
Zakat Policy and Regulation: A Review

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This study reviews the Zakat policy in Scopus indexed journals. This analysis uses descriptive statistical analysis based on 92 selected papers related to the Zakat policy from national and international journals. All samples of published journals have been published until 2022. The export data is then processed and analyzed using the VOSviewer application program to find out the bibliometric visualization map to develop Zakat policy research. The results of this bibliometric mapping research show a map of the development of research in Zakat policy. The most popular keywords are zakat, poverty alleviation, and economic growth. The most famous author is Wahid H. The most popular institution is Accounting Research Institute (ARI). The most popular country is Malaysia. In addition, this study also finds several issues that are widely discussed in the literature regarding zakat policy in Indonesia.

Keywords: Zakat, Policy; Literature Review; VOSviewer

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INTRODUCTION

Zakat is one of the wealth responsibilities of Muslims. Zakat is classified into fitrah zakat, mal zakat, and professional zakat. Every Muslim is expected to pay their zakat fitrah before Eid. The zakat mal and professional zakat are deferred until the nishab (the bare minimum amount that a Muslim must possess before being obligated to give zakat) and haul (the time limit for property ownership exceeding one year) are met; this is done to close the economic divide between rich and poor. Zakat is critical to the growth of the Indonesian economy due to its role as a function of wealth distribution (Friantoro & Zaki, 2019; Nugroho & Nurkhin, 2019).

Zakat is the third of Islam's five pillars and is a monetary obligation. This instrument imposes an annual tax of 2.5 percent on a Muslim's productive wealth once they reach the nishab (specified threshold) and haul (one year) (Hudaefi & Beik, 2021). The Islamic rule governing zakat demonstrates the need to utilize zakat to aid in the recovery process following the impact of COVID-19. According to the Alquran letter At Taubah verse 60, there are eight zakat recipients, including the destitute and needy, whose numbers are increasing throughout the epidemic; they could be the primary beneficiaries of zakat benefits for COVID-19 aid (Hudaefi et al., 2021). Additionally, zakat funds can be used to create public amenities accessible to the community (Hudaefi, 2020).

The advancement of technology, particularly in finance, is one type of innovation that can be maximized to make zakat collecting easier (Nailah & Rusydiana, 2020). Numerous zakat organizations throughout the world have pioneered the development of online platforms with mobile applications, one of which being the Indonesian zakat institution, BAZNAS (Hudaefi et al., 2019). BAZNAS partners with fintech firms to provide financial services and offers a quick response (QR) code to facilitate zakat collection, particularly during the COVID-19 pandemic. This demonstrates the critical function of zakat institutions in resolving socio-economic challenges, even during the COVID-19 pandemic (Hudaefi & Beik, 2021).

When Islamic financial mechanisms are employed economically and adequately, Muslim countries can assist those in need of necessities (Syed et al., 2020). Numerous studies have established that the use of zakat to combat COVID-19 adheres to sharia standards, with zakat payments distributed during this epidemic assisting medium and lower-income populations impacted by the economy (Kadir et al., 2020).

This study aims to map the zakat policy literature and overview the scientific literature published in major worldwide journals indexed by Scopus. This research will describe indications that are critical for comprehending the creation and impact of research, such as keywords, authors, institutions, and countries. This study then visualizes and evaluates the co-authorship and co-occurrence network of keywords. This research trend can guide professionals and researchers seeking to identify new directions for future research and policy advances.

This research is organized as follows. The second section examines the literature review in general. The third section explains the process. The fourth section summarizes and displays the findings and analyses. The fifth section is the conclusion of the document, in which the critical points and recommendations are outlined.

LITERATURE REVIEW

Zakat is one of the five fundamental tenets of Islam. Zakat carries different linguistic, religious, and legal meanings. Zakat is an Arabic phrase that refers to cleaning or purifying dirt or filth. It refers to the spiritual purification that occurs as a result of the zakat gift. Zakat is a legal term that conveys property to selected individuals under prescribed circumstances. Muslims are expected to pay a specified portion of their income (based on specific cases and criteria) to al-mustahik (recipients) with the primary purpose of establishing socio-economic justice (Wahab & Rahman, 2012).

