

Zakat Management in Indonesia: A Qualitative Analysis using N-Vivo

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This study attempts to map research related to zakat management in Indonesia published by Scopus indexed journals from 2006 to 2023. NVivo 12 Plus was used to conduct thematic review and frequency was used to evaluate 145 publications in scientific literature. The results found that there is a fluctuating number of publications from year to year related to zakat management research in Indonesia 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 zakat management research in Indonesia include Social Justice and Zakat Management in Indonesia, Social Finance and Zakat Management in Indonesia, Effective Zakat Management in Indonesia, and Financial Institutions and Zakat Management in Indonesia. This research can be used as a starting point for experts to build a graphic visualization of zakat management research patterns in Indonesia in published scientific research.

Keywords: Zakat Management, Indonesia, NVivo, Qualitative

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INTRODUCTION

Zakat is one of the obligations for Muslims to distribute some of their wealth in accordance with the terms and conditions of the sharia to certain people (beneficiaries) with the aim of achieving socio-economic justice (Wahab & Rahman, 2012). In other words, in the Islamic economy zakat has the role of equalizing income and wealth distribution to eliminate the concentration of wealth only in a certain group of people (Djaghballou et al., 2018). To achieve this, proper management of zakat is needed. Zakat management involves various activities, including collecting zakat funds, distributing them to the rightful recipients, and ensuring transparency and accountability in the process (Lubis et al., 2019; Fahlefi et al., 2019). It is an important aspect of Islamic finance and plays an important role in supporting welfare particularly for Muslim communities. Zakiy et al (2023) explained that zakat institutions must maintain transparency and accountability to ensure credibility and public trust. In this regard, Islamic governance plays an important role, as it helps regulators and top management make effective policies and minimize conflicts of interest and information asymmetry.

In a number of studies, it is explained that zakat management is very important for several reasons. First, it is an obligation for Muslims to pay zakat, a form of almsgiving that helps support the welfare of Muslims. Second, zakat management helps ensure that zakat funds are collected and distributed efficiently and effectively to the rightful recipients, such as the poor, needy, and those in debt. Third, zakat management promotes transparency and accountability, which are important to maintain public trust and credibility. Fourth, zakat management can help alleviate poverty, unemployment, and other social problems by providing assistance to those in need. Finally, zakat management can contribute to the economic development of the Muslim community as a whole by improving social welfare and reducing income inequality. In summary, zakat management is essential to improve social welfare, reduce poverty, and ensure effective collection and distribution of zakat funds (Najiyah & Febriandika, 2018; Fahlefi et al., 2019; Lubis et al., 2019; Muzakir, 2023).

On the other hand, poor management of zakat can have a negative impact on the zakat institution itself. Sumai et al (2019) explain that poor zakat management can lead to inefficient collection and distribution of zakat funds, which can result in eligible

recipients not receiving the assistance they need. Najiyah & Febriandika (2018) added that poor zakat management can lead to a lack of transparency and accountability, which can erode public trust and credibility. Not only that, Zakat is an important tool for poverty alleviation, but poor zakat management can result in ineffective poverty alleviation efforts (Sumai et al., 2019; Widiastuti et al., 2022). In addition, poor zakat management can result in the waste of resources, including time, money, and effort (Sumai et al., 2019). This can lead to inefficiency and reduced effectiveness of zakat management. In other words, poor zakat management can have negative social and economic impacts, including increased poverty, health difficulties, social problems, and isolation.

However, the implementation of zakat management still faces several challenges and problems that can hinder its effectiveness. Farhan (2017) explains, many people may have limited understanding and awareness of zakat, which may affect the willingness to pay and proper management of zakat funds. In addition, those involved in the management of zakat (amilin) have a rigid understanding of zakat and lack the necessary competence and professionalism, thus impacting the efficiency of the management of zakat funds. Low public trust in zakat institutions, may also affect individuals' willingness to contribute and trust in the proper distribution of zakat funds. Zakat institutions may face challenges related to insufficient funds, lack of expertise in outreach, and inefficient management, which may impact the overall effectiveness of zakat management. Another challenge, according to Azizah (2021) relating to productive zakat management faces constraints related to measuring the development of large-scale businesses and the need for an investment model that can utilize zakat funds effectively. These challenges require innovative approaches, increased transparency, and a better regulatory framework to improve the effectiveness of zakat management.

