

# Review on Zakat Core Principles (ZCP) Literatures

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This research aims to map research related to the zakat core principle that has been published in journals indexed in Dimensions from 2016 to 2023. The method used in this study is a qualitative approach with the support of NVivo software. The results of this study reveal that cluster analysis also explains research lines that include aspects such as zakat management, zakat technology, and zakat governance. These findings provide in-depth insight into the various perspectives and issues that exist in the zakat core principle literature. The implication of this research is that zakat management, the application of technology in zakat management, and effective governance in zakat institutions have a crucial role in implementing the core principles of zakat. These results can be a basis for better understanding the complexity of zakat core principles and contribute to improving zakat management practices by considering various relevant perspectives and aspects.

**Keywords: Zakat Core Principles; Zakat Governance; NVivo; ZCP**

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## INTRODUCTION

Zakat is an obligation that must be carried out by every Muslim and is one of the fundamental pillars in Islam. By paying zakat, a person fulfills an obligation of worship to Allah SWT and at the same time expresses his concern for others (social worship). The teaching of zakat forms the basis for the growth and development of the social and economic strength of the Muslim community. The principles of zakat have very broad and complex aspects, going beyond the economic and material aspects. These values of social and economic power have an important role in the current era (Wandi et al, 2021).

Zakat is a form of solidarity cooperation between more capable individuals and those in need, and also serves as a form of social protection from the threat of poverty and disability both physically and mentally. As mentioned in the words of Allah SWT: *"Take zakat from some of their wealth, with which you cleanse and purify them, and pray for them. Indeed, your prayers will give them peace of mind. And Allah is All-Hearing, All-Knowing."* (QS. al-Taubah [9]:103).

Indonesia is the country with the largest Muslim population in the world. According to the 2022 edition of The Royal Islamic Strategic Studies Center (RISSC) or MABDA report, Indonesia's Muslim population is 231.06 million or 86.7% of the total population of Indonesia. With the large number of Muslim population in Indonesia, it becomes an opportunity for the potential of zakat in Indonesia. The results of the study of the Indicators of Zakat Potential Mapping (IPPZ) show that the potential of zakat in Indonesia reaches IDR 327 trillion per year (Ministry of Religious Affairs, 2023). Therefore, zakat must be managed professionally and productively so that its potential is maximally realized and its role and contribution in improving the welfare of society can be achieved.

Zakat has a central role in creating economic justice, with all citizens having a source of income to fulfill their daily needs. The management of the use of zakat funds becomes the most crucial thing, especially the role of zakat institutions or Zakat Management Organizations (OPZ) as the executor of the task of managing zakat funds. The quality of zakat fund management greatly affects the welfare of the eight groups of zakat recipients (ashnaf). If OPZ carries out its duties well, then the receipt of zakat will have a positive impact on ashnaf. Conversely, if the management of zakat by OPZ is not good, the hope for the welfare of ashnaf will be less fulfilled. (Rusydia & Firmansyah, 2017).

The principles of zakat management are explained in Law No. 23 Year 2011. In the law, it is explained that the Zakat Collection Unit (UPZ) is an organization established by BAZNAS that assists the collection of zakat. To regulate the principle of zakat management, Zakat Core Principle is applied. Zakat Core Principle aims to improve the quality of managing zakat which is compiled to take into account the specific conditions in each country. Especially Indonesia which has the majority of people are Muslim (Maulida & Inayah, 2022).

Zakat Core Principles (ZCP) is a set of minimum standards that every zakat institution should implement. These principles cover 18 aspects related to zakat management, and they provide customizable standard guidelines for organizing and distributing zakat. Implementing ZCP is crucial to ensure that zakat distribution is effective and efficient (Fitriyah, 2022).

Zakat Core Principles (ZCP) has a structure that covers several elements, including the purpose of independence that has a role in zakat supervision with legal basis, permitted activities for amil, requirements for licensing in determining the management criteria of the organization as well as rejection of applications that do not meet these criteria, supervision methods that cover aspects of zakat collection and distribution, supervision techniques and tools, reporting supervision results, good amil governance (Maulida & Inayah, 2022).