Zakat is widely recognized as a pillar of Islam and its immense root, as both the Noble Qur'an and the Sunnah make apparent. Allah declared in Surah Al-Baqarah: 43 and also in Surah At-Tawbah: 5 of the Qur'an. According to the Prophet (PBUH), "Islam is established on five principles: testifying that there is no deity, but Allah and Muhammad, His Messenger; performing required congregational prayers on a regular and perfect basis, and paying Zakah." Additionally, Abu Bakr As-Sidiq, the first Caliph following Allah's Messenger, remarked, "By Allah, I will confront those who establish a division between Prayer and Zakah." Muslim scholars unanimously agree that zakat is the third pillar of Islam. It is an obligatory deed that anyone who denies this is considered a disbeliever and that those who refuse to provide it suffer persecution. Zakat is a one-of-a-kind form of social security. Without a doubt, contemporary economists regard it as a crucial source of economic health (Djaghballou et al., 2018).

Zakat is a fundamental pillar of Islamic economics since it balances the rich and poor and supports its overall economy. Given its charitable character, the Zakat institution is vital and strategic in supporting the government with COVID-19 recovery. This position applies to various fields, including health, economics, social work, Islamic preaching, and education (Hambari et al., 2020).

Zakat is the most powerful Islamic philanthropic system. It is a form of income redistribution. As the third pillar of Islam, zakat is a type of prayer that contains social and commercial transactions. Zakat for muzakki (zakat givers) is a form of submission or devotion that demonstrates how Allah fundamentally owns every human being's property. Zakat relieves mustahiq (zakat recipients) of economic burdens and increases the brotherhood between mustahiq and muzakki in muamalah. Zakat is a tool that assists mustahiq in addressing financial concerns, but it may also be used to balance the sectors of the national economy (Rustyani & Rosyidi, 2018; Wahab & Rahman, 2012).

Among the recommendations for the zakat institution is the sponsorship of a study involving the creation of a COVID-19 vaccine to halt the virus's spread. COVID-19 epidemic has a harmful influence on the economy. The impact is more significant on microbusinesses than on larger organizations. Entrepreneurs suffer closures or revenue declines due to the loss of numerous supporting industries, such as retail and transportation. They now require support to continue operating their business. Since this is a component of distributing productive zakat, zakat groups can assist small businesses. In essence, zakat is allocated in two ways: consumptive and productive. Institutions that administer zakat do so in several ways. One of them is the distribution of zakat in business capital to effective zakat recipients. Thus, it is apparent that zakat is crucial in assisting in the healing process following the COVID-19 pandemic (Hamed, 2020; Hudaefi et al., 2021; Umar et al., 2021; Yasin, 2021).

In Indonesia, zakat management organizations are classified as either government-run BAZ (Badan Amil Zakat/zakat management agency) or community-run LAZ (Lembaga Amil Zakat/zakat management agency). The government must launch a LAZ to exist and operate. This is crucial since operationalizing LAZ would necessitate public funding. Furthermore, documentation of zakat contributions to LAZ may qualify as a tax deduction (Hudaefi & Beik, 2021; Rustyani & Rosyidi, 2018).

METHODOLOGY

In the bibliometric literature, the most significant concern is building bibliometric maps. Bibliometric mapping is a research topic in bibliometrics (Börner et al., 2003; Boyack et al., 2005; Klavans & Boyack, 2006b). Two distinct bibliometric aspects are the construction of the bibliometric map and the graphical representation of the map. Research related the effect of differences on similarity measures, and they were tested with different mapping techniques (Ahlgren et al., 2003; Klavans & Boyack, 2006a).

Most articles published in the bibliometric literature rely on simple graphical representations provided by computer programs. The visual representation of bibliometrics has received less attention. However, some researchers seriously study the problems related to graphical representation (Chen, 2003, 2006). This study uses published data from various scientific journals and other sources with the research theme of Zakat policy. The search results obtained 92 articles published during the research period from 2018 to 2021. Other studies using bibliometrics in Islamic economics and finance research have been carried out among researchers, for example As-Salafiyah et al., (2021), Srisusilawati et al., (2021), Rusydiana (2021), Laila et al., (2020), Marlina et al., (2021), Rusydiana et al., (2021), and Taqi et al., (2021).

RESULTS

In addition to various types of documents, various published journal papers, both indexed and unlisted, are also registered as long as they have relevance to the theme of this research, namely the Zakat policy.

Co-Authorship Analysis

Bibliometrics is based on the calculation and statistical analysis of scientific output in articles, publications, citations, patents, and other more complex indicators. It is an essential tool for evaluating research, laboratory, scientific activities, specialization, and country performance. After establishing the background for bibliometric development, the report presents the database from which the bibliometric was created and the leading indicators used.

