

Review on Zakat Performance Studies using NVivo-12

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The success of zakat is highly dependent on the institution or amil that manages it. Therefore, studies to see the performance and performance of zakat institutions are important. This study aims to identify and map studies related to the development of zakat performance research. The data analyzed consisted of 418 journals published from 1970-2022. Data is processed and analyzed using the Nvivo 12 Plus software application for coding automatically with a qualitative approach. The results show that there are at least 3 research lines related to the study of zakat performance, namely: Zakat efficiency, zakat social performance and zakat & management. In the future, it is certainly necessary to carry out more specific studies related to these topics, in the context of continuous improvement for zakat institutions.

Keywords: Zakat performance, Amil, Qualitative, N-Vivo

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INTRODUCTION

Zakat is an Islamic instrument that functions for social welfare. Zakat is one of the pillars of Islam which has a social dimension. The success of zakat is highly dependent on the institution or amil that manages it. If it fails, then the zakat instrument has the potential to be unable to achieve optimal benefits. Even though the potential for zakat in the economy of a country is quite large (Setianingrum et al., 2019). Therefore, studies to see the performance of zakat institutions are important. Several studies, both with the locus of Indonesia and other countries, have been carried out. Based on previous research, it was found that research discussing zakat performance in banking has been carried out using various approaches in viewing and assessing zakat performance. Ridwan et al. (2019) assessed and analyzed the professionalism of the performance of zakat management institutions (BAZ and LAZ) using a qualitative study approach, using a case study strategy and exploratory analysis, which aims to identify and measure the professional performance of zakat management institutions. The results of this study are that the performance of zakat institutions in East Java which was observed using the GCG approach has a value of 89.79% which is a very good category in terms of performance and professionalism in terms of (i) LPZ advisory rights, (ii) corporate governance policies, (iii) corporate governance practices, (iv) transparency/disclosure of financial conditions, and (v) audits. The implications of these studies are as follows: it is hoped that LPZ will be more sensitive to the sophistication of the system, responsive to the needs of muzaki, in order to maintain the level of trust so that it can be used as a reference and evaluation of the performance of zakat institutions, especially in maintaining public trust (muzaki).

Agustina (2019) examines the performance of amil zakat institutions (laz) on the success of zakat with excellent performance measurements issued by IMZ in the Indonesian Zakat and Development Report (IDZR) 2011 which consists of the proportions of the five OPZ measurement components which include: (1) Sharia compliance, legality and institutional performance, (2) management performance, (3) financial performance, (4) economic empowerment performance, and (5) social legitimacy performance. The results of the performance evaluation of Zakat Success for assessing sharia compliance, legality and institutional performance achieved the highest score with a score (7.6) or a B rating. The second best ranking was in terms of management with a total score (6.6), then successively

following the third best ranking namely financial performance, economic empowerment performance and legitimacy performance with a total score of (6). Overall, the value obtained is (6.46) or C. It can be concluded that in general the performance of Zakat Success is quite good. Therefore, a small value does not mean that the performance of zakat institutions results in poor performance, but because there is no data available for evaluating related components. for that LAZ Zakat Sukses continues to strive to complete its shortcomings.

Afifah (2021) examines and organizes the performance of the management of zakat funding institutions and regulates their impact on income distribution and poverty in Indonesia. This study provides a qualitative and critical review of the performance efficiency of zakat fund management and its impact on income distribution and poverty alleviation in Indonesia. With a critical review and classification of the results of previous studies, several propositions were found: (1) Management of zakat funds affects the performance of zakat institutions (2) the efficiency of managing the performance of zakat funding institutions has an effect on the distribution of zakat funds (2) the effectiveness of channeling zakat funds institutions has a significant effect on poverty alleviation and income distribution.

Based on this background, this study aims to identify and map research related to the development of zakat performance research. Research related to zakat performance itself has been carried out quite a lot to date. However, this study attempts to summarize new results and collect research studies related to zakat performance from various literature that has been published by Scopus in indexed journals. Lastly, this research attempts to contribute to various Islamic economic studies on zakat performance by analyzing publications on the topic. The data analyzed consisted of 418 journals published from 1970-2022. Data is processed and analyzed using the Nvivo 12 Plus software application for coding automatically with a qualitative approach.

