Zakat Distribution Management: A Systematic Literature Review

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https://doi.org/10.23917/suhuf.v36i1.4357

ARTICLE INFO

ABSTRACT

The social function of zakat as a maliyah ijtimaliyah worship will be optimized if there is minimal risk during the distribution process (disbursement risk). This can be achieved when stakeholders directly involved in the distribution process employ effective strategies and possess knowledge of zakat distribution management. This study delves into the literature discussing issues related to zakat distribution management over the past decade. Utilizing a qualitative approach with a systematic literature review, data were sourced from articles indexed by Scopus and Google Scholar. The data collection was facilitated using the Publish or Perish (PoP) software. Selected articles underwent analysis using the VOS Viewer tool to discern trends in the literature concerning zakat distribution management. The findings emphasize the importance of policymakers collaborating with specific entities to oversee zakat funds effectively. Furthermore, enhancing administrative and managerial competencies is crucial. Implementation of wakalah and mudharabah methods is recommended, along with leveraging technology's role in the contemporary digital landscape. The study underscores the significance of proactive measures to mitigate risks and optimize the social impact of zakat distribution. By fostering collaboration, enhancing competencies, and embracing innovative methods, stakeholders can ensure the efficient and equitable distribution of zakat funds. These efforts are essential for fulfilling the socio-religious obligations associated with zakat and maximizing its potential to alleviate poverty and promote social welfare.

1. Introduction

Zakat is one of the pillars of Islam that is social because the most substantial thing about this worship is to foster mutual help through the wealth owned [1]. Zakat is one of the efforts of fulfilling the livelihood needs of people who are classified as needy and poor, where these two groups are the
first priorities in receiving zakat funds according to most of the scholars [2]. The social function of zakat as a maliyah ijtimai’iyah worship has been proven by the National Amil Zakat Agency of the Republic of Indonesia (BAZNAS RI) through poverty alleviation data recorded in 2022. In its report, BAZNAS RI stated that zakat contributed 1.76% to poverty alleviation nationally and 1.77% to extreme poverty alleviation [3]. This shows, that not only as worship with a very important position from the point of view of religious teachings, but zakat has strategic strength in terms of developing the welfare of the people from a social point of view [4].

As soon as the role of zakat in alleviating poverty is proven, the campaign to encourage zakat continues to be advocated by all BAZNAS throughout Indonesia to the community through various collaborations in creating new programs. This has become one of the efforts to increase zakat fund collection in Indonesia so that the potential of collected zakat funds is maximized. As a result, the awareness of Indonesian society in expanding the circulation of wealth or money, one of which is through zakat, slowly increases. In BAZNAS RI’s data on 2023, it is noted that the national collection has significantly increased from 2002 to 2022. The collection of humanitarian funds of zakat, infaq, and alms (ziswaf) from 2002 to 2022 can be seen in Fig. 1.

![Fig. 1. Invalid source specified](image)

The utilization of zakat funds optimally will realize the social function of zakat as it should. This cannot be separated from how the process of distributing the collected zakat funds to the beneficiaries is carried out. In Dyarini and Jamilah study (2017) on the risk management of zakat fund management, zakat fund management institutions will face various risks that may occur, one of which is disbursement risk [5]. It means that during the distribution process, there is a possibility of funds being distributed to the wrong recipients and a lack of efficiency and effectiveness in distributing funds to zakat beneficiaries (recipients of zakat funds) [5]. As a result, the distribution of zakat funds becomes uneven, leading to some parties feeling unfair. Therefore, there is a need to understand the management of zakat fund distribution to minimize the occurrence of risks in distribution [6].

The urgency of zakat fund distribution management is one effort to avoid disbursement risks. Zakat institutions, which function as intermediaries in collecting zakat funds, need to have good management in zakat fund management, from the collection process to distribution [7]. Zadjuli et al. (2020) explain the importance of an institution in maintaining the reputation and trust of donors, which continues through good management [8]. Furthermore, Ahmed (2004) in his research explains that an institution with a good reputation will facilitate the collection of zakat funds, thus ensuring that zakat collection increases every year [2].

Zakat institutions need to campaign for the enthusiasm of zakat without neglecting their attention to the distribution process of the collected funds. Management in zakat fund distribution needs to be implemented so that the potential of zakat can reach its maximum level [7]. As mentioned in Law Number 23 of 2011 Article 26, the distribution of zakat funds is carried out based on priority scales while considering the principles of fairness, justice, and regionalism. Based on the urgency discussed
in the previous paragraph, the objective of this research is to understand the development of studies regarding zakat fund distribution management and explore the zakat fund distribution systems that have been implemented in the last decade by examining various literature. The results of this systematically compiled literature review can certainly serve as a guide for zakat stakeholders in organizing and devising strategies for managing zakat funds and distributing them to the appropriate recipients.