Mapping is a process that allows one to recognize elements of knowledge and their configuration, dynamics, interdependencies, and interactions. The results of the keyword mapping analysis become the basis for mapping together important or unique terms contained in specific articles. This section will present a

mapping of 92 journal publications with the theme of Zakat policy.

Furthermore, the bibliometric results will be displayed based on the authors, organizations, and country sub-themes.

Co-authorship Authors

The VOSViewer software can find authors' bibliometric mappings on the theme of the Zakat policy related to Islamic economics and finance. The author, who has a more extensive form, indicates that the author writes more journals on themes related to the Zakat policy. The author's bibliometric mapping can be seen in the image below.

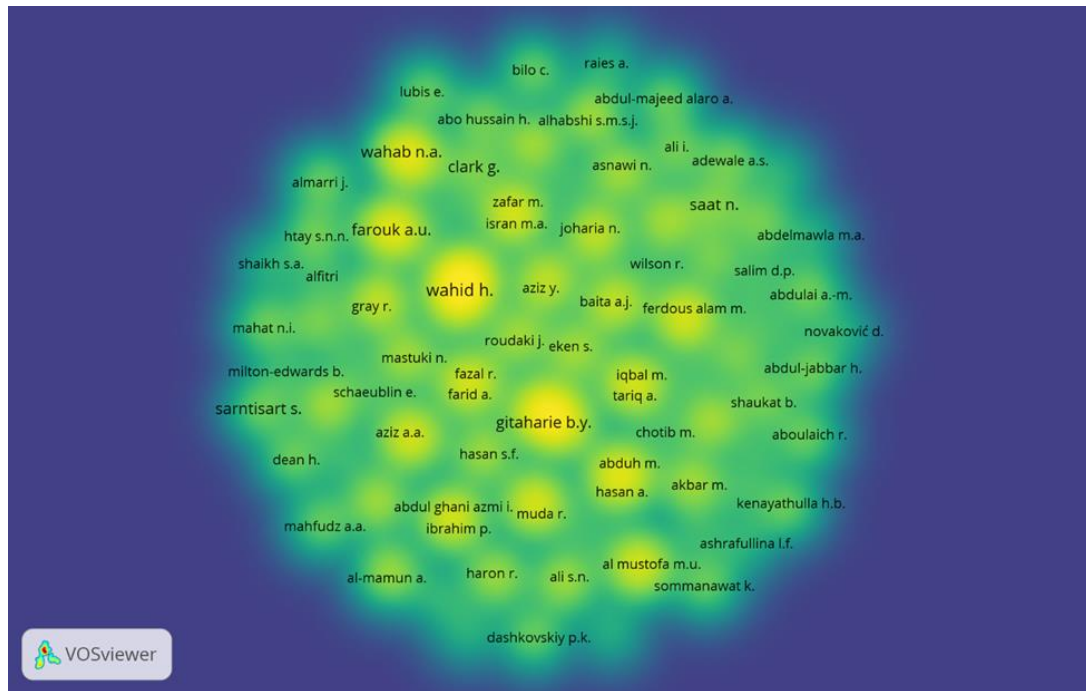


Figure 1: Bibliometric Author Mapping

Co-authorship analysis is based on the interrelationships between items determined by the number of documents co-authored by the authors. One type of co-authorship is the author's analysis unit. In this analysis, the software will process the entire literature to find a cluster description of the authors who have published their research on the theme of the Zakat policy.

The results of software processing will display the author's name in a yellow circle of light, also known as density visualization. The same cluster indicates related authors. The names in each of these clusters indicate that they collaborated in their research. The size of the circle also shows the number of papers written by the authors. The more glowing the yellow light circle shows, the more paper the author has written.

Based on the picture above, several authors collaborate in writing journals with the Zakat policy. The author generates many clusters in research themed Zakat policy. The names that appear are the authors collaborating in their research. Based on the results

displayed, the author's name that emerged as the most famous writer was Wahid H., Gitahae B. Y., etc.

Wahid H. wrote a paper entitled 'Localization of zakat distribution and the role of the mosque: Perceptions of amil and zakat recipients in Malaysia.' His study aims to ascertain amil and zakat beneficiaries' attitudes on the proposed localization of zakat distribution and the mosque's role. His analysis begins with the notion that localizing zakat distribution increases efficiency and aids in poverty alleviation. Additionally, it is theorized that to achieve persistent poverty eradication, the mosque should serve as a local Muslim institution with a solid connection to the local Muslim community. Using this methodology, the authors test the link between the variables involved. They discovered that amil has a favorable response to the proposed localization of zakat distribution through the mosque. Additionally, a positive correlation exists between perceived zakat localization and the mosque's involvement (Wahid et al., 2011).