Furthermore, this paper is structured as follows. First, this paper presents the background and research objectives. The second part reviews the methodology, including data and models. The third section presents and reports the results. The fourth part is the closing which contains a summary of the main discussions and recommendations.

METHODOLOGY

This study uses Scopus metadata to analyze data from research publications on "zakat performance" and other scientific articles published within the period 1970-2022. The results obtained were 418 selected articles obtained based on the keywords used, namely "zakat performance" from the Scopus database with various multidisciplinary topics. This analysis of 418 papers on zakat performance combines qualitative methods with descriptive statistics. According to Yusuf (2017: 328), qualitative in-depth research is a research technique that focuses on exploring the meaning, characteristics, symptoms, understanding, concepts, symbols, and descriptions of a phenomenon using multiple methodologies and narrative styles. Qualitative methods are seeking, collecting, evaluating, and interpreting extensive visual and narrative data to gain deeper knowledge about an event or topic of interest. Descriptive research is qualitative in nature; learn the techniques of collecting, collating, and summarizing research data in the discipline of statistics. Data must be frequent and sufficiently summarized for evaluation in tables, graphs, and other graphical displays. In addition, other advantages of qualitative methods are richness in data collection, valid coding, and reliable interpretation (Moretti et al., 2011).

Next, the authors build a study framework that describes the methodology used to conduct a qualitative study using the NVivo 12 Plus software. NVivo, one of today's most popular qualitative data management programs, has its roots in NUD*IST. Software developers have described it as an improved and extended version of NUD*IST3. NVivo has features such as character-based encoding, rich text analysis capabilities and multimedia functions which are essential for qualitative data management. Apart from that, NVivo also has a built-in facility that allows people from

different geographic spaces to work on the same data file at the same time over a network. One of NVivo's strengths lies in its high compatibility with research designs. The software is methodologically specific and works well with a variety of qualitative research designs and data analysis methods such as discourse analysis, grounded theory, conversation analysis, ethnography, literature review, phenomenology, and mixed methods (Zamawe, 2015). In addition, another advantage of using NVivo 12 Plus is that it can collect, organize, analyze, and visualize unstructured or semi-structured data by importing data in various file formats, organizing demographic data, source code, capturing ideas, running queries, and visualizing project items.

Finally, the data in the form of metadata is processed with Microsoft Excel 2019 and then analyzed using the NVivo 12 Plus software to automatically utilize and separate data in files with sentences, paragraphs or unique text strings via code. The NVivo 12 Plus software performs coding and classification automatically so that research can create an organized file structure (Huang et al., 2020). The following process is performed by importing the metadata using NVivo 12 Plus. Then, using a word frequency query tool to perform text analysis on a list of terms or concepts that appear most frequently about zakat performance, which can reveal themes through automatic coding. Apart from that, Word Cloud and TreeMap are also used to better understand the collected data. In addition, a graphical depiction of sentiment derived from encoded sentiment is automatically displayed with objective results. In short, by automating the process of text analysis, this study will show the results of research trends in terms of words, texts and sentiments related to the discussion of zakat performance.

Based on the coding, it automatically generates a hierarchical chart on the title raising several relevant themes that often appear, including performance, zakat,

performance, banks, analysis, finance, and institutions. Among the charts the word "performance" has a larger square size than the others.