Based on this background, this study aims to identify and track the development of research related to Zakat Core Principle (ZCP) in the global research scope. It also seeks to integrate new findings and compile a literature review related to the keywords, drawing on data from journals published between 2016 and 2023. This data was then processed and analyzed using NVivo 12 Plus software to perform automatic coding with a qualitative approach.

## LITERATURE REVIEW

### The Concept of Zakat Distribution

Zakat is an obligation on property by every Muslim when they reach the age of puberty, have a sound mind, and have property that reaches the nisab. (Priyono, 2017). A Muslim who is endowed with wealth by Allah SWT and fulfills certain conditions is obliged to donate part of the wealth to those entitled to receive it (Riyaldi, 2017).

Zakat has an important role in providing assistance to the poor, so that they can improve their quality of life. Therefore, zakat is not only used to fulfill

short-term consumptive needs, but also allocated in a form that has a productive impact (Saprida, 2015). The zakat distribution approach that focuses on the use of funds for business capital or work equipment can provide empowerment to zakat recipients, so that they can improve their standard of living, and may even have the potential to change from zakat recipients (mustahik) to zakat donors (muzakki) (Armiadi, 2020).

The definition of the word "distribution" according to the Big Indonesian Dictionary comes from the word "distribution" which means the act of distributing, sharing, or sending to several parties or certain locations. Meanwhile, the definition of "distribution" itself is the process, method, or act of distributing (channeling). Based on the Regulation of the National Amil Zakat Agency of the Republic of Indonesia Number 3 of 2018, in article 1 paragraph 15, it is stated that "distribution" refers to the distribution of zakat to those in need (mustahik) in the form of use for consumption purposes. Thus, "zakat distribution" refers to the method or process of distributing zakat to various individuals or locations (Safinal & Riyaldi, 2021).

### Zakat Core Principle

Zakat Core Principles (ZCP) are minimum standards that should be applied in the management, regulation, or supervision of zakat. ZCP consists of 18 key principles that can be divided into two broad categories. The first category includes principles that relate to the authority, responsibility, and oversight functions in zakat management, which are contained in Principles 1 to 7. While the second category, namely Principles 8 to 18, provides rules and requirements that relate to the prudent management of zakat by the organization responsible for it (Zahara et al., 2023).

The management of zakat distribution, in accordance with the ZCP in the field of utilization management, involves three main parameters. First, the determination of zakat recipients and its distribution allocation must be in accordance with the standards that have been set in the ZCP. This means that zakat must be distributed to individuals or groups who are entitled to receive it, and the allocation must be in accordance with the eight categories of asnaf as listed in the Qur'an Surah At-Taubah verse 60, namely fakir, miskin, amil, muallaf, riqab, gharimin, fisabilillah, and ibnu sabil. Second, determining the zakat distribution area must comply with the ZCP standard, which prohibits the transportation of zakat to other areas if there are still worthy recipients of zakat in the area of initial collection. Third, the performance of zakat distribution, based on

ZCP, can be measured through two indicators, namely the time required for disbursement and the average amount disbursed, which is calculated using the ratio of utilization to the amount collected, with a formula known as Disbursement Collection Ratio (DCR) (BAZNAS & BI, 2016).

## PREVIOUS STUDY

Several studies have been conducted to analyze the implementation of ZCP in various Zakat institutions. Research Safinal & Riyaldi (2021) analyzed the implementation of ZCP in Baitul Mal of Banda Aceh City and found that the implementation of ZCP has led to increased transparency, accountability, and professionalism in Zakat management. Research by (Mubtadi et al., 2022) analyzed zakat governance and its impact on zakat distribution efficiency. This study used ZCP as a guideline and found that the implementation of ZCP has led to an increase in the efficiency of zakat distribution. Research Diana (2023) which was conducted at the National Amil Zakat Agency (BAZNAS) Regency. analyzed the implementation of ZCP at BAZNAS. The study found that the implementation of ZCP has led to increased transparency and accountability of zakat management in BAZNAS.