To answer these challenges, and solve problems in terms of zakat management, research is needed that can specifically examine and map the development of research related to zakat management. One of the analytical tools that can be utilized to deepen this research is NVivo. NVivo analysis can be used to find out and visualize keywords, research developments or research topics on a topic, which in this study is zakat management in Indonesia. A number of studies relevant to this research include Sunarya & Rusydiana (2022) examining the development of

research related to the practice of zakat economic recovery programs, where zakat is one of the Islamic financial instruments that can break the chain of poverty and build welfare. The results showed an increasing trend of research related to zakat as one of the financing instruments in Islamic economics. Of the 500 articles published, most of them mention the potential of zakat in the economy, both in economic growth, community welfare, and others.

Izza & Rusydiana (2022) identified and mapped zakat innovation research. The results found that the number of publications from year to year related to zakat innovation research is still relatively small, thus indicating the need to revive this topic in the world of research. Although publications in Scopus-indexed journals are still few, this topic shows that most have a fairly positive sentiment towards zakat innovation research. In addition, various focus discussions and cluster analysis that illustrate the research lines in zakat innovation research include collection, distribution, development, finance, management, social welfare, governance, system, and SDGs. Finally, it is necessary to expand a more comprehensive discussion on future research related to blockchain by utilizing smart contracts, which are expected to be able to support zakat institutions in improving their efficiency, transparency and accountability. Asman et al (2023) examined more deeply the implications of zakat management in Indonesia through literature so as to obtain answers such as the contribution of solutions in this study. The result in this study is that the management of zakat management must be adjusted to the needs of those entitled to receive it in accordance with the socio-economic conditions of Muslim citizens.

Yahya (2020) explains zakat management in Indonesia from a political and legal perspective. The management of zakat management with a legal political approach is realized in the regulation of zakat management in Indonesia, namely Law No. 23 of 2011 concerning Zakat Management. The results concluded that the existence of BAZNAS is authorized by law as a non-structural institution under the President that has the authority to manage zakat, both the collection, distribution, and development of zakat assets. Then, consequently, tax paid through the central BAZNAS or regional BAZNAS can reduce taxable assets. Finally, BAZNAS has the authority to recommend LAZ and supervise the performance of LAZ at all levels, and the results are reported to BAZNAS. Mujiatun (2018) studied the professional zakat management model in

Indonesia. Her research states that Indonesia, with more than 80% of the Muslim community and a population of almost 300 million, shows great potential for zakat. Therefore, good management is needed so that this huge potential can be utilized as optimally as possible. In Indonesia itself, the government has passed a law on zakat and officially launched official zakat management.

Based on these studies, there is no research that specifically examines zakat management in Indonesia using NVivo analysis. Therefore, this study attempts to map research related to zakat management in Indonesia published by Scopus indexed journals from 2006 to 2023.

METHODOLOGY

As for the analysis of 145 this paper combines qualitative methods with descriptive statistics. Qualitative deepening is a research technique that focuses on exploring the meaning, characteristics, symptoms, understanding, concepts, symbols, and descriptions of a phenomenon using many 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; 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 used 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 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; Izza, 2023; Izza & Mi'raj, 2023).

Finally, the data in excel and csv formats are processed and then analyzed using NVivo 12 Plus software to automatically utilize and separate the data

in the file with sentences, paragraphs, or unique text strings by utilizing the autocode wizard. From the sources analyzed then using Auto Code Wizard to provide results related to the topic of zakat management in Indonesia.

RESULTS

Word Frequency Query



Figure 1. Wordcloud of Zakat in Indonesia

The analysis through the word frequency tool aims to find the research problem with the highest repetition in terms of the searched material. Frequently used words and terms in the text are shown in Figure 1 based on automatic coding. The word size in the word frequency results shows a higher frequency of occurrence than others.