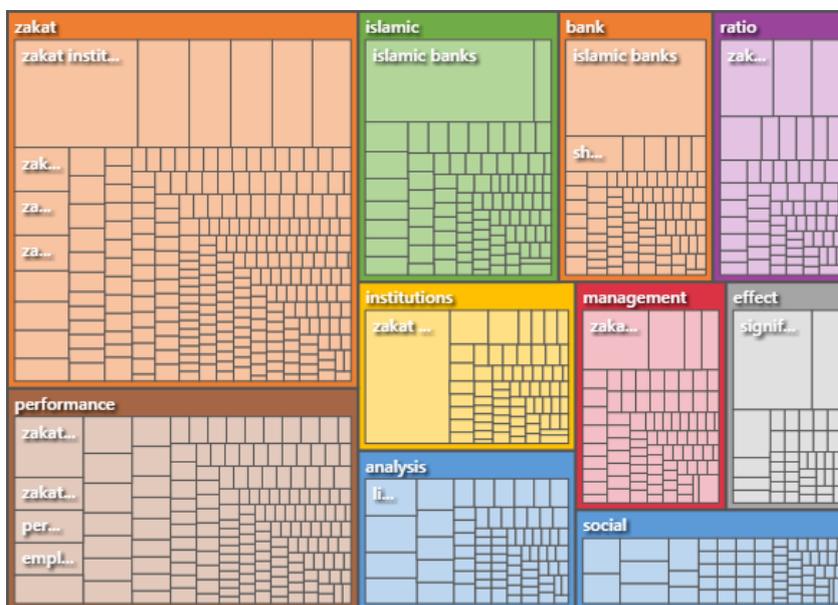


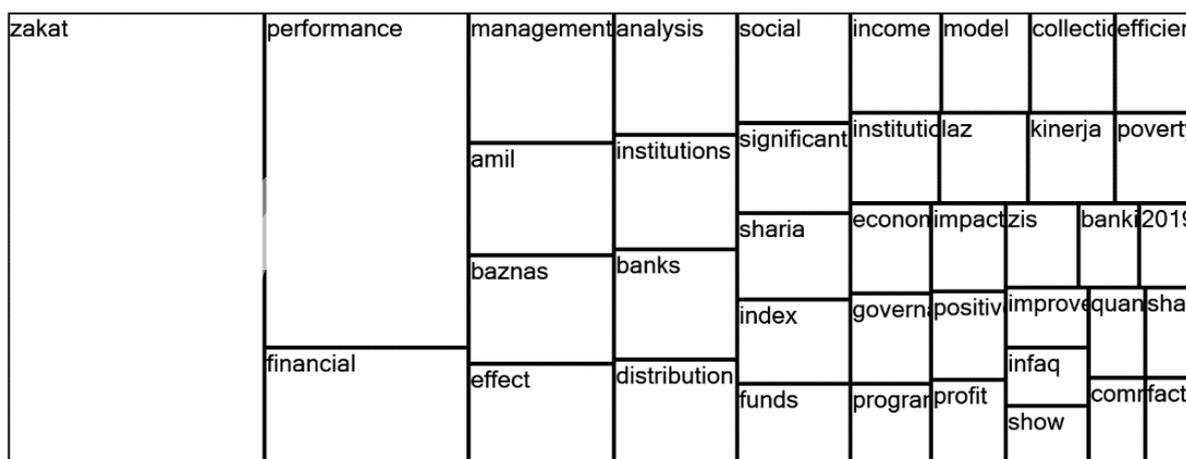
Figure 3: Hierarchy Chart "Abstract"

Based on coding, automatically generates a hierarchical chart based on author keywords. Figure 3 presents relevant themes that often arise including zakat,

performance, bank, ratio, institutions, management, effect, analysis, social. The word "zakat" has a larger square size than the others.

Treemap

Figure 4: Treemap of Essential Concerns and Focus of Zakat performance Theme



The next tool presented from Word Frequency analysis is a treemap. A treemap is a chart that shows data in hierarchical order, as a collection of nested rectangles with different dimensions, sizes, and shapes. Size shows amount based on frequency and percentage. The treemap is scaled to fit the space offered. The sizes of the rectangles should be considered in a grid

relationship with each other which results in a larger display area on the top left of the chart, compared to, a smaller rectangle on the bottom right (Help NVivo, 2020). From the analysis of Word frequency in the form of a treemap resulting from this analysis it has shown two different aspects, namely:

a) Concerns are the main concerns in grouping related general topics. Among those related to this topic is zakat performance

b) Focus, this section discusses the focus of discussion in this research, namely finance,

management, BAZNAS, distribution, efficiency, profit, zis, poverty, and collection.