Co-authorship Organizations

The VOSviewer software can find the bibliometric mapping of authors' organizations on the theme of the Zakat policy related to Islamic economics and finance. Organizations larger in size and lighter in

color indicate that many authors come from these organizations and produce journals on themes related to the Zakat policy. The bibliometric mapping of the organization's origin can be seen below.

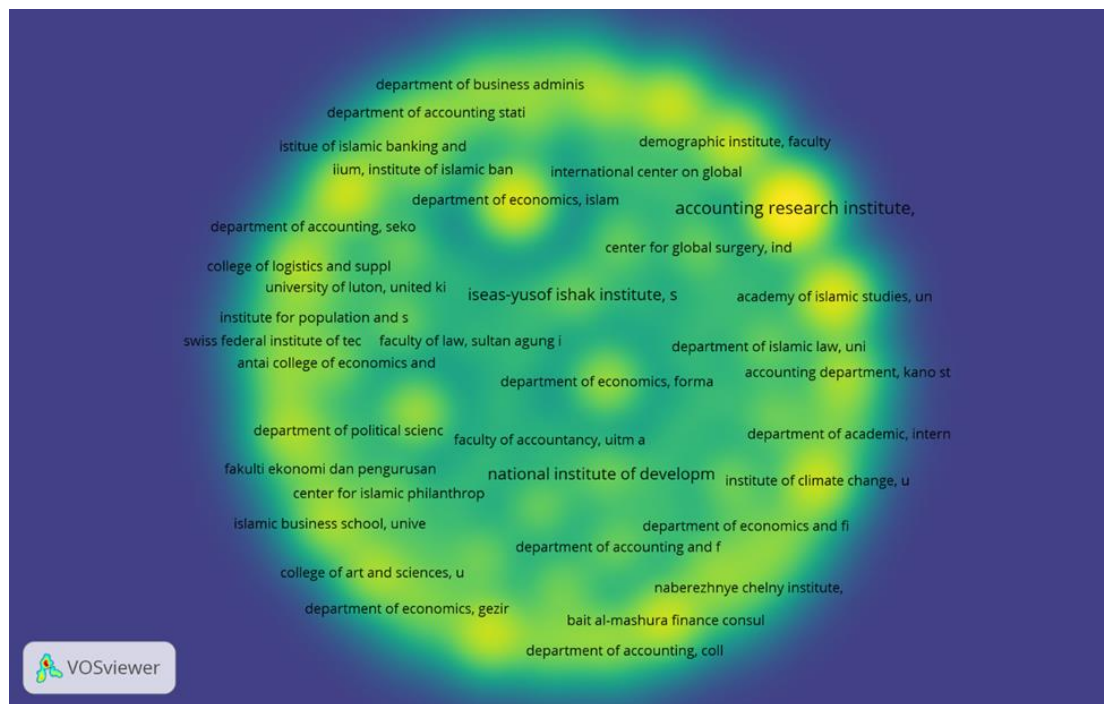


Figure 2: Bibliometric Organization Mapping

Co-authorship organization is one of the units of analysis in the co-authorship analysis type, which is incidentally determined based on the number of documents co-written by the authors. This bibliometric result provides an overview of the most popular author-affiliated institutions in the literature on the Zakat policy theme paper; in other words, this image shows the most productive institutions in the publication of Zakat policy papers.

Processed software results can be shaped like bibliometrics in general, namely in colored circles with links between items if there is a connection or collaboration between the two items. In this picture of the co-authorship organization, the results used are generally in the form of density visualization. Each item of the institution's name is depicted in a yellow circle without showing the relationship between items. The bigger the glow, the higher the density and the greater the number of papers produced by authors affiliated with the institution.

Based on the analysis results using VOSviewer on journal publications with the theme of Zakat policy, there are many clusters sorted by the author's home

institution. The organization with the most authors in journals with the Zakat policy is the Accounting Research Institute (ARI) - Universiti Teknologi MARA, which is indicated by the largest circle and the brightest color in the image above.

The program's objective is to educate students to conduct high-quality research in Accounting broadly defined. As a HICOE, ARI has a robust research culture that includes an active seminar series, publications, and unique visits. Additionally, it maintains tight ties with eight centers of excellence (CoEs).