Based on the results of word frequency from 145 Scopus indexed publications on the theme of Zakat in Indonesia obtained from mapping and percentages calculated automatically by Nvivo 12 Plus

Wizard. The words with the highest frequency in the published research after the word Zakat are "management" with a percentage of 1.40%, followed by "social" at 1.15%, and followed by the third highest word, "poverty" at 1.11%. In addition, the automatic coding results also show some other interesting terms such as economic, finance, empowerment, philanthropy, waqf, digital, accounting, income, and others.

Hierarchy Chart

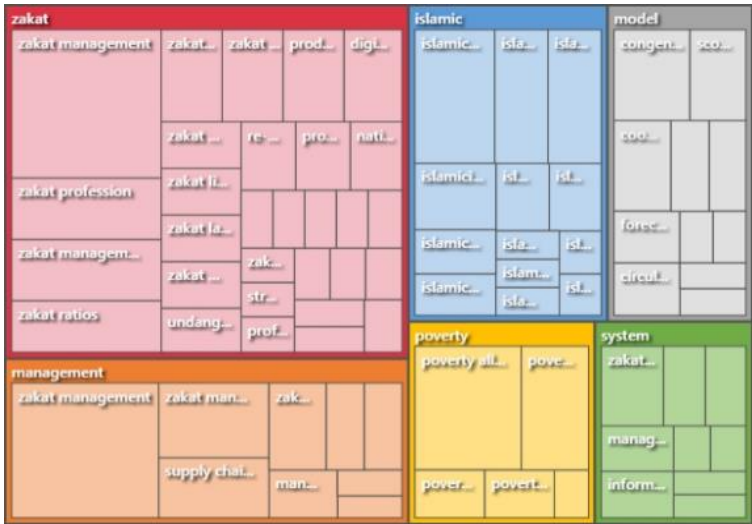


Figure 2. Hierarchy Chart "Title"

Based on the coding, the hierarchical chart on the title automatically generates several relevant words that appear frequently, including zakat, system, poverty,

model, management, and islamic. Among these charts, the word "zakat" has a larger square size than the others.

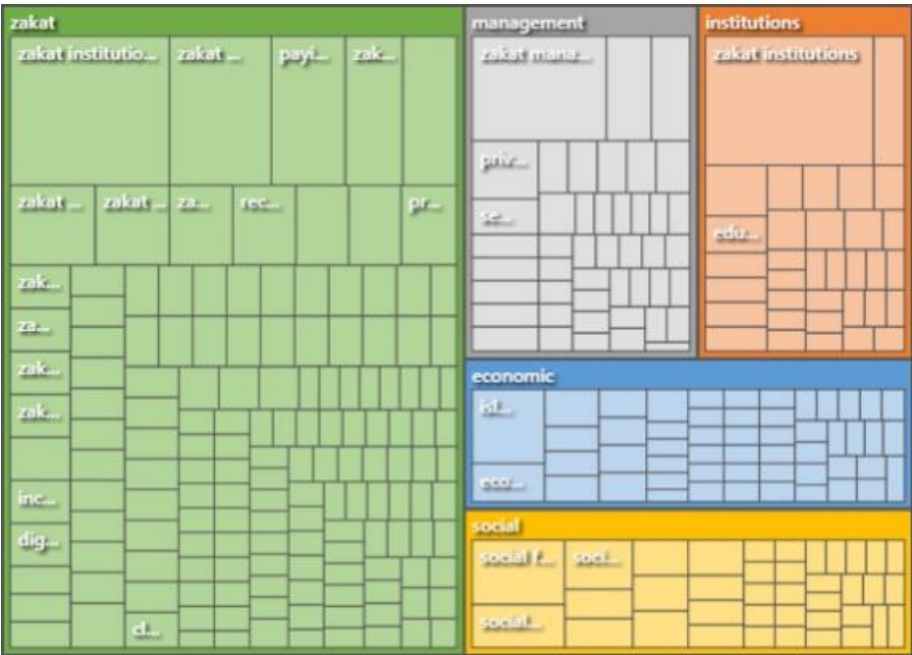


Figure 3. Hierarchy Chart "Abstract"

Based on the coding, it automatically generates a hierarchical chart based on the author's keywords. Figure 3 presents relevant words that often appear

including zakat, management, institutions, economic, and social. The word "zakat" has a larger square size than the others.

