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Zakat and Digitalization: A Systematic Literature Review

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ABSTRACT

Zakat is increasingly important nowadays, especially during the covid-19 pandemic that created bigger demand for zakat and other charitable funds. Not only that, the covid-19 pandemic also accelerates the need for digitalization to support transaction processes -- including in collecting and distributing zakat funds -- in a safer and convenient way. However, few studies attempt to discuss the literature related to zakat and digitalization. This study fills in the gap by systematically reviewing literature related to zakat in digitalization. In analyzing the literature, it uses a qualitative research method as well as descriptive statistics and VOSviewer software in analysing the qualitative data. The study covers articles published in Mendeley and Scopus database journals during 2016-2021 period. The study highlights several interesting trends in relation to digital zakat literature. First, the main topics related to digital zakat are institutions, zakat collection and efficiency. Second, most of the studies related to digital zakat is published in 2016 and 2020, albeit there are high possibilities that more papers will come in 2021. Third, most studies related to digital zakat use qualitative research method. Fourth, Indonesia is dominating the research on digital zakat as most studies related to digital zakat are mostly discussed as case studies of Indonesia. Fifth, the subtopic mostly discussed within the digital zakat papers is marketing aspect of digital zakat. Sixth, the proportion of female and male authors are relatively the same. Finally, the citations of the papers are relatively still small albeit there is a high possibility that the number will significantly increase in the future. Overall, the study highlights the importance of digital zakat issue in Indonesia. This might be influenced by the fact that zakat potential in Indonesia is very high, while the actual collection is very low. Thus, digitalization of zakat is seen as an important strategy and solution' to solve the problem. In line with this, marketing aspect of digital zakat is also seen and found to be the most researched topic in the area. These results are expected to provide insight for all stakeholders of zakat in developing digital zakat in the future.

Keywords: zakat, digital, bibliometric, literature, journal

INTRODUCTION

Zakat is one of the five pillars of Islam, which has been made obligatory by Allah SWT to Muslims whose income or wealth reaches certain level. Furthermore, according to the basic principles of zakat, the zakat institution has to be established first within Muslim society in a well-organized way (Al-Habshi, 2005). *Zakat* is also deemed to be an important economic tool to mobilize assets for the purpose of economic growth, poverty alleviation and empowerment of eight specific groups in society (Saad and Haniffa, 2014).

Zakat is increasingly important nowadays, especially during the covid-19 pandemic that created bigger demand for zakat and other charitable funds. Not only that, the covid-19 pandemic also accelerates the need for digitalization to support transaction processes -- including in collecting and distributing zakat funds -- in a safer and convenient way. As such, there is an ongoing transformation of zakat due to the covid-19 pandemic (Hudaefi and Beik, 2021). However, few studies attempt to discuss the literature related to zakat and digitalization. This study fills in the gap by systematically reviewing literature related to zakat in digitalization.

To systematically review literature related to digital zakat, this study uses a qualitative research method for articles published in reputable journals and/or database. The study covers articles published in 2016-2021, since discussions regarding zakat and digitalization is believed to start in 2016 (BAZNAS, 2021). Furthermore, the study uses descriptive statistics and VOSviewer software in analysing the qualitative data. It is hoped that the study could identify and provide some insights regarding the trends related to digital zakat studies.

To proceeds, this paper is structured as follow. Section 1 provides background of the study. Section 2 discusses some conceptual and previous studies related to zakat including digital zakat. Section 3 explains the research method. Section 4 discusses the findings and analysis of the study. The final section concludes the study.

LITERATURE REVIEW

Basic concepts and implementation of zakat

Zakat means giving part of the property that has been determined by Allah SWT for people who are entitled to receive and need zakat (Qardhawi, 2000). The definition of zakat based on the mazhab Imam Maliki the expenditure of part of a special property with full ownership within a period of one year which has reached the limit of the amount that must be issued for zakat (nishab) for entitled recipients (mustahik). The definition of zakat in the mazhab Imam Syafi'i the expenditure of property in a special way for the group of people who are entitled to receive it. The meaning of the special method is the way of taking property, based on its nature, class, and intention on a specified matter.