Students enrolled in the postgraduate program in accounting (by research) must attend research workshops and seminars provided by the postgraduate office, professors, and ARI. Students will propose a research project during their first year in the second semester. Students are also encouraged to engage in appropriate international workshops and colloquia early.

The faculty supervisory committee and the postgraduate studies coordinator assess students' progress regularly (research). Each postgraduate student is assigned a primary supervisor and a secondary

supervisor. They have the authority to appoint one external supervisor who is not affiliated with UiTM.

Co-authorship Country

The VOSViewer software can also find the bibliometric mapping of countries in the Zakat policy theme related to Islamic economics and finance. The

country's bibliometric mapping can be seen in the image below. At the same time, the thin lines in the picture indicate that the authors are interrelated. Countries with a larger shape suggest that the country writes more journals on themes related to the Zakat policy.

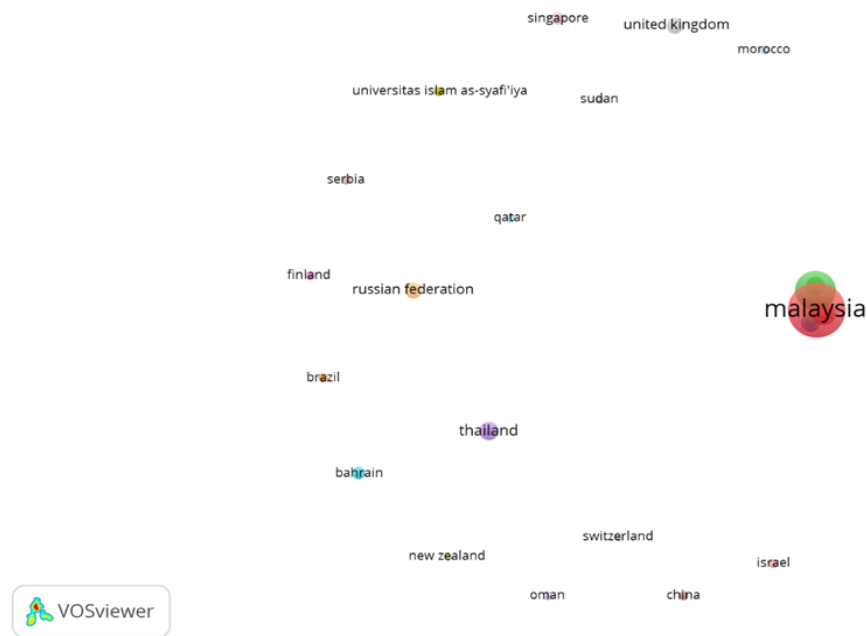


Figure 3: Bibliometric Country Mapping

In the type of co-authorship analysis, another unit of analysis that can be generated is co-authorship countries which show the names of the most popular countries in the publication of the Zakat policy theme paper. It is calculated from the number of times the number of countries that are the object of study. The most popular countries can be calculated based on the number of authors from that country or papers conducting studies.

In this study, the countries listed and emerged from the processed software are based on the number of authors from that country. Based on the co-authorship country above, the results shown are network visualization in the form of a circle. Furthermore, if there is a collaboration between one government, each item will be related and colored based on its cluster division.

Based on the analysis results using VOSviewer on journal publications with the theme of Zakat policy, there are many color clusters if sorted by the countries that produced the journal. Based on the results of an analysis using VOSviewer on journal publications with the theme of Zakat policy, the country that has the most journals on the theme of Zakat policy is Malaysia in the red circle, indicating that in the development of

literature, its most significant role is by publishing papers in large quantities and collaborating with many countries.

Among the papers published by affiliated journals in Malaysia, case studies using Malaysia and authors from Malaysia, namely the paper entitled 'Fiscal Policy in an Islamic Economy and the Role of Zakat,' this paper was written by Mohammed B. Yusoff from IIUM and published by IIUM Journal of Economics and Management. Zakat is incorporated into a simple macroeconomic model of an Islamic economy, and the author explores the importance of zakat in determining national revenue. According to the reduced form aggregate consumption function, the determinants of consumption include zakat expenditure, taxes, income, and individual asset holdings. Through discretionary and non-discretionary fiscal policy, zakat could be employed as a counter-cyclical policy. Discretionary fiscal policy is implemented by adjusting the zakat amount distributed to recipients. The government cuts zakat expenditures during the growth phase of the business cycle to close the inflationary gap. This action contributes to the Baitul-zakat Maal's excess. Similarly, zakat expenditure could be boosted by utilizing the zakat surplus collected during boom years to stimulate aggregate spending and

economic activity during downturns. As a result, the author suggests that zakat could supplement taxation and government spending as instruments of policy stabilization (Yusoff, 2006).