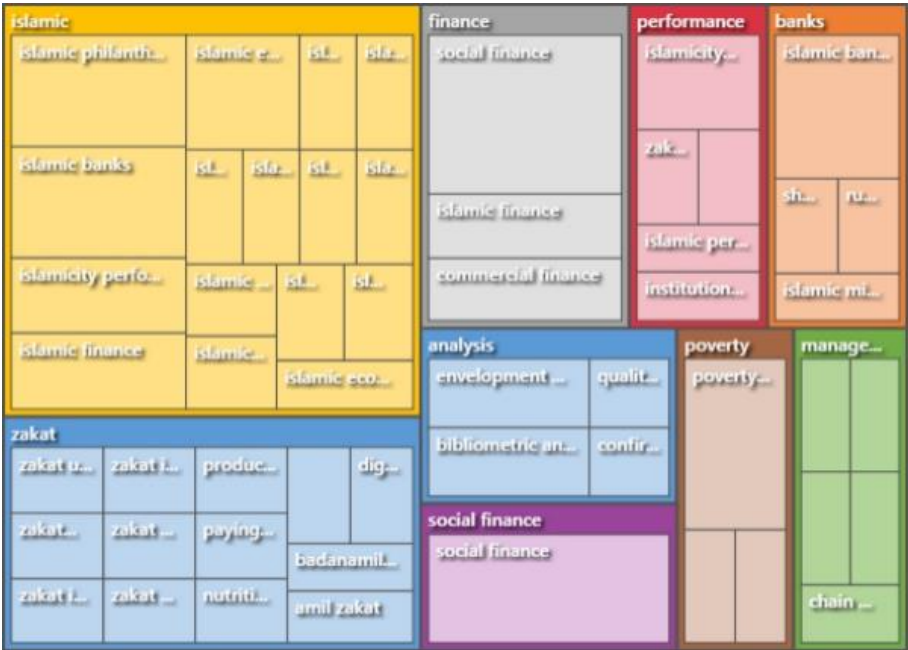


Figure 4. Hierarchy Chart "Authors' Keywords"

Based on the coding, it automatically generates a hierarchical chart based on the author's keywords. Figure 3 presents relevant words that often appear

including zakat, social finance, poverty, performance, management, islamic, finance, banks, and analysis. The word "islamic" has a larger square size than the others.