The legal basis for zakat can be seen from the QS At-Taubah verse 103:

ٌاَمْوَالِهِمْ وَتُزَكِّيْهِمْ ا لِّ لَيْهِمْۗ اِنَّ لٰوتَكَ لَّهُمْۗ اللّٰهُ لِيْم

"Take zakat from their wealth, to cleanse and purify them, and pray for them. Verily, your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing."

The verse explains that the expenditure of zakat from a muzakki (person who pays zakat) can clean and purify his heart, as well as peace of mind. This means that the person who pays zakat has a clean heart and soul. Referring to the verse, zakat can be interpreted as clean, growing, blessing (Qardhawi, 2000).

The legal basis for zakat is also contained in the QS At-Taubah verse: 60

اِنَّمَا الصَّدَقٰتُ لِلْفُقَرَآءِ الْمَسٰكِيْنِ وَالْعَامِلِيْنَ لَيْهَا الْمُؤَلَّفَةِ
لُوْبُهُمْ الرِّقَابِ الْغَارِمِيْنَ لِ اللّٰهِ ابْنِ السَّبِيْلِۗ ال

“Indeed, zakat is only for the needy, the poor, the amil zakat, those who are softened in their hearts (converts), for (freeing) slaves, for (freeing) people who are in debt, for the way of Allah and for people who are on their way. As an obligation from God. Allah is All-Knowing, All-Wise.”

In the verse, it is stated that zakat is only given to certain people who are entitled to receive zakat or it is called asnaf. Mustahik zakat consists of eight asnaf consisting of the poor (does not have wealth to meet their needs), poor (weak potential or ability to fulfill their needs), amil (the party who manages zakat funds), *mu'allaf* (a person who has just embraced religion). Islam and need funds to strengthen monotheism and sharia), *servant* sahaya (slave who struggles to free himself), *gharimin* (someone who is in debt to make ends meet), *fisabillillah* (someone who struggles in the way of Allah), *ibnu sabil* (someone who lacks funds) in traveling as a form of obedience to Allah).

According to Fathoni (2015) there are two types of zakat, namely zakat fitrah and zakat maal. Zakat fitrah is a type of zakat that is mandatory for every Muslim in the month of Ramadan before the sunnah prayers of Eid al-Fitr. The function of carrying out zakat fitrah is to clean property and oneself from immoral acts or sins in everyday life. Zakat maal is a type of zakat that is mandatory to be paid but the assets issued are assets from income that are fully owned by muzakki who have reached nishab and haul. In zakat maal, the level and amount for the expenditure of assets has been determined by the Shari'a. The nishab for gold and silver is 85 grams of gold or 595 grams of silver, with an amount of 2.5%. The nishab for agriculture is 5 usaq (524 kg of rice), with the amount of 10% (if it is diluted with rainwater) or 5% (if it is irrigated). The nishab trade zakat is 85 grams of gold with a size of 2.5%. Zakat on mining goods and marine products, the nishab and levels are adjusted to the natural conditions of the availability of minerals, the more difficult it is, the lower the nishab and levels. The nishab of livestock zakat depends on the number and type of livestock owned by the muzakki (Ghofar 2010; Nawawi 2013).

In addition, the scholars agree that zakat can be charged from income/profession, companies, investments, and shares. Professional/income zakat is zakat imposed on income or income earned by a person as a reward for the work he is working on, individually or jointly. The professional zakat nishab is determined through *qiyas syabah* which is equivalent to 524 kg of rice (5 usaq). Thus, every income that exceeds Rp. 5,240,000.00 per month (five million two hundred and forty thousand rupiahs per month) must be issued zakat of 2.5 percent. In Islam, companies are classified as *syakhsiyyah I'tibariyah* (legal entities that are considered people) and the calculation of zakat is analogous to commerce. Investment zakat is zakat issued from investment results. For investment in the real sector, due to the similarity between agricultural yields and investment returns in the real sector, the calculation of investment zakat is analogous to agricultural yields. Apart from investment, shares are also included in the assets that must be issued zakat. Share zakat is analogous to trading zakat, both in terms of nishab and its level, namely the nishab is worth 85 grams of gold and the level is 2.5 percent.