2. Method

This research uses the qualitative method with the Systematic Literature Review (SLR) approach. The SLR approach is a review conducted to synthesize research findings in a systematic, transparent, and reproducible way, and has been referred to as the gold standard among reviews [9], [10].

The systematic literature review in this research is derived from internationally and nationally accredited journals (Sinta a.k.a Science and Technology Index, which is a system used in Indonesia to evaluate and categorize academic journals based on their quality and impact in the field of science and technology), that published in Scopus and Google Scholar over the past decade, specifically from 2013 to 2023 in English. The reason for selecting the year 2013 to initiate the review in this research is due to the importance of implementing the newly updated zakat management-related laws in 2011.

To conduct the literature search using the Publish or Perish (PoP) application, the keywords used were "management of zakat distribution" with a maximum of 200 search results. Subsequently, literature with relevant keywords in the title, abstract, and keywords was selected.

The data collection and analysis process consist of several steps as applied by Nomran and Haron (2019) [11]. Firstly, from the keyword search results, as well as within the range of 2013 to 2023, 84 relevant literature references from Scopus and 200 literature references from Google Scholar were found. Secondly, a selection was made among the found literature to ensure that there were no duplications. Then, literature was chosen based on the established limitations, namely in terms of literature type. In this research, only articles published in journals were used. From this second stage, 178 literature references were found. Thirdly, the 178 literature references that had been filtered were further reviewed based on their substance. Only literature discussing issues related to the management of zakat fund distribution was selected for analysis. Based on this filtering, 18 literature references were chosen. The fourth step is to document the results obtained from the first stage. Finally, conclusions are drawn from what has been found.

In the second and third stages of this research, the authors selected literature using the Covidence feature. Metadata was obtained through the Publish or Perish (PoP) software and resulted in a total of 262 nationally and internationally accredited literature references. Data was retrieved from Scopus and Google Scholar, with 84 and 200 literature titles found in each, respectively. The data obtained was then processed through Covidence, resulting in the PRISMA (Preferred Reporting Items for Systematic Review and Meta-Analyses) diagram in Fig. 6.

3. Results and Discussion

3.1. Result

Based on the search results in Scopus and Google Scholar through the Publish or Perish (PoP) application, the development of studies on the issue of zakat distribution in the last decade, from 2013 to 2023, indexed in international journals and accredited by Sinta, amounted to 262 titles that were free from duplicate titles. However, from these 262 literatures, it was found that there were 18 articles answering the research questions posed in this study. The development of literature examining issues surrounding the management of zakat distribution can be seen in Fig. 2 below.
Fig. 2. The development of studies on the issue of zakat distribution management

Based on Fig. 2, it is evident that the literature focusing on the issue of zakat distribution management over the past decade has exhibited fluctuations in quantity. There was a notable increase in the number of literature references in 2014, with 14 publications compared to the previous year’s 6 in 2013. However, the following year saw a decrease to 10 literature references addressing this issue in 2015. Subsequently, there was another upsurge in 2016, reaching its peak in 2020 with 42 publications. Nevertheless, there was a subsequent decline in the number of publications from 2021 to November 2023, with 40, 25, and 17 publications, respectively.

As for the visualization of the distribution management of zakat studies according to the keywords, it can be seen in Fig. 3. The picture represents data processed using VOS Viewer software, which serves as a tool to map the study topics. The metadata used is obtained from PoP. The scientific mapping conducted by this tool is an effective approach to systematic literature analysis. The processed data results in a visualization of a network image depicting the interrelation between key terms. Below is the network visualization for the keyword “management of zakat distribution,” with 59 identified items. These items are then divided into 6 clusters with 860 links.

Fig. 3. Network visualization of “management of zakat distribution”
Source: VOS Viewer, data processed by author
In Fig. 3, the keyword "zakat" has a relatively larger circle compared to the other keywords. This indicates that there have been many studies on the general topic of zakat over the past decade. Similarly, the keywords "distribution" and "zakat distribution" also have significant representation. However, the specific study focusing on the issue of zakat distribution management, indicated by the keyword "zakat distribution management," appears to have a smaller circle. This suggests that the specific theme of zakat distribution management has not been extensively addressed in zakat-related research.