Research by Rusydiana & Firmansyah (2017) tried to prioritize the ZCP Principles and also important criteria from each level using the Analytic Hierarchy Process (AHP). There are five core principles of charity principles, which consist of: regulation, oversight, collection and disbursement management, risk management, and audit and transparency. Of these principles, the top priority is regulation followed by audit and transparency.

Research Hamdani et al. (2019) analyzes the implementation of zakat core principles in BAZNAS. The results of this study explain that the most priority problems that need immediate response are in the form of lack of socialization and education about ZCP, BAZNAS must be more accountable and transparent in every report, and BAZNAS must have sharia control. The most priority strategy is the substance of the ZCP that must be implemented, BAZNAS must be formally and financially independent and continuous socialization and education in BAZNAS. The conclusion is that ZCP has not been implemented thoroughly, especially at the regional level BAZNAS.

Maulana & Zuhri (2020) analyzed the implementation of Good Corporate Governance based on the Zakat Core Principle at LAZ Nurul Hayat

Surakarta. The results of the study concluded that LAZ Nurul Hayat Surakarta has carried out fairly good amil governance and the application of the related zakat core principle has been carried out properly regarding amil governance in this institution. Research [Astuti and Prayogi \(2019\)](#) discusses the application of the collection and distribution of funds based on the zakat core principle at the Yatim Mandiri Solo Institution. The results showed that Yatim Mandiri Solo has a fairly good mapping of muzaki and mustahik. There is also good management in collecting zakat funds and distributing them even though they are more productive-based in the distribution of these zakat funds. And Yatim Mandiri Solo has implemented the collection and distribution based on the Zakat Core Principle.

Based on the results of research and monitoring that has been carried out by previous researchers, no scientometric research has been conducted using the NVivo tool related to the topic of zakat core principle. Scientometrics is a study that examines the quantitative aspects of science as a discipline, and conducts statistical analysis to evaluate the development of research in a particular field. Therefore, this research was conducted to complement existing research and fill the gaps of previous studies. The purpose of this study is specifically to look at the development of "zakat core principle" research around the world published by themed journals and look at future research opportunities by formulating a future research agenda.

## RESEARCH METHOD

This study uses Dimensions.ai indexed metadata to analyze data from research publications with the keyword "zakat core principles" based on titles and abstracts published within the time span of 2016-2023. The results obtained are 48 selected articles. The analysis of this paper combines qualitative methods with descriptive statistics. According to [Yusuf \(2017: 328\)](#), qualitative deepening is a research technique that focuses on exploring the meaning, characteristics, symptoms, understanding, concepts, symbols, and description of a phenomenon using many methodologies and narrative styles. Qualitative methods are searching, 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; it studies the techniques of collecting, compiling, and summarizing research data in a statistical discipline. Data must be frequently and adequately 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](#)).

Furthermore, the research process is depicted in the study framework as seen in Figure 1, which describes the methodology used to conduct the qualitative study using NVivo 12 Plus software. NVivo, one of the most popular qualitative data management programs today has its roots in NUD\*IST. Software developers have described it as an improved and expanded version of NUD\*IST3. NVivo has features such as character-based coding, rich text analysis capabilities, and multimedia functions that are essential for qualitative data management. One of NVivo's strengths lies in its high compatibility with research design. The software is not 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 ([Izza & Rusydiana, 2022](#)). Research using Nvivo for SLR analysis in Islamic economics topic can be found at [Izza & Mi'raj \(2023\)](#), [Izza et al., \(2021\)](#), and also [Sunarya & Rusydiana \(2022\)](#).