In the distribution process, scholars generally agree that zakat proceeds must be allocated equally, namely 1/8 for each group of recipients. This proportion can also be changed based on certain considerations. The proceeds of zakat must be immediately (usually within the same year) distributed to the recipients. However, in some jurisdictions, zakat proceeds, especially for activities, *fi sabilillah* can be distributed over a longer period (1-3 years) based on certain considerations. The Qur'an mentions the needy and poor as the first and second groups in the list of recipients of zakat. To realize maslahah, it is permissible not to generalize the giving of zakat to all zakat targets, it is even permissible to give zakat for one target only (Qardawi, 1988).

In the process of managing it with the expansion of the territory of power, economic progress, and a government that already has a complex structure, policies related to zakat management have changed very dynamically with the times. Zakat which in the time of the Prophet became the basis in the current fiscal system can be voluntary, either collected individually or collectively. Based on the nature of the collection, the zakat system consists of a voluntary system and a mandatory system. Based on the nature of the distribution, zakat is distributed individually or collectively. Countries with Muslim minorities including Egypt, Jordan, and

Bangladesh implement a voluntary system with individualized management of their zakat. Countries with voluntary systems and collective management are carried out by the countries of Indonesia, Bangladesh, and Turkey. The mandatory system with collective management is applied in Malaysia, Brunei, Saudi Arabia, Sudan, and others.

Previous Studies

Research related to zakat, in general is still limited. However, there have been several researchers who have made literature reviews of zakat publications. A review of the zakat literature in the 2003-2013 period by Johari et al (2014) found that the most published articles were related to zakat management and governance with a total of 39 publications out of 108 articles. Duka (2013) in his research found that the role of the government had an important impact on strengthening zakat institutions in Mamuju. Factors governance and administration also have a significant impact on the efficiency of an institution of zakat (Norazlina, 2012). From the aspect of management, there are several differences in the online zakat calculation method that differentiates the results of zakat calculations, including differences in the reduction of zakat objects, types of income, and zakat for business (Siswantoro, 2012). The researcher suggests that the government can provide special standards for the calculation of zakat by all zakat institutions. In terms of economic empowerment programs by zakat institutions, capital and training can help program recipients improve their businesses (Muhamat et al., 2013)

The next highest publication is related to zakat and poverty which has been published as many as 24 articles out of 108 articles. Research conducted by Omar et al. (2012) examines the effect of zakat on poverty alleviation in Malaysia through both theoretical and practical aspects. This study found that through zakat institutions, zakat funds can have a role in poverty alleviation efforts. In addition, the researcher provides a conclusion that zakat institutions can cooperate with other institutions such as microfinance to achieve its effectiveness. The same topic was also carried out by Abdelbaki (2013) who found that zakat eliminates poverty and inequality in Islamic countries, but this must also be supported by regulations and laws for collecting zakat from various sectors. Kasri (2016) in his research also proves that the zakat program in economic empowerment has succeeded in increasing the income and welfare of mustahik. However, Akram (2014) in his research using the ARDL approach to evaluate the long-term and short-term impacts of other exogenous variables found that there was an inverse relationship between poverty and zakat distribution in both the short and long term.

Publications related to the distribution and collection of zakat are also the subject of discussion. The distribution of zakat can be in the form of a program that aims to improve the welfare of mustahik. The program is also accompanied by the distribution of life support, health, housing, and others (Patmawati, 2008). Johari et al. (2013) who studied the topic "Zakat Distribution and Program for Sustaining Muallaf Belief and Thought" with a qualitative approach analysis found that the perception of people who claim that converts to converts to Islam are ignored is not true. There are 31 types of programs carried out to help converts. Further studies related to the distribution of zakat to converts were re-examined by Johari et al. (2013). The topic aims to explore the problems of converts faced by converts and the effect of the distribution of zakat funds to these converts. This study found that zakat influenced their problems by making them feel accepted as one of the Muslims after being abandoned or shunned by their family and friends. This study was also conducted with a qualitative analysis.