Fig. 4 shows the development of literature references over the past decade. The darker lines and circles represent studies that have been ongoing for a long time, while the lighter ones indicate studies conducted more recently. The mapping results in Fig. 4 show that research on the issue of zakat distribution management has been ongoing since around 2018, as reflected by the dark blue color. However, despite the research on this issue starting around 2018, there hasn’t been a significant number of studies focusing on zakat distribution management.

![Fig. 4. Overlay visualization of “management of zakat distribution”](source: VOS Viewer, data processed by author)

As for the density visualization shown in Fig. 5 below, it identifies the density levels of various topics. For the issue of zakat distribution management, the density appears to be relatively limited, as indicated by the darker circles.
In Fig. 6, the selection process of literature obtained from Scopus and Google Scholar is depicted. From 284 literature references obtained, 22 were found to be duplicates, so the total of literature to 262. The screening was conducted on the titles and abstracts of the available literature, resulting in 178 literature references remaining for substantive checking. Out of the 178 literatures, 160 were unmatched by the research justification. There were 3 literatures in the form of review studies, 5 literatures were part of books, and 22 literatures were conference papers. A total of 130 literature references unmatched the substance, where 128 literatures did not answer the problem statements and 2 other literatures have research years outside those specified (before 2013).
The result of the literature screening process leaves 18 literature references that will serve as the primary references in this research. Here is a summary of the final articles that will be the basis for the discussion in this writing.

Fig. 6. The proposed method
Source: Covidence, data processed by author
## Table 1. Summary of selected articles

<table>
<thead>
<tr>
<th>Author</th>
<th>Years</th>
<th>Type of Research</th>
<th>No</th>
<th>Research Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zanatul Shima Aminuddin; Dewi Maharah Mohd Walid; Suraya Abd Warif; Hubbul Wathan; Maiya Fatira; Suherman</td>
<td>2020</td>
<td>✓ Empirical</td>
<td>1</td>
<td>Enhancement of Zakat Institution through Zakat Management of Gharimin Asnaf: Case Study in Malaysia and Indonesia</td>
</tr>
<tr>
<td>Ismail HJ Ahmad; Masturah Ma’in</td>
<td>2014</td>
<td>✓ Empirical</td>
<td>2</td>
<td>The Efficiency of Zakat Collection and Distribution: Evidence from Two-Stage Analysis</td>
</tr>
<tr>
<td>Irfan Syauqi Beik; Qurroh Ayuniyyah</td>
<td>2015</td>
<td>✓ Empirical</td>
<td>3</td>
<td>Fiqh of Asnaf in The Distribution of Zakat: Case Study of The National Board of Zakat of Indonesia (BAZNAS)</td>
</tr>
<tr>
<td>Abdul Rahman Ahmad Dahlan; Siti Nurasyikin binti Awang; Afizah binti Mahmood</td>
<td>2015</td>
<td>✓ Empirical</td>
<td>4</td>
<td>e-Zakat4U Program: Enhancing Zakat Distribution System by Merging with Network-of-Mosque (NoM)</td>
</tr>
<tr>
<td>Rizal Fahlefi; Asyari Hasan; Alimin Alimin</td>
<td>2019</td>
<td>✓ Empirical</td>
<td>5</td>
<td>Management Model of Zakat Collection and Its Distribution for Zakat Agency</td>
</tr>
<tr>
<td>Mohd Faisol Ibrahim; Nor Maslina binti Tambi Chek</td>
<td>2020</td>
<td>✓ Empirical</td>
<td>6</td>
<td>The Concept of Al-Falah Maximization: Zakat and Industry Revolution 4.0</td>
</tr>
<tr>
<td>Mohamad Noor Sahidi bin Johari</td>
<td>2023</td>
<td>✓ Empirical</td>
<td>7</td>
<td>Impact Assessment for Zakat Distribution: The Importance of Its Implementation in Zakat Authority in Malaysia</td>
</tr>
<tr>
<td>Muhammad Lubis</td>
<td>2021</td>
<td>✓ Empirical</td>
<td>8</td>
<td>Zakat Knowledge Unified Management (KUM) System: Connecting the Organization Diversity in Indonesia</td>
</tr>
<tr>
<td>Novendi Arkhann Mubtadi; Dewi Susilowati</td>
<td>2018</td>
<td>✓ Empirical</td>
<td>9</td>
<td>Analysis of Governance and Efficiency on Zakat Distribution: Evidence from Indonesia</td>
</tr>
<tr>
<td>Mutamimah Mutamimah; Suryani Alifah; Gunawan Gunawan; Made Dwi Andjani</td>
<td>2020</td>
<td>✓ Empirical</td>
<td>10</td>
<td>ICT-Based Collaborative Framework for Improving the Performance of Zakat Management Organisations in Indonesia</td>
</tr>
<tr>
<td>Najija Omar; Khairil Faizal Khairi</td>
<td>2021</td>
<td>✓ Empirical</td>
<td>11</td>
<td>Zakat and Blockchain: A Review</td>
</tr>
<tr>
<td>M. Aulia Rachman; Annisa Nur Salam</td>
<td>2018</td>
<td>✓ Empirical</td>
<td>12</td>
<td>The Reinforcement of Zakat Management Through Financial Technology Systems</td>
</tr>
<tr>
<td>Muhtadi Ridwana; Nur Asnawi; Sutikno</td>
<td>2019</td>
<td>✓ Empirical</td>
<td>13</td>
<td>Zakat Collection and Distribution System and Its Impact On the Economy of Indonesia</td>
</tr>
<tr>
<td>Muhammad Ikhas Roselle; Abdul Muneem; Noor Naemah binti Abdul Rahman; Abdul Karim Ali</td>
<td>2022</td>
<td>✓ Empirical</td>
<td>14</td>
<td>The Digitalized Zakat Management System in Malaysia and The Way Forward</td>
</tr>
<tr>
<td>Ahmad Roziq; Yulinartati; Norita Citra Yuliarti</td>
<td>2022</td>
<td>✓ Empirical</td>
<td>15</td>
<td>Model of Productive Islamic Social Fund Management for Poor Empowerment</td>
</tr>
<tr>
<td>Mahdi Syahbandi; Wais Alqarni; Dahlawi MAZ; Abdul Hakim; Bunyamin Mahiddin</td>
<td>2022</td>
<td>✓ Empirical</td>
<td>16</td>
<td>State Authority for Management of Zakat, Infaq, and Sadaqah as Locally-Generated Revenue: A Case Study at Baitul Mal in Aceh</td>
</tr>
<tr>
<td>Syahmi Haziq Osmera; Hairunnizam Wahid; Mohd Ali Mohd Noor</td>
<td>2021</td>
<td>✓ Empirical</td>
<td>17</td>
<td>Sustainable Zakat Distribution through Wakalah Contract</td>
</tr>
<tr>
<td>Nur Afni</td>
<td>2020</td>
<td>✓ Empirical</td>
<td>18</td>
<td>Manajemen dan Pendistribusian Zakat dalam Upaya Peningkatan Kesejahteraan Sosial Masyarakat</td>
</tr>
</tbody>
</table>
3.2. Discussion