Co-occurrence Analysis

Furthermore, the bibliometric results will be displayed based on the sub-theme, namely all keywords.

Co-occurrence All Key Word

VOSViewer can also find a bibliometric mapping of the most used keywords in the Zakat policy theme related to Islamic economics and finance. Keywords with a more extensive form indicate that the word is used more in journals related to the Zakat policy. The bibliometric mapping of the keywords used can be seen below.

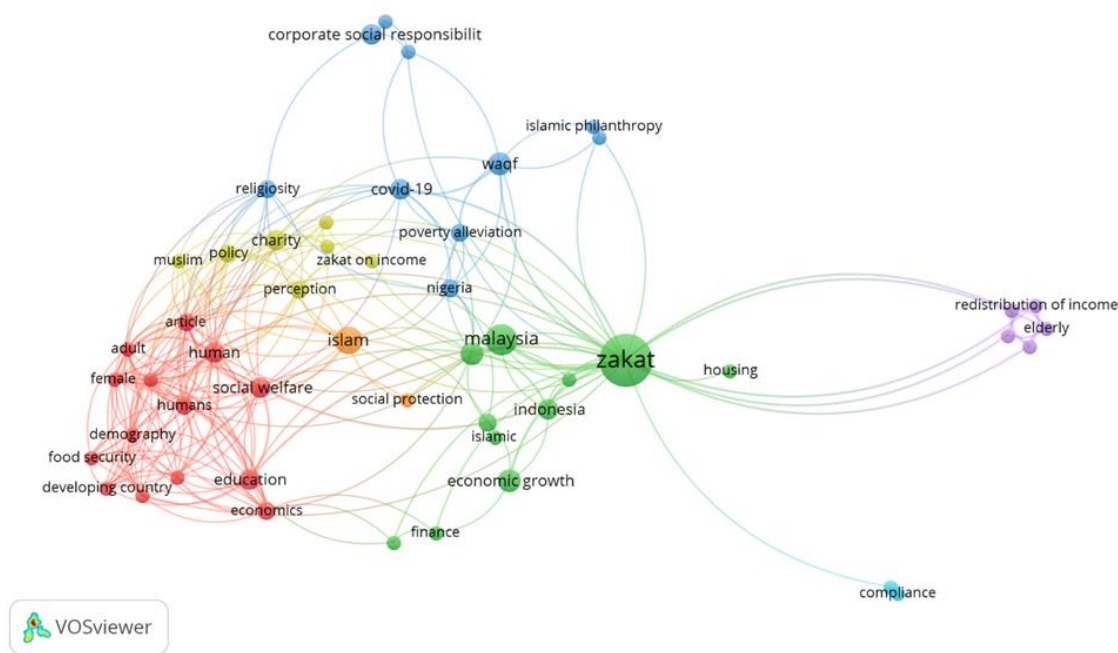


Figure 4: Bibliometric Keyword Mapping

In addition to co-authorship, VOSviewer software can display bibliometric results with co-occurrence analysis. This type of analysis is carried out based on item relatedness determined by the number of documents that appear together. So that in the results of the co-occurrence image with the analysis unit of all keywords, all the words used in each paper will be analyzed by software to classify the level of occurrence then, the relationship between words to the division of word grouping clusters.

Network visualization provides an overview of the relationship between one keyword and another based on the occurrence level. The figure is a form of network visualization that displays images in specific frames (either circles or rectangles) and is colored based on their clusters. It will appear which keywords are used the most and exist but are not yet widespread. The co-

occurrence of all keywords figures is the same as in the previous figure.

Based on the analysis results using VOSviewer on keywords themed Zakat policy, many clusters are interrelated with other keywords. Keywords that have the same color indicate a very close relationship. The most widely used keywords in journals with the Zakat policy are Zakat, Islam, and Economic Growth, which are pretty significant and related to other words. Other popular keywords are poverty alleviation, income redistribution, social welfare, and policy.