Finally, data in excel and csv formats were processed and then analyzed using NVivo 12 Plus software to automatically utilize and separate data in files with sentences, paragraphs, or unique text strings by utilizing the autocode wizard. From the sources analyzed then used the Auto Code Wizard to provide results. After the node matrix is created, and the content is coded to the sentiment nodes.



Figure 1: Research Process (QSR International, 2011)

## RESULTS AND DISCUSSION

### Key Information

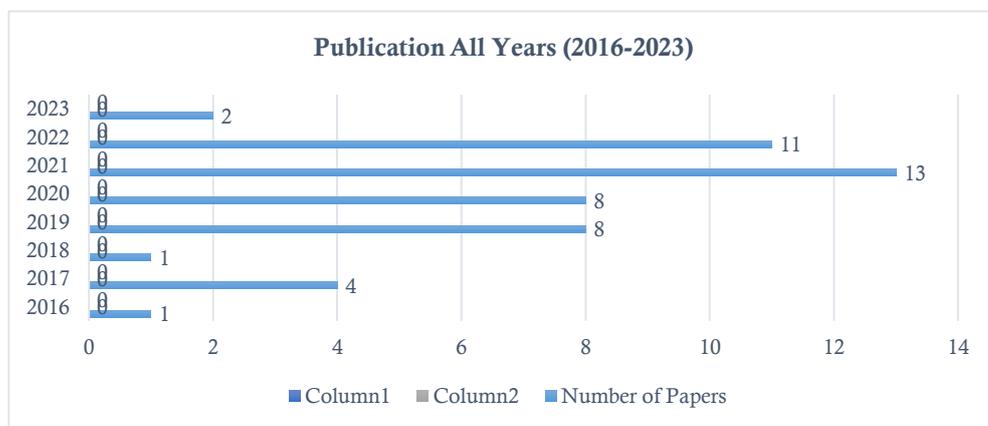


Figure 2: Number of Publications per Year

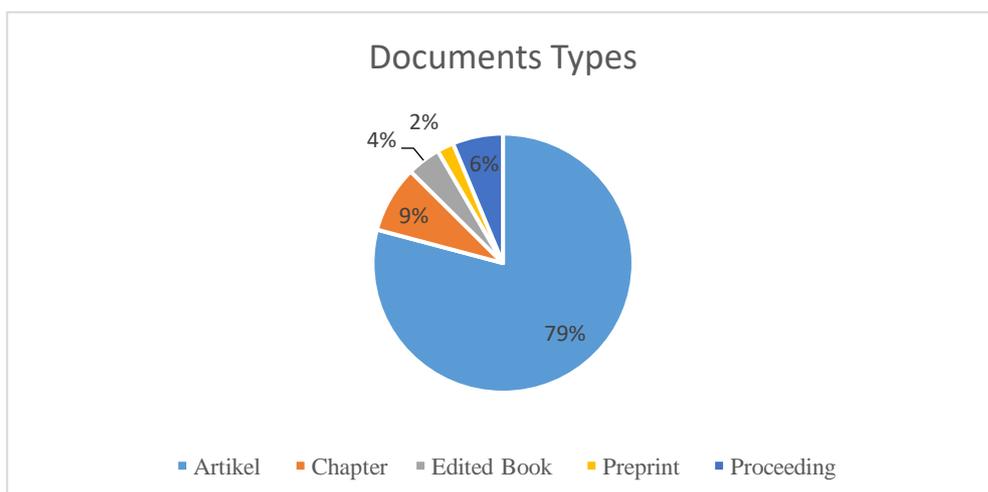


Figure 3: Document Types

An initial analysis of the metadata collected for the analysis of the keyword "zakat core principle" revealed an overview of research articles relevant to this topic. From the initial search results, we managed to identify 48 relevant documents, covering data from an 8-year period, ranging from 2016 to 2023. The number of publications varies within this range, with the lowest number being 1 article, while 2021 being the year with the highest number of publications, with 13 articles. It should be noted that this analysis was conducted in September 2023, so publications for 2023 may not cover the full range of data available. Next, the research articles found were categorized into five main document types.