Based on the literature review related to zakat in the period 1964 – 2019 by Yusuf, Yerima, & Ape (2020) found many publications related to the efficiency of the management of zakat institutions. One of them is research conducted by Wahab and Rahim (2011) which identifies the right method to evaluate the efficiency and governance of zakat institutions. These methods include Technical Efficiency (TE), Pure Technical Efficiency (PTE), and Scale Efficiency (SE). Each method is influenced by governance factors (TE and PTE) and administrative factors (SE). In addition, Zaid (2004) shows that accounting has a very important role in the management of the zakat system. The problems and issues in zakat institutions are the empowerment of asnaf which has not been able to be achieved properly, zakat institutions must be able to see the motivation and allocate funds properly to asnaf or zakat recipients candidates (Mahmood, 2021).

In the current era of technological development, amil zakat institutions have begun to adopt digital technology to manage and collect zakat funds. As a result, the literature regarding the digital zakat is starting to rise, even though the number is still limited. Several studies use a quantitative approach. One of the studies was conducted by Kasri and Yuniar (2021), which examines the determinants of digital zakat payments using the structural equation modelling (SEM) method. According to the results, performance expectancy, effort expectancy, facilitating condition, and zakat literacy significantly affects the intention to use an online platform to pay zakat in Indonesia. Another study also used a quantitative approach conducted by Utami et al. (2020) that determined the effect of digitalization zakat payments on the potential for zakat acceptance at the BAZNAS Jakarta centre. Simple linear regression analysis is used, and the results show that the relationship between the digitalization of zakat payments and the potential for receiving zakat at the BAZNAS is strong. A similar study by Rahmawati (2018) also identifies the level of Surabaya people's preference in determining Zakat payment in the digital era. Mixed methods using frequency distribution analysis, cross-tabulation, logit, multi-nominal logit, and qualitative description are used, and the results suggest how effective the digital zakat payment method has been carried out. The analysis results found that the variable of zakat knowledge, the level of certainty and the level of satisfaction had a significant effect on the preferences of muzakki for zakat payment.

Furthermore, several kinds of literature related to digital zakat rely on qualitative research methods. For example, one of the studies conducted by Hudaefi and Beik (2020) examines the means of a digital zakat campaign during the COVID-19 outbreak. An ethnographic approach is used to analyse the number of 549 posts from BAZNAS RI's social media. The results found that the inclusiveness of digital content is practically significant in campaigning zakat as a religious obligation that contributes to social and financial benefits. An exploratory study by Manara et al. (2018) also believed that the digital zakat system could serve as an alternative method to overcoming the potential failure of zakat in Indonesia. Using a qualitative approach, it proposed that a crowdfunding-zakat model could enlarge the potency of zakat collection and reduce poverty problems in the country. This conclusion is agreed by Hudaefi et al. (2019), who also believed that zakat digitalization is an important effort to optimize zakat collection. Most of the studies in digital zakat currently focus on the use of digital zakat and the strategy to increase those.

Nevertheless, as far as the author is concerned, literature studies related to the digitalization of zakat are still very few and rarely discussed. Therefore, this research is intended to fill in the gaps of previous research related to the digital zakat from the literature study perspective. It is hoped that the study could identify and provide some insights regarding the trends related to digital zakat studies.

RESEARCH METHODS

This study uses a qualitative research method by mapping literature reviews for topics related to digital zakat and published in reputable journals and/or database. The study covers articles published since 2016, since discussions regarding zakat and digitalization started in 2016 (BAZNAS, 2021). Furthermore, the study uses a systematic literature review approach and VOSviewer software in analysing the qualitative data.

By using the method, the researchers initially searched for journal articles that use “digital” and “zakat” as keywords in the Mendeley and Scopus database. In this respect, we find 36 papers in Mendeley database (and 4 of the papers are also published in Scopus indexed journals) with terms of “digital” “zakat”. We then group the result based on some criterias such as subtopics, citations, research methods, and gender of authors as suggested in previous studies (see, for example, Johari et. al. (2014) and Yousuf and Yerima (2020)). In addition, we use bibliometric software such as the VOSviewer software to visualize the mapping of zakat and digital based on some of the abovementioned criteria. This is perhaps one of the novelties of the study, as previous studies did not use such visualization in their analysis.