Zakat serves a function in enhancing the social welfare of the community. This welfare will increase if the distribution process runs well and efficiently, with the presence of zakat management institutions successfully optimizing the funds [1]. Ridwan et al. research (2019) explained that the optimization of zakat collection centers correlates positively with the improvement of social welfare in society [12]. As the number of zakat collection centers increases, the perceived social welfare also increases. One way to optimize this process is by ensuring the operation of the zakat collection system and maintaining a quality distribution process. This means that zakat funds must be distributed accurately to those in need. It is found that besides the importance of zakat institutions such as Zakat Collection Institutions (LAZ) or Amil Zakat Agency (BAZ), the presence of mosques and local Muslim community centers also has a strong influence in maximizing zakat distribution to its beneficiaries [13]. Concrete activities that can be executed include providing direct assistance to students in need of financial support for their education or providing healthcare facilities for impoverished communities.

The zakat collection center referred to in Ridwana et al.'s research can also be interpreted as the Baitul Mal. Syahbandir et al. study (2022) explains how Baitul Mal operates in managing and distributing zakat funds [14]. As an institution that manages the religious wealth received by the state, the Baitul Mal is obligated to distribute zakat funds to eligible recipients. In this sense, the funds managed by the Baitul Mal can be categorized as state revenue. The Baitul Mal can distribute zakat funds not only for consumptive purposes but also for productive purposes in the fields of education, religion, and economy. Because productive zakat distribution provides a way for the poor and needy to overcome their poverty [15]. One form of implementing zakat fund distribution can be packaged into an empowerment program. The programs created will have a significant impact on improving community welfare, such as providing capital for agricultural, livestock, trade, and home industry businesses to those classified as the poor and needy [14].