From the results of this analysis, 79% of all documents were journal articles, indicating that the majority of references used in this study came from reliable sources and were published in the context of scientific journals. While there were also contributions from other document types such as preprints (9%) and proceedings (6%), the main focus of this study was on journal literature, which provides a solid foundation to support reliable research findings and results. As such, this initial analysis provides a better understanding of the literature base that will be used in further research on the core principles of zakat.



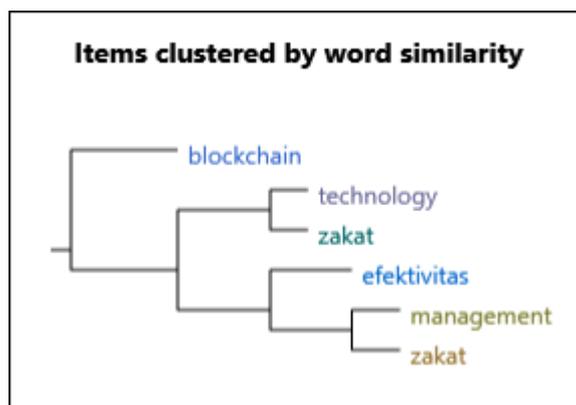
Figure 2: Wordcloud of Zakat core principle

The analysis conducted through the word frequency tool has a key objective, which is to identify and highlight the most dominating and frequently occurring research issues in the literature reviewed. In the context of this study, emphasis was placed on the most frequently used words and terms in the relevant texts. The results of this word frequency analysis are represented in Figure 2, which visualizes the words based on their occurrence rate in the research documents. The size of the words in the visualization reflects their frequency level, so larger words show a higher frequency of occurrence compared to smaller ones.

From the results of the word frequency analysis on 48 publications indexed in Dimensions.ai and focusing on the theme of "Zakat core principle," the

information found through mapping and percentages automatically calculated by NVivo 12 Plus software is valuable. Some of the most dominant words in this study, after the word "zakat core principle," were "effectiveness" (2.49%), "institution" (1.66%), "distribution" (1.66%), and "disbursement" (1.39%). These results provide a clear picture of the focus and important aspects in the discussion of zakat core principles in the scholarly literature.

In addition to these words, the automatic coding results also revealed other interesting terms that may be of interest in further research. Terms such as "program," "distribution," "blockchain," "management," "empowerment," "risk," and "technology" reflect the variety of issues related to the zakat core principles that are the focus of the research.



**Figure 3:** Items Clustered Analysis of Zakat core principle

Furthermore, Figure 3 shows cluster analysis, which is a technique used in exploring and visualizing patterns in the theme of Zakat core principle in general in scientific research by grouping similar or related sources or words using automatic codes from NVivo 12 software based on titles and abstracts. This is used to obtain detailed and comprehensive results so as to determine the research path related to Zakat core principle research. There are 3 research paths that are summarized in the main clusters in general that group words and their interrelationships.

### Cluster 1 Zakat Management

The zakat management cluster is closely related to the zakat core principles in Islam. The analysis of this cluster illustrates how zakat management, including its collection, management and distribution, plays a role in ensuring that the core principles of zakat are effectively implemented. The effectiveness of zakat management, which is one of the main aspects in this cluster, plays an important role in maintaining that zakat is used properly and in accordance with the principles of justice, transparency, and efficiency (Bahri & Arif, 2020; Yuliasih et al., 2021; Muhtadi & Ayun, 2021; Uula & Maziyyah, 2022). This is in line with the core principle of zakat which emphasizes that zakat must be managed properly and used to provide maximum benefits to those in need (Santoso, 2020).