Cluster Analysis

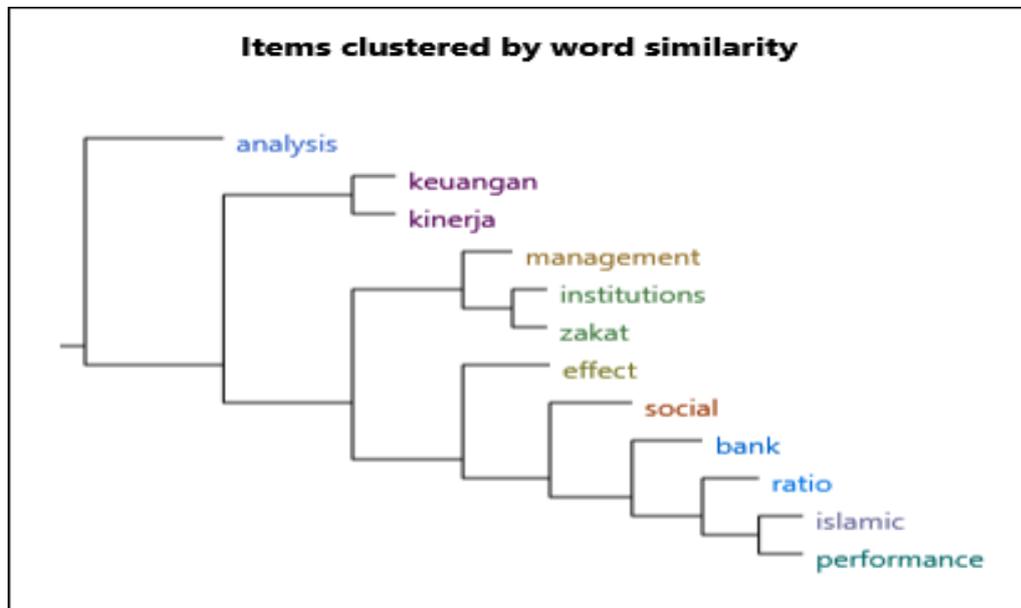


Figure 5: Items Clustered Analysis of Zakat performance based on Title and Abstract

Furthermore, Figure 5 shows cluster analysis, which is a technique used in exploring and visualizing patterns in the theme of zakat performance in general in scientific research by grouping sources or words that are similar or related using code automatically from the NVivo 12 software based on titles and abstracts. This is used to obtain detailed and comprehensive results so that it can determine research paths related to zakat performance research. There are 3 main clusters which become general research lines that group words and their relationships.

Zakat Efficiency

Zakat has great potential to improve people's welfare that requires government attention. In looking at its own performance, the efficiency of zakat management is a measure of whether zakat institutions carry out their programs effectively or not. In addition, efficiency in the collection and distribution of zakat is important to ensure that zakat institutions achieve the goals set by the community.

Mohd Jaapar & Kamarulzaman's research (2020) measured the efficiency of zakat collection and distribution by the Perak Islamic Religious Council

(MAIPk) in Malaysia between 2013 and 2017 using a two-stage DEA analysis to measure the efficiency of zakat collection and distribution. These findings establish 3 efficiency measures, namely technical efficiency, allocative efficiency and cost efficiency for the two roles of MAIPk in collecting and distributing zakat in Perak. The results show that the full efficiency of zakat collection was achieved in 2017 while the distribution of zakat was in 2015.

The same research was also conducted by Saharuddin et al. (2019) with a case study in Indonesia, namely analyzing the level of efficiency and effectiveness of the zakat payroll system and digital zakat on receiving zakat funds at BAZNAS in 2016-2017 using the Data Envelopment Analysis (DEA) method with DEA Frontier software, Microsoft Excel 2010 and Allocation to Collection Ratio (ACR) which compares the distribution ratio with the collection of zakat funds from each program. The results and findings of this study indicate that both the zakat and digital zakat payroll systems have a high level of efficiency and effectiveness which indicates that public awareness to pay professional zakat is already high.

In addition to the research above, there are quite a number of researchers who have written about the efficiency of zakat (Maharani et al., 2022; Maytesa & Ilhamiwati, 2021; Rusydiana, 2018; Retnowati, 2018; Syaifuddin, 2019; Rusydiana et al., 2016), including research that has been done by Atiya et al. (2020) took the research objects of BAZNAS, Rumah Zakat, Dompot Dhuafa, and YBM PLN with the 2016-2018 observation period. Pujianto & Kristianingsih (2020) tested the efficiency level of the digital zakat program on BAZNAS Zakat revenues using the Data Envelopment Analysis (DEA) approach. Syaifuddin (2019) tested the level of efficiency in managing zakat funds at the National Amil Zakat Agency (BAZNAS) using the non-parametric quantitative Data Envelopment Analysis (DEA) method.