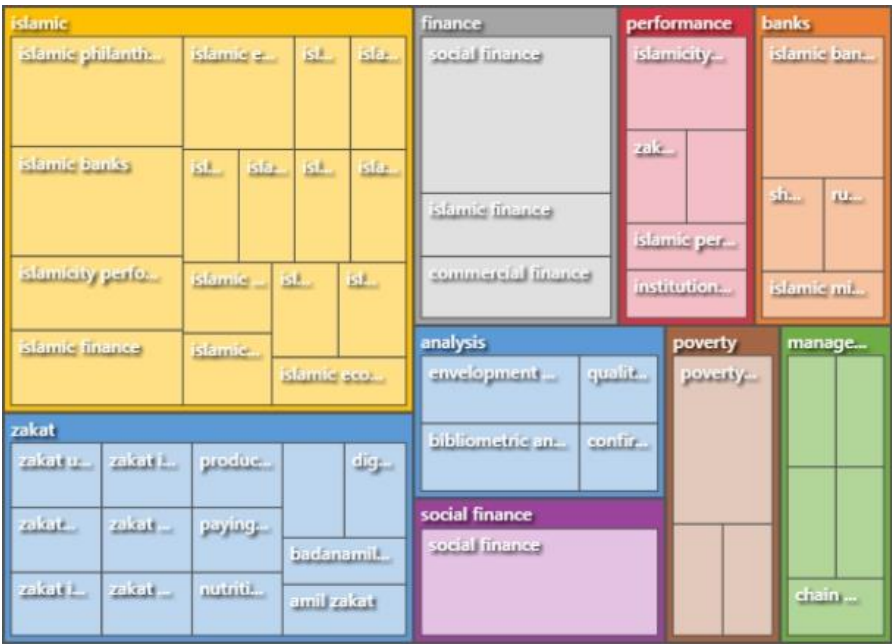


Figure 5. Hierarchy Chart "Index Keywords"

Based on the coding, it automatically generates a hierarchical chart based on the author's keywords. Figure 3 presents relevant words that often appear including zakat, social finance, poverty, performance,

management, islamic, finance, banks, and analysis. The word "islamic" has a larger square size than the others.

Treemap



Figure 6. Treemap of Essential Concerns and Focus of Zakat in Indonesia Theme

The next tool presented from Word Frequency analysis is a treemap. A treemap is a diagram that shows data in hierarchical order, as a collection of nested rectangles with different dimensions, sizes, and shapes. The size shows the number by frequency and percentage. Treemaps are scaled to fit the space offered. The size of the rectangles should be considered in the network's relationship to each other which results in a larger area view at the top left of the chart, versus, a smaller rectangle view at the bottom right (Help NVivo, 2020). From the Word frequency analysis in the form of a treemap generated from this

analysis has shown three different aspects of halal certification or halal assurance in Indonesia:

Concerns are the main concerns in the grouping of related general topics. Among these related topics are zakat, Islam, and Indonesia.

Focus, this section discusses the focus of discussion in Zakat research in Indonesia. The focus discussed is related to management, social, economic, institutions, poverty, performance, distribution, development, community, finance, baznas, income, welfare, digital, and funds.

Cluster Analysis

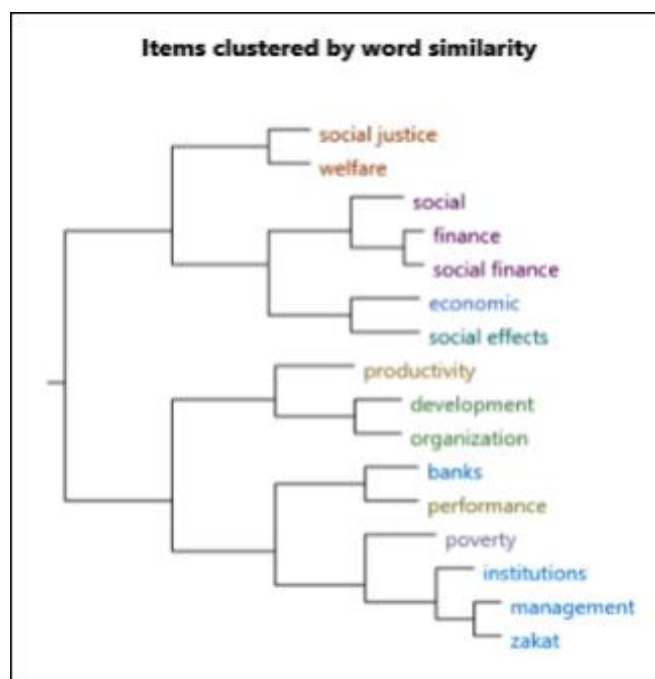


Figure 7. Cluster Analysis of Zakat in Indonesia

Furthermore, figure 5 shows cluster analysis, which is a technique used in exploring and visualizing patterns in the theme of Zakat in Indonesia in general in scientific research by grouping similar or related sources or words using automatic codes from NVivo 12 software based on title, abstract, index and authors keywords. This is used to obtain detailed and comprehensive results so as to determine the research path related to Zakat research in Indonesia. There are 4 main clusters in general that group words and their interrelationships.