The role of zakat institutions also reflects the relationship with the core principle of zakat. This principle emphasizes that zakat institutions should operate with integrity and adherence to Islamic principles in the management of zakat (Firmansyah & Devi, 2017; Rohmatulloh, 2022). The zakat management cluster highlights the importance of good management in these institutions to maintain public trust and ensure that zakat is used according to its purpose. Zakat distribution is another relevant aspect in this cluster. The

core principle of zakat demands that zakat should be distributed to the entitled fairly and without discrimination (Imtihanah & Zulaikha, 2019; Husaema, 2022). Therefore, good management of the zakat distribution process is key to ensuring that this principle is adhered to.

Overall, the zakat management cluster underlines that effective and professional zakat management is key in implementing the core principles of zakat in daily practice. As such, good management in zakat management supports its correct implementation and conformity with Islamic teachings, which in turn, aims to help those in need and strengthen the role of zakat in reducing social inequalities.

### Cluster 2: Zakat Technology

The zakat technology cluster explores the role of technology in zakat management and how this relates to the zakat core principles in Islam. In this context, technology serves as a tool that enables transformation in the way zakat is collected, managed and distributed.

The use of technology, such as blockchain or digital-based zakat management system, can improve transparency and accountability in the zakat management process (Urfiyya & Sulastiningsih, 2021; Izza & Rusydiana, 2022; Luntajo & Hasan, 2023). The core principles of zakat emphasize the importance of integrity and transparency in zakat practices, and technology can help achieve this goal in a more efficient way (Wahyuni, Haron & Fernando, 2021). By utilizing technology, the tracking of zakat funds can become more open, so that people who give zakat can be assured that their donations actually reach the rightful recipients (Risnawati et al., 2023).

In addition, technology can also accelerate the process of collecting and distributing zakat, which can be in line with the core principle of zakat that emphasizes urgency in helping those in need (Beik,

Swandaru & Rizkiningsih, 2021). By using the right technological tools, zakat institutions can respond quickly to emergency situations or urgent needs. The core principles of zakat also involve values such as fairness and openness in the collection and management of zakat (Bin-Nashwan et al., 2021). Therefore, technology should be applied judiciously to ensure that these principles remain respected.

Overall, the zakat technology cluster highlights the potential role of technology in improving efficiency, transparency and accountability in zakat management. In the context of the core principles of zakat, technology can be a powerful tool to ensure that zakat is used properly and in accordance with its main purpose, which is to help those in need and reduce social inequality in society.

**Cluster 3: Zakat Governance**

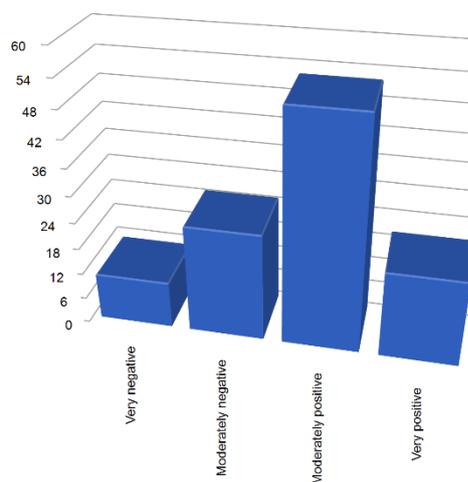
The zakat governance cluster discusses the roles and responsibilities of zakat management institutions and oversight mechanisms in relation to the zakat core principles in Islam. The core principles of zakat emphasize the importance of transparency, accountability and fairness in the management of zakat, and this cluster is very relevant in achieving that goal.

In this cluster, the discussion focuses on how zakat institutions can implement the core principles of zakat in daily practice. The discussion in this cluster includes strict monitoring and reporting to ensure that zakat funds are used in accordance with their purpose, which is to help those in need. The core principles of zakat also emphasize the importance of integrity in zakat management, and the zakat governance cluster highlights the role of such institutions in maintaining a high level of integrity (Saad et al., 2023).

The importance of oversight and accountability mechanisms in zakat management is also in line with the core principles of zakat that require fair and transparent distribution to the rightful recipients of zakat (Sawmar & Mohammed, 2021). This cluster helps explain how good oversight and effective governance practices can ensure that these principles are not only spoken, but also well executed.