FINDINGS AND ANALYSIS

Figure 1 illustrates the cluster of research related to digital zakat, as generated by VOSviewer software based on the title of the papers. It is notable that the main topics related to digital zakat are institutions, zakat collection and efficiency. Further investigation suggests that the cluster could be group into 6 categories summarized in Figure 2. Additionally, based on the density of the paper title, we can also derive the research gap for further research (see Figure 3).

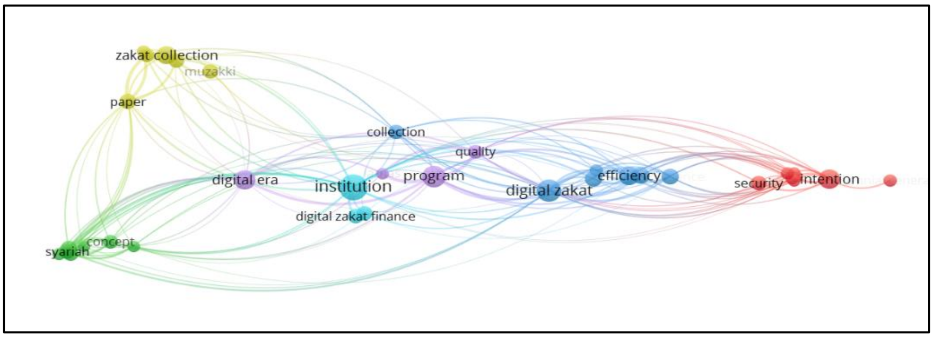


Figure 1. Cluster of Digital Zakat

Figure 2. Type of Cluster

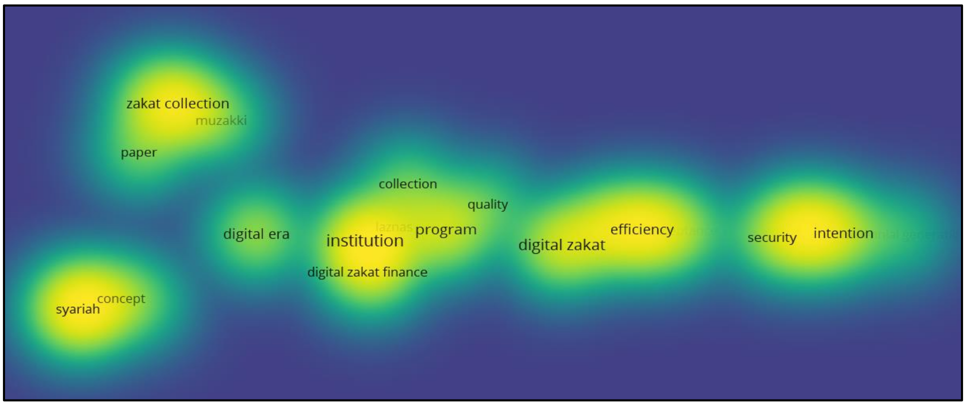


Figure 3. Density Visualization

Next, based on the year of publication, we found that most of the studies related to digital zakat is published in 2016 and 2020, albeit there are high possibilities that more papers will come in 2021 (see Figure 4 and 5). These results suggest that the topic was mostly discussed in its inception year, vacuum for several years and re-emerged in 2020 presumably due to the covid-19 pandemic.

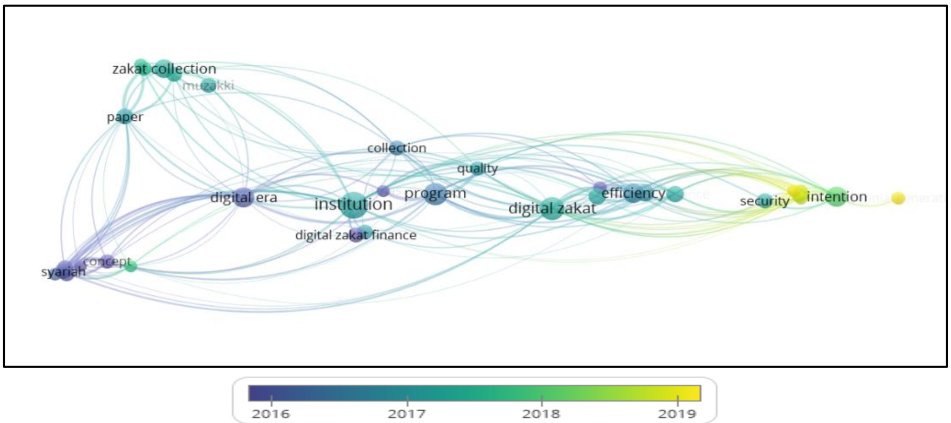


Figure 4. Year of Publication

Figure 5. Year of Publications

It is notable that, if we use only paper publication from Scopus index journals, we cannot get much analysis such as cluster and density of the paper as the number of articles are very limited (see Figure 6 and 7).

