (Djaghballou et al., 2018) titled "Efficiency and productivity performance of zakat monies in Algeria" has received the greatest amount of citations, with 25. The second is a 1994 study by (Jehle, 1994) with the title Zakat and Inequality: Some Evidence from Pakistan that has been cited 19 times. Moreover, the article titled "The effectiveness of zakat in alleviating poverty and inequalities: measurement using a newly developed technique", written by (Abdullah et al., 2015) contains 18 citations.

Lastly, this study also analyzed the journals with the highest amount of publication. The journal with the most publications is the Journal of Islamic Accounting and Business Research, followed by the International Journal of Islamic and Middle Eastern Finance and Management, both of which are published by the same company, Emerald Group Holdings. Next, the Pakistan Development Review and the International Journal of Social Economics publish two publications each, respectively.

CONCLUSION

The Zakat Index is still the subject of ongoing study, as can be seen from the beginning of the issue being discussed in 1994, as more and more studies have examined the topic. Based on the analysis results with VOSViewer, there are five clusters on this topic: Zakat

Performance, Zakat and Poverty Alleviation, Zakat and Human Development, Zakat Efficiency, and Zakat in OIC (Organization of the Islamic Cooperation). This study also illustrates the most used keywords. The top three are "poverty," "performance", and "disclosure." Furthermore, the authors who produce the most publications are Al-Homaidi E.A, Tabash M.I, and Wahab N.A. In addition, this study also shows the organizations that produce the most articles: the College of Business, Al ain University, Kulliyah of economics and management sciences, International Islamic University Malaysia, and Department of Commerce, Aligarh Muslim University, Aligarh, India. The countries that produce the most publications are Malaysia, Indonesia, and Saudi Arabia. The most cited articles are (Djaghballou et al., 2018), (Jehle, 1994), and (Abdullah et al., 2015). Moreover, the most productive journals are the Journal of Islamic Accounting and Business Research, the International Journal of Islamic and Middle Eastern Finance and Management, and the Pakistan Development Review. Nonetheless, similar to other studies, it does have certain limitations. Scopus is the only source from which this research's database was compiled. Databases like the Web of Science and Google Scholar may be utilized in subsequent research. For more investigation, the researcher can use more general search terms, such as the Islamic social finance index, which considers zakat, waqf, and other instruments.

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