Among the research that directly mentions these famous words is a paper entitled zakat as a poverty reduction mechanism among the Muslim community: A case study of Bangladesh, Malaysia, and Indonesia' Poverty alleviation continues to be the primary objective of policymakers in Islamic societies. Zakat is an Islamic faith-based institution underutilized in many

impoverished Muslim nations for poverty reduction. Through zakat, the global Muslim community may play a critical role in alleviating the injustice of global poverty. According to the World Bank, nearly 3 billion people live in poverty, and 46 million more would fall below the poverty line of US\$1.25 per day as a result of the current global economic disaster and weak economic growth rates. 35% of this population are Muslims from Islamic nations.

Given that zakat is one of Islam's foundations, it is fair to believe that Muslim policymakers should pay close attention to it. That is not the case in many Muslim nations, and this paper will demonstrate that not all Muslim countries take zakat seriously in their poverty-fighting strategies. The authors then focus on the role and impact of zakat in three Muslim nations (Bangladesh, Malaysia, and Indonesia), comparing countries that practice zakat to those that do not.

FINDINGS

Zakat is an essential Islamic philanthropic system. It is a form of income redistribution. As Islam's third pillar, zakat is both a prayer and a form of muamalah. Zakat for muzakki (zakat givers) is a form of obedience or devotion that demonstrates how Allah fundamentally owns all human property. Zakat relieves mustahiq (zakat beneficiaries) of economic burdens and increases the brotherhood between mustahiq and muzakki in muamalah. Zakat is a tool that assists mustahiq in addressing economic concerns, but it may also be used to balance the sectors of the national economy (Rustyani & Rosyidi, 2018; Wahab & Rahman, 2013).

Zakat has been acknowledged as a social institution and a means of improving the socio-economic well-being of Muslims. Zakat was established as a social institution by establishing Zakat Collection and Distribution Units and the appointment of Zakat officials at the state level to administer Zakat rules and regulations. Zakat can then speed up its goal of eradicating poverty in the Muslim world by making income from industrial, commercial, and financial activities zakatable (Ismail & Masturah, 2014).

The most crucial part of regulating the use of zakat funds, which cannot be disregarded, is the role of zakat amil (managers) in the Zakat Administration Organization as trustees for managing zakat funds. If the zakat amil manages it well, it can significantly impact other mustahik ashnaf (types of receivers). However, suppose the zakat amil is incapable of successfully managing it. In that instance, it is considered that the

other ashnaf mustahik rights would be infringed, defeating the aim of zakat amil. In other words, the most crucial component of zakat is how money (management) is handled to increase production. Methods for performance management must be developed (Parisi, 2017). This is an endeavor to ensure those charged with zakat management.

In the context of mandated zakat legislation, the issue of non-compliance becomes critical since it shapes stakeholders' perceptions. Compliance with sharia principles affects and boosts a business's reputation. As a result, when a company's reputation improves, its stakeholders become increasingly concerned. Concern for stakeholders results in a company's competitiveness through factors such as shareholder loyalty and company protection. Competitiveness results in operational efficiency, cost reductions, and increased earnings for shareholders (Kusriyah, 2020).

Each country has its zakat laws governing zakat deduction. Certain governments regulate whether zakat is deductible from taxable income, deductible from tax debt (tax rebates), or zakat is not deductible from tax (Munandar et al., 2019).

In Indonesia, the implementation of Law No. 23 of 2011 on Zakat Management emphasizes the merger of public and private zakat operators. Further measures are required, such as coordinator and capacity development, internal education on zakat integration, human resource monitoring and evaluation, and commitment building among zakat operators. Additionally, zakat management standard operating procedures (SOP) development, zakat legislation information dissemination, IT system development, and technical zakat regulation are also significant (Hidayatullah & Priantina, 2018; Sihombing et al., 2020).

On the other hand, digital zakat is one of the efforts to increase the likelihood of receiving zakat, as it is used to manage revenue and expenditure data more professionally, minimize expectations gaps, minimize fraud auditing, and can be used as an internal digital audit that the public can also easily access, among other things. If sharia principles are regularly utilized in the digitalization of good zakat, it will undoubtedly reduce the evil intentions of elements inside the organization or institution. Additionally, fundamental and explicit rules requiring corporations to adopt the principles of Good Corporate Governance as guides for corporate governance must be implemented (Abidin & Utami, 2020).

Zakat administration in Indonesia has not yet yielded optimal outcomes. The rise of private zakat

institutions has rendered zakat management in Indonesia ineffective, as there is overlap across institutions. This demonstrates the importance of zakat centralization.