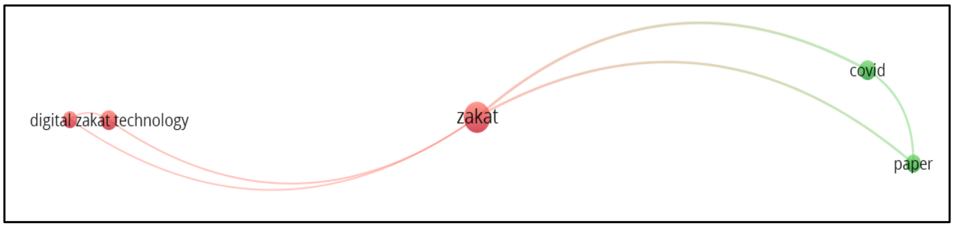


Figure 6. Cluster of Digital Zakat (Scopus)

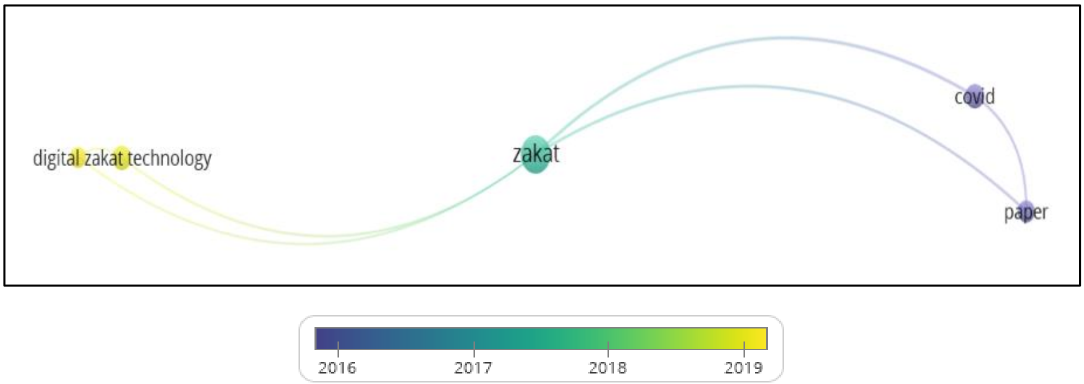
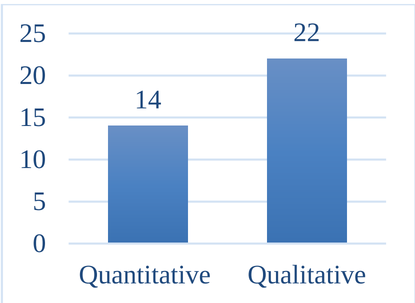


Figure 7. Year of Publication (Scopus)

Another important aspect in any research paper is the research method. In relation to this, the study found that most studies related to digital zakat use qualitative research method. Around 61% of studies related to digital zakat used the qualitative research method, while 39% used the quantitative research method (see Table 1). This finding might reflect the 'newness' of the topic (i.e., the topic is still fairly new). Therefore, most of the studies are explorative in nature and employed the qualitative research method in the exploration. Moreover, it might suggest that availability of empirical data for researching digital zakat is scanty. As such, few studies utilized the quantitative approach.

Table 1. Number of Publication Based on the Research Method Used



Interestingly, papers related to digital zakat is only discussed as either case studies of Indonesia or Malaysia. Thus, Indonesia is dominating the research on digital zakat. It is also notable that most of the studies are using qualitative research method (see Table 2). These results highlight the importance of digital zakat issue in Indonesia. This might be influenced by the fact that zakat potential in Indonesia is very high, while the actual collection is very low. This, digitalization of zakat is seen as an important strategy and solution' to solve the problem.