Some aspects need to be considered by organizations operating in zakat collection centers when distributing zakat funds to ensure they reach the right recipients. Roziq et al.’s research (2022) explains that adhering to Sharia standards is one aspect of success in distribution [16]. It starts with determining the criteria for individuals who will receive funds, the amount of funds to be distributed, and the selection of methods to be used in the distribution process. Models that can be options for distributing zakat funds for community empowerment can be seen in Fig. 7 below.

![Fig. 7. The integration, interaction, and innovation model of Islamic social fund management](image)

The Interaction approach explains the cooperative relationship between four main elements: the management of zakat institutions (LAZ / BAZ), scholars, experts or specialists in the field of social funds, and the government [17]. In this regard, the managers of zakat funds execute a significant role...
in distributing funds and need to collaborate with scholars to provide clear input on Islamic law to ensure that the process remains within the Sharia framework [18]. Furthermore, collaboration with experts and practitioners can facilitate the managers in designing the type, model, working methods, training, and mentoring activities for distributing funds to the recipients. The support and role of the government, which have a crucial role in regulation and providing data on the poor population, are also crucial to ensure that distribution is targeted accurately [16].

The importance of providing population data can facilitate zakat managers in determining the criteria for zakat beneficiaries. This has been previously mentioned in Beik et al. (2015) study, emphasizing the need for standardization in zakat recipient criteria to transform mustahik into muzaki [19]. The standardization of zakat recipients is also addressed in Aminuddin et al. (2020) research [20]. In addition to standardization, verification of asnaf is necessary to ensure that they meet the established criteria [21]. For instance, in determining asnaf gharimin, zakat managers can conduct clear identifications, ensuring that only eligible individuals receive assistance through zakat funds. Particularly, BAZNAS as the national zakat management institution in Indonesia needs to enhance the personal data of asnaf through a reliable system that can integrate with other zakat institutions to prevent fund misuse. Additionally, there is a need for a specialized financial management training model for asnaf gharimin that can collaborate with other institutions [20].

To minimize mistakes in mustahik data collection, collaboration between zakat managers and the government is necessary. Providing mustahik data falls within the administrative domain. Therefore, administrative skills accompanied by managerial understanding can control empowerment program activities free from external criticisms and assumptions. This relates to documentation provision, distribution reports, and important records that need to be known by the public so that the collection process continues smoothly, and funds can be distributed smoothly [22].

Regarding administrative and managerial skills in the distribution of zakat funds, Johari (2024) mentions in his research the importance of measuring impact and presenting clear evidence of disbursement, and concise and comprehensive reports that can convince the public [23]. This is important to ensure ongoing accountability, enhance program effectiveness, and improve social welfare. Furthermore, Ahmad and Ma’in (2014) state in their research that zakat institutions can use reports from previous years as a guide to assess resource efficiency [24]. This is mentioned as one strategy to minimize inefficiencies in distribution.

Osmera et al. (2021) on his research mentioned that in the process of distributing productive zakat, a wakalah scheme can be implemented [15]. This is aimed at maximizing the beneficial impact of zakat funds, considering the increasing number of zakat recipients spread across various regions. A case study conducted in Malaysia in this research shows that the wakalah scheme serves as an initiator with significant potential to enhance the quality of zakat distribution. One company in Malaysia, Pelaburan Hartanah Berhad (PHB), which implements the wakalah contract system for zakat, demonstrates several advantages, including broader localization of distribution, positive public perception, and positive impact on the institution perceived by PHB.

In addition to the wakalah contract, Afni (2022) examines the phenomenon of zakat distribution using the mudharabah scheme in their research [13]. In this scheme, zakat given by the muzaki (payer of zakat) to the zakat institution is then provided to the mustahik (recipient of zakat) and utilized as capital for profit. If the venture generates profit, the mustahik and the zakat institution share the profits. A certain percentage of the profit is taken by the mustahik, while another percentage is returned to the zakat institution along with its share of the profit. The zakat institution then selects other mustahik to provide business capital and utilizes it to the best of its ability. This process continues in this manner [13].

One thing to keep in mind as managers of zakat funds today is the increasing growth of technology. The emergence of innovations that embrace technology cannot be avoided. As mentioned by Mutamimah, et al. (2021) in their research, facing the advancements in technology and the digital era today, collaboration between information and communication technology (ICT) and zakat managers is necessary [25]. Maximizing the role of technology and digitalization is a potential
innovation to enhance the collection and distribution of zakat funds [26]. According research by Rosele, et al. (2022) mentioned that digital transformation is inevitable, as it can improve the functioning of institutions and enable them to grow and compete in the digital age [27].