However, from the existing research, there are still few studies that combine efficiency measurements and also the productivity of zakat institutions. In addition, the existing research tends to use a non-parametric approach and the research object does not cover all existing zakat institutions. So thus, from the results of this study there is still a research gap in zakat efficiency which can be filled by future research.

Zakat Social Performance

Zakat is believed to be an alternative solution to address the problem of socio-economic inequality and especially poverty (Ariyani, 2016). As far as the author's observation, there are quite a lot of related studies that write about zakat social performance. Among them, Kailani & Slama's research (2020) discusses the latest developments in Islamic charitable institutions and their role as major non-state actors in the field of social welfare in Indonesia. Abdullah et al. (2015) tested the role of zakat (Islamic tax) in alleviating poverty and inequality in Pakistan using a newly developed index, the Basic Needs Deficiency Index (BNDI).

Comprehensively, research by Wulandari & Kassim (2016) highlights the problems and challenges in providing financing to the poor based on the experience of Baitul Maal Wa Tamwil (BMT) in Indonesia. The findings of this study indicate that the Central BMT has built special products and mechanisms for empowering the poor and has an ideal product to be implemented in 382 BMTs in Indonesia. There are two schemes of funding sources in BMT, namely social ministries (Joint Business Groups) and private financing (national and international donors). In particular, the uniqueness of the financing provided in BMT is not only in terms of capital but also in terms of providing infrastructure and

training for the poor. In addition, collateral should be provided as a screening process for the poor for all forms of financing. If there is no collateral, the prospective borrower should choose joint liability financing. In addition, if the poor are unable to repay financing, donations coming from charity and Islamic taxpayers (zakat, infaq and sedekah) will play an important role to cover financing defaults. Finally, religious capacity building is also provided as part of the risk management aspect.

Furthermore, research by Alam Choudhury & Syafri Harahap (2008) presents a new concept by formalizing a general equilibrium circular causal relationship model within the framework of Islamic economics between wealth tax (Zakat), Islamic banks and the real economy. Mathematical modeling and its explanation. Integrative linkages can only be formalized under the assumption of a unity of knowledge derived from the foundation of the unity of divine law (shari'ah) according to the Qur'an, Prophetic traditions (Sunnah) and social discourse. Future work is to empirically estimate the general equilibrium model. This research can serve as a guideline for Islamic banks regarding the constructive use of zakat funds for productive transformation in the real economy.

Zakat and Management

Zakat is a means of issuing social accountability and it is obligatory for Muslims to give a certain amount of their wealth to beneficiaries who meet certain terms and conditions. In achieving this goal, the management of zakat is good as zakat administration which includes the collection and distribution of zakat (Ahmad et al., 2015).

Related to this research path, several studies were found to examine zakat management. Saad et al. (2014) discusses Islamic accountability in the management of zakat funds which has the aim of identifying the underlying factors that cause inefficiencies in the distribution of zakat. This research is an initial attempt to understand and assess the effectiveness of accountability practices in managing zakat funds.

Furthermore, Owoyemi (2020) looks at the management of zakat and a crisis of confidence in the ability of the state and zakat institutions to distribute zakat to the rightful recipients. Through a qualitative approach using historical, analytical and critical tools, this study examines the concept of proximity in the distribution of zakat and based on this argues that giving zakat directly to recipients is a viable option when there

is a crisis of trust between the payer and the state or zakat institution.

Interesting research related to zakat management was also reviewed by [Rachman & Nur Salam, \(2018\)](#). This study examines the integrated zakat management system that has been developed and needs innovation to be developed; several amil zakat institutions have utilized fintech as a more optimal service tool in zakat management. This research also offers the concepts of innovation, strengthening, strategy, and legality

regarding technology-based zakat management systems, both those funded by the government and related agencies. In addition, there are also studies related to the governance of ZCP-based zakat management ([Rusydia & Firmansyah, 2017](#)), and related to the management of zakat funds ([Widiastuti et al., 2018](#)).