Table 2. Crosstab Country and Method

Country	**Method**		**Total**
	Quantita -tive	**Qualita- tive**	
Indonesia	13	22	35
	37.1%	62.9%	100.0%
Malaysia	1	0	1
	100.0%	.0%	100.0%
Total	14	22	36
	38.9%	61.1%	100.0%

In relation to the topics discussed within the digital zakat papers, subtopic marketing and management are found as dominant topic. Other topic also covers such as strategic management (5), financial management (4), law (2) and human resource (1) (see Table 4). Again, most of the marketing papers are written by using the case study of Indonesia (Table 4). These results are consistent with the abovementioned analysis, suggesting that the attempts to increase collection of zakat digitally through appropriate marketing strategies has attracted many researched in the area of digital zakat.

Table 3. Number of Publication Based on the Subtopic

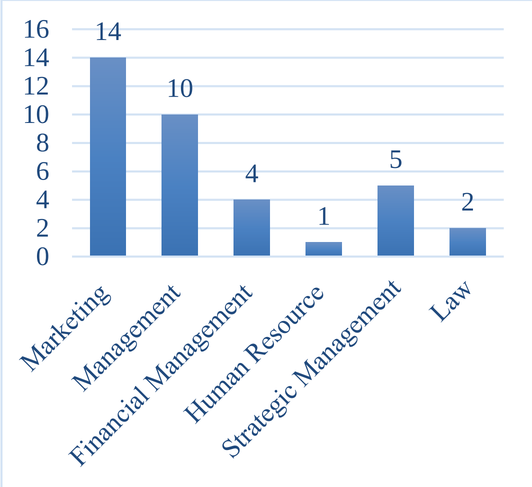


Table 4. Crosstab Country and Subtopic

Sub Topic	Country		Total
	Indonesia	Malaysia	
Marketing	13	1	14
	92.9%	7.1%	100.0%
Management	10	0	10
	100.0%	.0%	100.0%
Financial Management	4	0	4
	100.0%	.0%	100.0%
Human Resources	1	0	1
	100.0%	.0%	100.0%
Strategic Management	5	0	5
	100.0%	.0%	100.0%
Law	2	0	2
	100.0%	.0%	100.0%
Total	35	1	36
	97.2%	2.8%	100.0%

Based on the gender of authors, we found that the proportions of male and female authors are relatively the same at 45% and 55% (see Table 5). However, further analysis shows that actually only 17 papers (47%) are written by a single author. Most papers are actually written collaboratively. It also appears that there is no difference under gender category for research method classification. But qualitative method is again more dominant than quantitative (see Table 6). We also found that there is no preference for gender from author to specific subtopic (see Table 7).

Table 5. Number of Publication Based on Gender

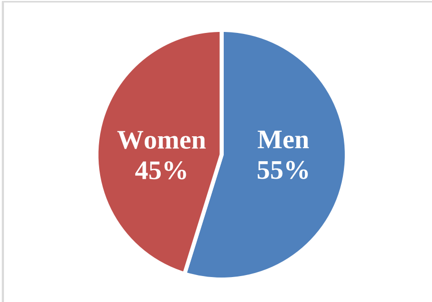


Table 6. Crosstab Method and Gender

Gender	Method		Total
	Quantitative	Qualitative	
Man	5	6	11
	45.5%	54.5%	100.0%
Woman	3	3	6
	50.0%	50.0%	100.0%
2 Men	1	2	3
	33.3%	66.7%	100.0%
2 Women	1	3	4
	25.0%	75.0%	100.0%
Others	4	8	12
	33.3%	66.7%	100.0%
Total	12	14	36
	38.9%	61.1%	100.0%