Cluster 1 Social Justice and Zakat Management in Indonesia

Aprianto's research (2023) analyzed the role, prospects, opportunities and challenges of ZIS Management Institutions in dealing with the Covid-19 pandemic. This study explains that zakat has the potential to participate in providing assistance, especially in terms of materials. Therefore, good and solid cooperation is needed between the government, the community, and the Zakat Management Organization (OPZIS). Zakat management institutions must carry out targeted and optimal management, utilization, and distribution of zakat, which is expected to help the government and society in overcoming the conditions of the Covid-19 pandemic. The role of OPZIS is to distribute zakat to mustahik which is short-term in consumptive form, such as providing

basic food assistance to people who are in isolation or providing medicines to hospitals in need to treat Covid-19 patients while continuing to implement health protocols for the safety of amil or the impossible. More effective zakat empowerment needs to be done, especially during the Covid-19 pandemic due to the increase in the number of people who need help, so more funds are needed. To support this, innovation is needed in zakat management institutions so that its distribution can be targeted and more equitable.

Sukmana et al (2017) studied the prototype of zakat management system in Indonesia with a social approach. This research explains that giving alms (Zakat) to people in need is an obligation for Muslims to create justice for each other. In Indonesia, there are already several institutions that handle zakat issues, including agencies formed by the government, namely the Amil Zakat Agency (BAZNAS) or agencies formed by the community. Each Zakat institution already has a system used to register Muzaki (Zakat giver) and Mustahiq (Zakat recipient). However, there are some weaknesses in their system. First, the rate of Zakat distribution to the needy is still very low compared to the rate of Zakat revenue, which is around 60%. This is because the Mustahiq data owned by zakat institutions is not real-time due to the lack of officers in searching Mustahiq data. Second, the data between zakat institutions are still not integrated so that it allows

duplication of zakat provision to the same mustahiq. On the other hand, there is a possibility that Mustahiq does not receive any donation at all.

Rahman et al (2018) analyzed the transformation of zakat management from the point of view of capital and its relationship with institutions to empower the community. The results of the study found a theoretical view of capital-based institutional relations in real life. Capital-based institutional relations is part of the continuation of the potential of institutional relations theory to become a theory capable of analyzing capital issues in an institutionally related manner. This theory can enrich the existing theory of organizational sociology and can provide an explanation of the strengths and weaknesses of institutionally related capital.

Cluster 2 Social Finance and Zakat Management in Indonesia

Hasibuan et al (2022) explained the role of BAZNAS Indonesia in managing social finance in poverty alleviation efforts. Poverty is one of the problems that exist in every country, including Indonesia. Indonesia has enormous potential in utilizing Islamic economic instruments, namely zakat, because Indonesia is an Islamic majority country and a country with the largest Muslim population in the world. The great potential of zakat can be utilized by the Indonesian government in alleviating poverty in Indonesia. Badan Amil Zakat Nasional (BAZNAS) is an institution established by the government to collect and distribute zakat. BAZNAS also has special programs for the welfare of the community, namely the existence of economic development programs, improving education, health and humanity. These programs show the seriousness of BAZNAS in alleviating poverty in Indonesia.

Adachi's (2018) research examines the practice of zakat, which is an individualized practice, expanded to include new objectives such as community development or financial inclusion without losing its original spiritual meaning. It also clarifies how an institutionalized approach to zakat management helps develop new theoretical areas of intervention and contributes to community development and empowerment, without compromising the original poverty alleviation program. In Indonesia, zakat management tried to be restructured in a top-down form based on the system implemented in Malaysia and, in 1999, the relevant legislation was enacted. Although many previous studies have been conducted

on zakat due to its fundamental spiritual aspects and social role, macroscopic research on its history from both theoretical and practical aspects is still lacking. The transformation in zakat administration reform, which focuses not only on the discourse of Islamic intellectuals but also the emergence of the Islamic economy as well as the attitudes of its practitioners and management organizations, is important to understand the growth of Islam in Indonesia.