However, as far as the researchers observe, the approach used from the research path is qualitative, so this research gap can be filled for future research to collaborate both quantitative and qualitative approaches.

Sentiment Analysis

Auto Code Sentiment Results of Zakat Performance

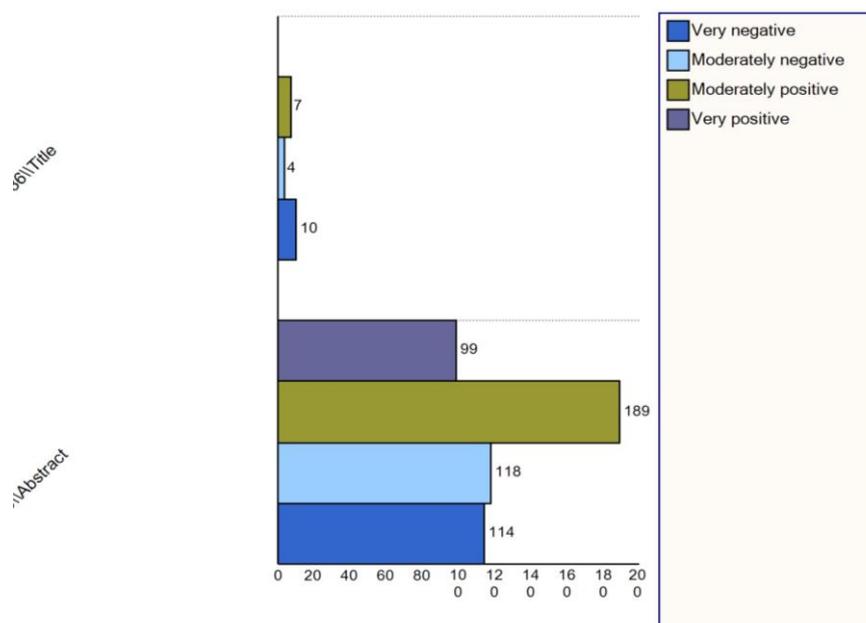


Figure 6: Bar Chart of Sentiments of Zakat Performance

Next, we carry out a sentiment analysis on the theme of zakat performance using automatic sentiment coding from NVivo 12 Plus so that the results presented are objective. In general, sentiment is displayed in Figure 6 in the form of a bar chart. Sentiment analysis will later provide an expression of sentiment so that from these results we can find out whether the sentiment is positive, negative or neutral (positive and negative intersection). In addition, this process uses a scoring system. Each word that contains feelings has a predetermined score. Its content is encoded in a set of sentiments, ranging from very positive to very negative ([Pazmiño et al., 2020](#)). Then from these results it is carried out to find out the perceptions of experts on the theme of zakat performance.

The results of the study revealed that most had a moderately negative attitude towards zakat performance research. The sentiment is moderately negative 36%,

moderately positive 23%, very positive has a percentage of 22% each. Finally, very negative sentiment has a percentage of 19%. From these results, it is hoped that this sentiment analysis can become a special study in evaluating the development of zakat performance in the world of research.

CONCLUSION

This research examines to see how far the theme of zakat performance has developed in the scientific literature. The results show that there are a number of paper publications with the theme of zakat performance from 1970 to 2022 with 418 studies equipped with Scopus indexed Digital-Object-Identifier (DOI). In addition, this review includes an analysis of word frequency and text queries from a comprehensive evaluation of interdisciplinary research on zakat performance. This study also found that there are at least

3 research lines related to the study of zakat performance, namely: Zakat efficiency, zakat social performance and zakat & management.

The results of this study are expected to be used as a basic reference to see how the graphical visualization of the development of zakat performance research trends in published scientific research can be further developed by experts. Recommendations for further research can refer to the most popular keywords that can be discussed further. In addition, it is possible to perform more complete qualitative analyzes with other types of software. Finally, it should be noted that this research has limitations, namely the limited time frame and the results offered are still dynamic besides the database used is Scopus. Suggestions for further research can use a better database such as WoS for more comprehensive results.

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