When administered in a trustworthy and professional manner by amil zakat, zakat was able to significantly improve people's welfare and eliminate poverty in a relatively short period. Indonesia has a multitude of national amil zakat entities when it comes to zakat. On the other hand, LAZ's attitude toward BAZNAS is ambiguous. According to Law No. 23 of 2011, LAZ is mandated to report to BAZNAS on the collection, distribution, and utilization of zakat that has been audited by sharia and finance. Zakat must subsequently be distributed following Islamic law to mustahik. The LAZ function contributes to one of BAZNAS's five functions: collecting, disbursing, and utilizing zakat. This means that BAZNAS can perform the activities and functions of LAZ even when there is no LAZ available to assist it (Badan Amil Zakat Nasional, 2020; Fajrin et al., 2020; Ninglasari & Muhammad, 2021; Ulum & Cahyono, 2020).

Prof. Didin Hafidhudin, former Chair of the National Amil Zakat Agency (BAZNAS) from 2004 to 2015, indicated that Indonesia's zakat potential was far more significant in 2009 than it is now, at 19.9 trillion per year. Between 2002 and 2015, substantial zakat acquisitions revealed a massive shortfall compared to available capacity. Then, in 2011, research conducted by BAZNAS in collaboration with the Bogor Agricultural Institute and the Islamic Development Bank (IDB) assessed Indonesia's zakat potential to be 3.4 percent of GDP, or around 217 trillion (Maulana & Fanani, 2020).

To be effective, zakat requires proper supervision and oversight. Because zakat plays such a vital function, institutions must administer it to strengthen and establish effective zakat management practices to acquire public confidence. For this purpose, numerous zakat institutions have made various efforts to increase their production to increase zakat collection and provide extra benefits for poverty alleviation. The evaluation was conducted to establish that numerous stakeholders questioned the funds' management's efficacy in handling zakat matters (Djaghballou et al., 2018).

The National Amil Zakat Agency (BAZNAS) promotes capacity development, capability, and competence among Amil Zakat Institutions/Zakat Management Organizations to maximize zakat efficiency through digitization. As a result, BAZNAS makes zakat more convenient for the community via BAZNAS Online Zakat. The digital revolution has

permeated every facet of people's lives and altered their transactions, including zakat payment. This new trend undoubtedly demands zakat institutions to adapt and use digital schemes to increase the effectiveness and efficiency of the zakat collection process. It is envisaged that as a result of this digitalization, the optimization of zakat collection in Indonesia would continue to improve, resulting in more people being prosperous and able to contribute to the country's economic development (Hudaefi et al., 2019; Mahfud et al., 2020; Moertiono, 2021).

Indonesia currently maintains a strategic study center for the zakat sector, known as Puskas BAZNAS (Pusat Kajian Strategis Badan Amil Zakat Nasional/Center for Strategic Studies of the National Amil Zakat Agency). Puskas BAZNAS was founded to assist The National Board of the Zakat Republic of Indonesia (BAZNAS) in accomplishing its vision and purpose of being a trustworthy, transparent, and competent zakat institution. Puskas BAZNAS was established to research zakat to assist BAZNAS in making decisions based on scholarly and empirical data. Thus, Puskas BAZNAS is an extension of BAZNAS's efforts to develop a center of strategic studies dedicated to the dissemination of information and intellectual excellence with a focus on zakat (Ferdaus et al., 2020; Hudaefi et al., 2019; Safitri & Huda, 2020; Usman et al., 2020).

CONCLUSION

This research aims to determine the extent of the development of the Zakat policy theme in the scientific literature. The results show that there have been several publications of this theme paper in the period until 2022. There have been 92 Scopus indexed studies that have been published.

Visualization of bibliometric mapping shows that the development map of the Zakat policy is divided into co-authorship and co-occurrence types, with the most popular author in the results of this bibliometric research are Wahid H. and Gitaharie B. Y. Then, the most popular institution is Accounting Research Institute (ARI) - Universiti Teknologi MARA. Meanwhile, in co-occurrence, the most popular keywords are zakat, poverty alleviation, economic growth, social welfare, and income redistribution.

The findings of this study highlight the ideal zakat policy and the existing implementation in Indonesia. The study covers the centralization of zakat, the relationship between LAZ and BAZNAS, digitizing

zakat, and the critical role of the BAZNAS Puskas, the national zakat think tank. This research needs to be developed to formulate policies on zakat by looking at how the theme develops in the scientific literature.

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