Overall, the zakat governance cluster plays a key role in putting the core principles of zakat into practice. In this context, good management and effective governance are important instruments to ensure that zakat is used properly, in accordance with Islamic principles, and that its purpose of helping those in need can be achieved efficiently.

**Sentiment Analysis**



**Figure 4:** Bar Chart of Sentiments of Zakat Core Principle using Title and Abstract

Next, we conducted sentiment analysis on the Zakat core principle theme using automatic sentiment coding from NVivo 12 Plus so that the results presented are objective. In general, the sentiment is shown in Figure 4 in the form of a bar chart.

Sentiment analysis will provide a sentiment expression so that from this result we can know whether the sentiment is positive, negative or neutral (Maysyaroh et al., 2022; Mu'adzah, 2022). In addition, this process uses a scoring system. Each word containing a sentiment has a predetermined score. The content is encoded in a

set of sentiments, ranging from very positive to very negative (Pazmiño et al., 2020; Rusydiana & Izza, 2022). Then from these results, it is carried out to determine the perception of experts on the theme of Zakat core principle.

The results reveal that most have a moderately positive attitude towards Zakat core principle research. This figure explains that 48% of references coded with moderately positive sentiment, followed by 23% references coded with moderately negative, then references coded with very positive sentiment of 19%, finally references coded with very negative sentiment of 10%. From these results, sentiment analysis is expected to be a special study in evaluating the development of the Zakat core principle in the world of research.

Based on the discussion above, there are several key findings that can be identified, there are 48 relevant documents collected over a period of 8 years (2016-2023). The majority of documents (79%) are journal articles, indicating a reliable source. Preprints (9%) and Proceedings (6%) also contribute, but the main focus is on journal literature.

The words that appear most often after "zakat core principle" are "effectiveness," "institution," "distribution," and "disbursement." Other terms such as "program," "distribution," "blockchain," "management," "empowerment," "risk," and "technology" also appear. It provides an overview of the topics and issues that dominate in research on the core principles of zakat.

Research theme clusters divided into 3 clusters. Cluster 1: Zakat Management highlights effective zakat management, the role of zakat institutions, and fair distribution. Cluster 2: Zakat Technology discusses the role of technology in zakat management, especially in improving transparency and efficiency. Cluster 3: Zakat Governance focuses on the responsibilities of zakat management institutions and supervision mechanisms.

Most references have a moderately positive sentiment towards Zakat core principle research. This suggests that there is a rather negative feeling in the literature towards this topic, which could be an area for further research. Overall, this preliminary analysis provides considerable insight into Zakat core principle research in academic literature. The findings can be a solid foundation for further research in the context of zakat core principles, zakat management, the role of technology, and zakat governance. In addition, the sentiment analysis can serve as a foundation for understanding deeper perceptions on this topic within the research community.

## CONCLUSIONS

This study aims to identify and map research related to the extent of the development of Zakat core principles research in the scientific literature. The results show that there are a number of paper publications in the last 8 years from 2016 to 2023 with 48 studies equipped with Digital-Object-Identifier (DOI) indexed by Dimensions. In addition, this review includes metadata information, co-occurrence, and sentiment analysis. This research also found that the number of publications fluctuates from year to year (Figure 1) which indicates that this topic is an interesting topic and should continue to be developed. In addition, various focuses of discussion and cluster analysis that describe the research path in this study include zakat management, zakat technology, and zakat governance.

Thus, the results of this study are expected to be used as a basic reference to see how graphical visualization of the development of research trends in zakat core principles in published scientific research so that it 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 conduct a more complete bibliometric analysis with other types of software. Finally, it should be noted that this study has limitations, namely the time frame is limited and the results offered are still dynamic, in addition to the database used is Dimensions. Suggestions for future research could use better databases such as Scopus, WoS, and other sources for more comprehensive results.

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