Apriyanti (2017) discussed Islamic accountability in Islamic social finance in Indonesia, whether it relies on the core principles of zakat or the concept of accountability. The results showed that Islamic social finance tends to provide regular financial and non-financial information to stakeholders and the public using Information Technology (IT) including social media (facebook, instant messaging, etc.) in a unique and simple way. Islamic social financial institutions are starting to change the fulfillment of this accountability from traditional to modern by using the internet. However, there are still difficulties in implementing some aspects of zakat core principles due to limited human resources. Therefore, it is still necessary to develop an Islamic social finance system strategy with support and assistance towards the implementation of Islamic social finance accountability in Indonesia. Islamic social finance, such as zakat management institutions must ensure the accountability of zakat management funds received from muzakki. Zakat management institutions must understand the concept of accountability of Islamic social finance institutions, so that they can carry out the accountability process correctly. To ensure the fulfillment of such accountability, zakat management institutions need to implement a good governance framework, the core principles of zakat.

Cluster 3 Effective Zakat Management in Indonesia

Yusup et al (2021) analyzed the extent of collection, management, and distribution of zakat and its effect on the efficiency of zakat distribution by the National Amil Zakat Agency. The effectiveness of zakat management in Indonesia can be seen from the extent to which zakat funds can be collected and distributed properly to the right people (mustahiq) by zakat management institutions. The results of this study indicate that the regulation of zakat has not been fully implemented in practice, so that the distribution of zakat does not have a positive and significant effect on the efficiency of zakat distribution. Then, the role of

zakat management institutions does not significantly affect the efficiency of zakat distribution in Indonesia. Furthermore, zakat distribution and the role of zakat management institutions simultaneously do not have a positive and significant effect on the efficiency of zakat distribution in Indonesia as shown through the results of the significance test (F test) and the coefficient of determination test. In addition, the calculation result of the determination test is only 19.1%, while the remaining 80.9% is another factor that is not studied.

Astuti & Kurniawan (2023) evaluate the effectiveness of managing the distribution of zakat funds optimally so that it can make a significant contribution to poverty alleviation and better welfare. Indonesia has the potential of zakat as a tool to reduce and improve poverty and community welfare. The management of zakat funds certainly has a very vital role in the success of achieving the benefit of the people. The results of this study indicate that the Indonesian National Amil Zakat Agency has been effective in the management of zakat management, both in planning, organizing, implementing, and supervising.

Ardiani et al (2023) investigated the efficiency and productivity of zakat institutions in Indonesia before and during the Covid-19 pandemic using Data Envelopment Analysis (DEA) and Malmquist Productivity Index (MPI). showed that three out of five zakat institutions showed efficiency in different periods. In particular, LAZ Al Azhar shows consistent efficiency both before and during the pandemic, while LAZISNU is efficient in 2019-2020 but experiences inefficiency in 2021. In addition, LAZ Rumah Zakat showed an increase in efficiency in 2020 but decreased to inefficiency in 2021, this was mainly due to the over-distribution of ZIS funds in each institution. These findings highlight the urgent need for standardization and optimization of zakat management to unlock the huge potential in equity and impact during times of crisis, thus providing valuable insights for policy makers and zakat institutions globally.

Other relevant research, namely Adinugraha (2017) examines the optimization of ZIS (Zakat, Infaq and Shadaqah) fundraising through rural community activities. Mahomed (2022) models effective zakat management for 'stans' in Central Asia and builds pandemic resilience. Mutamimah et al (2021) studied a collaborative zakat management framework based on information and communication technology (ICT) to improve zakat management in Indonesia, especially in collection, distribution, and empowerment. Al-Ayubi &

Possumah (2018) evaluated the efficiency of Indonesian Zakat Institution (IZI) including technical, pure technical and scale efficiency using production approach. Lubis & Azizah (2018) discussed the achievement of zakat management system efficiency.