Table 7. Crosstab Gender and Subtopic

Sub Topic	Gender					Total
	Man	Woman	2 Men	2 Women	Others	
Marketing	3	3	1	1	6	14
	21.4%	21.4%	7.1%	7.1%	42.9%	100.0%
Management	4	2	1	1	2	10
	40.0%	20.0%	10.0%	10.0%	20.0%	100.0%
Financial Management	1	0	1	1	1	4
	25.0%	.0%	25.0%	25.0%	25.0%	100.0%
Human Resources	0	0	0	0	1	1
	.0%	.0%	.0%	.0%	100.0%	100.0%
Strategic Management	2	1	0	1	1	5
	40.0%	20.0%	.0%	20.0%	20.0%	100.0%
Law	1	0	0	0	1	2

	50.0%	.0%	.0%	.0%	50.0%	100.0%
Total	11	6	3	4	12	36
	30.6%	16.7%	8.3%	11.1%	33.3%	100.0%

Another increasingly important aspect in research is citation. In this respect, from Table 8, we can see that minimum citation is 0 and maximum is 27 from 36 paper. It is also notable that the average citation is 3.75 with standard deviation is 5.53. These results suggest that citations of the papers are relatively small, which is quite intuitive considering that as the topic of digital zakat could be considered as a relatively new topic. Indeed, in Indonesia, the phenomenon of digital zakat has only been introduced by BAZNAS in 2016 (BAZNAS, 2021). It is also interesting to find that national journal also has bigger citation than international journal for digital zakat topic (see table 6).

Table 8. Descriptive Statistics of Paper Citation

N	Minimum	Maximum	Mean	SD
36	0	27	3.75	5.53

Table 9. Crosstab Publisher and Citation

Citation	Publisher		Total
	National	International	
.00	7	7	14
	50.0%	50.0%	100.0%
1.00	2	1	3
	66.7%	33.3%	100.0%
2.00	3	1	4
	75.0%	25.0%	100.0%
3.00	1	1	2
	50.0%	50.0%	100.0%
4.00	2	0	2
	100.0%	.0%	100.0%
5.00	1	1	2
	50.0%	50.0%	100.0%
6.00	1	0	1
	100.0%	.0%	100.0%
7.00	1	1	2
	50.0%	50.0%	100.0%
8.00	1	0	1
	100.0%	.0%	100.0%
9.00	1	1	2
	50.0%	50.0%	100.0%
12.00	0	1	1
	.0%	100.0%	100.0%
15.00	1	0	1
	100.0%	.0%	100.0%
27.00	1	0	1
	100.0%	.0%	100.0%
Total	22	14	36
	61.1%	38.9%	100.0%

CONCLUSIONS

Zakat is increasingly important nowadays, especially during the covid-19 pandemic that created bigger demand for zakat and other charitable funds. Not only that, the covid-19 pandemic also accelerates the need for digitalization to support transaction processes -- including in collecting and distributing zakat funds -- in a safer and convenient way. However, few studies attempt to discuss the literature related to zakat and digitalization. This study fills in the gap by systematically reviewing literature related to zakat in digitalization. In analyzing the literature, it uses a qualitative research method as well as descriptive statistics and VOSviewer software in analysing the qualitative data. The study covers articles published in Mendeley and Scopus database journals during 2016-2021 period. By using the method, 36 papers are analyzed based on some criterias such as subtopics, citations, research methods, and gender of authors.

The study highlights several interesting trends in relation to digital zakat literature. First, the main topics related to digital zakat are institutions, zakat collection and efficiency. Second, most of the studies related to digital zakat is published in 2016 and 2020, albeit there are high possibilities that more papers will come in 2021. Third, most studies related to digital zakat use qualitative research method. Fourth, Indonesia is dominating the research on digital zakat as most studies related to digital zakat are mostly discussed as case studies of Indonesia or Malaysia. Fifth, the topic mostly discussed within the digital zakat papers is marketing aspect of digital zakat. Sixth, the proportion of female and male authors are relatively the same. Finally, the citations of the papers are relatively is still small albeit there is a high possibility that the number will significantly increase in the future.

Overall, the study highlights the importance of digital zakat issue in Indonesia. This might be influenced by the fact that zakat potential in Indonesia is very high, while the actual collection is very low. Thus, digitalization of zakat is seen as an important strategy and solution' to solve the problem. In line with this, marketing aspect of digital zakat is also seen and found to be the most researched topic in the area. These results are expected to provide insight for all stakeholders of zakat in developing digital zakat in the future.

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