Here are the ways that can be implemented to optimize the role of technology and information in maximizing the distribution process of zakat funds.

1. Implementing the 3C model (Communication, Coordination, and Cooperation) based on ICT (Information and Communication Technology) in the zakat fund distribution process. The conceptual framework of the 3C model consists of classifying processes, analyzing issues, and developing collaborative models that are functional. Collaboration between ICT-based institutions aims to minimize overlap in zakat collection, distribution, and empowerment. ICT can be maximized in the administrative process of managing zakat funds, providing online zakat services to the public, and reporting on zakat to the community [25].

2. Implementing the e-Zakat4U system as applied in Terengganu, Malaysia, to enhance the efficiency of zakat fund distribution among the recipients (asnaf). This system fosters collaboration between the Network of Mosque (NoM), local District Offices, and MAIDAM (Majlis Agama Islam dan Adat Melayu Terengganu). It enhances the role of mosques as community centers for Muslims. Mosques directly send the names of the recipients to MAIDAM, and they will assist the community. Recipients no longer need to visit MAIDAM to seek zakat aid. This system facilitates recipients in terms of time efficiency, costs, and energy. It identifies and detects individuals or families eligible for zakat based on their income [28].

3. Implementing Blockchain technology in zakat management, particularly in distribution. Despite having some limitations, Blockchain technology presents opportunities, including providing widespread benefits with innovative services, cost savings, and efficiency improvements, as well as more effective database management [29].

4. Distributing zakat funds through bank accounts designated for recipients or digital cards created for them. Digital cards enable recipients to withdraw money from Automated Teller Machines (ATMs) or specific bank distribution centers. Additionally, digital cards can also be issued in the form of digital vouchers provided directly to recipients. These vouchers can be used by recipients to purchase necessary items, especially during festive occasions [27].

5. Providing an online zakat website to facilitate zakat payments by muzaki (those who give zakat) and zakat applications by mustahik (those who receive zakat). On the website, there are several requirements that muzaki needs to fulfill when submitting zakat. This system has been implemented in Malaysia and managed by the Zakat Distribution Center (PAZA). Mustahik is not burdened with the need to visit the nearest distribution center. Mustahik data will be stored in a database format. The online portal also conducts reviews and investigations to ensure that funds are distributed accurately [30].

Behind the implementation of the zakat distribution process, human resources involved in zakat fund management have a crucial role in its efficiency. In the study by Mubtadi and Susilowati (2018), it is explained that besides professionalism among zakat institution managers, their roles in the zakat institution have a positive influence on distribution efficiency [31]. These parties need to hold strategic meetings and discussions, as mentioned by Kholis et al. (2013) in the study by Mubtadi and Susilowati (2018), that increasing the number of board meetings can reduce cases of zakat fund misuse [31]. This has an impact on the smooth distribution of zakat funds, as continuous coordination is maintained within them.

4. Conclusion

This research explores literature in the form of scholarly articles discussing issues related to zakat distribution management using a systematic review method. From this exploration, 18 literature references were found that address the issue of zakat distribution management according to the criteria set by the author. The author's exploration of these literature references revealed that the issue of zakat
distribution management fluctuates in terms of the number of articles discussed each year. It would be more interesting if this issue were further discussed, as it would provide freshness in the process of zakat distribution, making it more effective and relevant to current conditions.

Based on the review of the 18 selected literature references, it was found that zakat distribution management can be conducted in two ways: consumptive and productive. These two distribution characteristics are determined based on the characteristics of the recipients (asnaf) who will benefit from the Zakat funds. Additionally, digital distribution is already beginning to be implemented for efficiency purposes. In its development, zakat distribution management needs to consider factors that significantly affect its smoothness, namely:

1. Collaborating among stakeholders in zakat institutions, Muslim community centers, and the government to create optimal distribution.
2. Enhancing administrative and managerial skills that support the sustainability of zakat distribution.
3. Implementing wakalah and mudharabah methods to expand the benefits of zakat.
4. Maximizing the role of technology and information as a form of adaptation in the digital era and as tools to execute consumptive zakat distribution.

The researcher suggests that policymakers in zakat fund management should increase the application of efficient mechanisms. These mechanisms consist of three keywords: enhancing collaboration, maximizing digitalization processes, and innovating productive-based programs.

Author Contribution: All authors contributed equally to the main contributor to this paper. All authors read and approved the final paper.

Conflicts of Interest: The authors declare no conflict of interest.

References