Cluster 4 Financial Institutions and Zakat Management in Indonesia

Ibad et al (2023) determined the development map of research on Zakat Management in Islamic Financial Institutions. The results showed that the number of publications increased significantly every year. And based on the mapping results using the VOSviewer application, research on Zakat Management is divided into 11 clusters and 133 items. Meanwhile, based on the results of the literature study, there are 3 main themes related to Mobile Banking in Islamic and Conventional Financial Institutions. Hakim et al (2019) explored and designed Sharia Governance Standards (SGS) for Zakat Management Organizations. The results revealed that the majority of respondents in this study expressed their agreement with the draft SGS for ZMOs. However, the Delphi test showed that the p value of the agreement reached was less than 0.5, meaning that the consensus among respondents regarding the SGS for ZMOs was very strong.

Rizki (2019) examines the management and distribution model of ZAKAT through Sharia Financial Institutions (LKS) using the Peer to Peer Lending (P2PL) method. The results concluded that the Peer to Peer Lending (P2PL) method is effectively used to manage mustahiq funds in sustainable investment instruments. That is by collaborating between the Amil Zakat Institution (LAZ) and the Sharia Financial Institution (LKS). Where LAZ represents mustahiq as a lender or investor, and LKS as a place to connect borrowers or borrowers. To implement the P2PL method, LKS began to optimize information technology in managing zakat funds. This is done by creating a platform as an activity between lenders and borrowers. Therefore, the P2PL method can provide benefits for LAZ and LKS, namely for LAZ, zakat productive funds will be well managed by LKS professionals, so the potential for fund development is greater than if managed by LAZ. For LKS, in addition to profit sharing benefits, many mustahiq in the area will open savings in LKS and use LKS facilities in financial services.

Amalia (2017) developed and proposed a conceptual model to formulate sharia governance of zakat management in Indonesia. The results concluded

that good governance in zakat institutions as public organizations needs to be placed within the framework of fulfilling sharia values. Then good governance in zakat institutions in Indonesia has been well implemented in several aspects of zakat regulation. However, some other aspects have not been implemented comprehensively. There are several problems in zakat regulations, among others, the limited guidelines and standardization in terms of zakat collection, distribution, supervision, and audit.

Ascarya & Sakti (2022) designed an appropriate micro fintech model for Islamic microfinance institutions (IMFIs), particularly Baitul Maal wat Tamwil (BMT) in Indonesia, thus enabling BMTs to optimally combine Islamic social and commercial microfinance. The first result shows that the micro fintech tools needed by IMFIs/BMTs are digital banking, payments, peer-to-peer (P2P) financing, P2P social, and e-commerce. These can be developed by BMTs themselves or with APEX or Associations, which can also collaborate with fintech companies specializing in micro fintech, by applying an offline to online approach. This means that commercial funding as well as social fundraising for zakat and waqf will be done online, while commercial financing for micro and small business customers as well as zakat and waqf disbursement will be done offline. The second result shows that limited open ecosystem and hybrid ecosystem are the most appropriate micro fintech ecosystems for IMFI/BMT, with various alternative models. In addition, the private closed ecosystem favored by BMT will be feasible if all criteria show improvement in the future.

CONCLUSION

This study aims to identify and map research related to the extent of zakat management research development in Indonesia in scientific literature. The result shows that there are 145 paper publications from 2006-2023 with Scopus indexed Digital-Object-Identifier (DOI). In addition, this review includes metadata information, co-occurrence, as well as sentiment analysis. This study also found that there is a fluctuating number of publications from year to year related to zakat management research in Indonesia which indicates that this topic is an interesting topic and should continue to be developed. In addition, various focus of discussion and cluster analysis that explain the research path in zakat management research in Indonesia include Social Justice and Zakat Management in Indonesia, Social Finance and Zakat

Management in Indonesia, Effective Zakat Management in Indonesia, and Financial Institutions and Zakat Management in Indonesia.

Thus, the results of this study are expected to be used as a basic reference to see how graphical visualization of the development of zakat management research trends in Indonesia 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 in that the time frame is limited and the results offered are still dynamic. Suggestions for future research could use better databases and other sources for more comprehensive results.

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