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Bibliometric Analysis of Zakat Literature: Exploring Research Trends and Factors Influencing Zakat Payment

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Abstract

This study explores the emerging trends and factors influencing zakat payment, drawing on a comprehensive analysis of 661 Scopus-indexed publications from 1969 to 2024. Utilising Microsoft Excel, VOSviewer, WordSift, and Harzing's Perish or Publish (PoP), the study analysed the selected publications to identify key trends, themes, and contributing factors. A significant increase in zakat-related publications was observed, particularly from 2019 to 2023. The International Islamic University Malaysia emerged as a leading institution in this field, and the Journal of Islamic Accounting and Business Research was identified as the most prominent journal for Zakat scholarship. As such, Ram Al Jaffri Saad was recognised as the most prolific author in the area. The article with the highest citation count, authored by J.C. Scott, focused on Zakat and Social Justice. Key research themes encompassed zakat, socio-economic factors, zakat institutions, poverty alleviation, management, distribution, and efficiency. The study highlighted Indonesia, Malaysia, Oman, Saudi Arabia, and the United Arab Emirates (UAE) as key contributors to the field, likely due to collaborative research efforts. Factors influencing zakat payment in Indonesia, Algeria, and Nigeria included individual, environmental, and social factors, while in Malaysia, Philippines and Yemen, individual and social factors are the primary determinants that were deemed more influential. Thus, future research could examine the challenges and issues faced by zakat management organisations in terms of collection and distribution.

Keywords: *Zakat, Bibliometric analysis, trends, factors influencing zakat*

1. Introduction

Zakat is one of the five pillars of Islam. It is a mandatory charitable contribution that Muslims are obligated to pay. Zakat has been made obligatory for Muslims when the conditions stipulated are met. It is to assist the poor and the needy, a practical manifestation of a Muslim's belief in Allah (SWT.) and His Messenger (Ab Rahman et al., 2012) . Two main types of zakat are zakat on the individual (Zakat-ul-Fitr) and zakat on wealth (Zakat-ul-Maal) which include zakat on earnings, zakat on business, zakat on savings, zakat on gold and silver, zakat on Employees Provident Fund (EPF) savings, zakat on farming, zakat on livestock, zakat on shares and bonds and zakat on mineral resources. Furthermore, zakat serves as a mechanism for poverty alleviation, social justice, community development, spiritual purification, economic stability, and wealth redistribution within Muslim communities.

The emergence of zakat literature has been characterised by diverse research themes that reflect the multifaceted role of zakat in society. Ahmed et al. (2017) and Abdullah et al. (2015) focused on zakat's role in poverty alleviation. Meanwhile, Sawmar and Mohammed (2021); and Abdul-Jabbar and Bin-Nashwan (2022) studied zakat compliance, investigating factors influencing individuals' adherence to zakat obligations. Syed Yusuf et al. (2024) and Yamaludin et al. (2024) examined the methods and impacts of zakat fund distribution. Widiastuti et al. (2021) and Zakiy et al. (2023) explored the frameworks and practices ensuring effective zakat

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governance. Recent studies by Hashim et al. (2024), Az-Zahra Ahmadzin et al. (2024), Omar et al. (2022), and Zaki et al. (2020) focused specifically on the governance of zakat funds allocated for educational purposes. These studies emphasise the need for efficient management and distribution to eligible students, highlighting governance's critical role in maximising the impact of zakat within the educational sector. Furthermore, the authors highlighted that the primary *asnaf* (beneficiaries) category entitled to zakat for educational purposes is *fakir* (students from extremely poor families who cannot afford their education). The second category is *miskin* (students from poor families who struggle to meet their basic needs). The third category is *gharim* (students who are burdened by debts and cannot afford their education). The last category is *fi-sabilillah* (those striving in the path of Allah). However, Zaki et al. (2020) emphasised that Lembaga Zakat Negeri Kedah (LZNK) follows the three *maslahah* principles *(daruriyyah, hajiyyah, and tahsiniyyah)* when distributing the education zakat fund. Furthermore, zakat and economic development have been examined by Ascarya (2022) and Ben Jedidia and Guerbouj (2022). The intersection of zakat and social finance has been explored by Dirie et al. (2023) and Akhter et al. (2023), focusing on how zakat can be integrated into modern financial systems to enhance social welfare. Lastly, zakat and sustainability are increasingly gaining attention, with recent studies by Saputra et al. (2024) and Alshehadeh et al. (2024) investigating how zakat can support sustainable development goals. These various streams of research collectively enrich the understanding of zakat's role in contemporary society and its potential to address complex social and economic challenges.

The growing interest in zakat research is reflected in the increasing number of bibliometric studies being conducted in this field. Alshater et al. (2021) conducted an extensive analysis covering the years 1969 to 2020, offering a broad historical perspective on the development of zakat literature. Supriani et al. (2022) expanded on this work by examining publications from 1964 to 2021, providing a comprehensive overview of the evolution of zakat research over nearly six decades. Ismail et al. (2022) specifically concentrated on the impact of the COVID-19 pandemic on zakat research, analysing literature from 2019 to 2021. Similarly, Wahyudi et al. (2022) analysed zakat literature from 1969 to 2021, highlighting key trends and developments. Most recently, Khalifah et al. (2024) also explored zakat literature spanning from 1964 to 2021, further contributing to the understanding of research trends in this area. They have addressed various research questions to understand the scope, influence, and future directions of zakat research.

This study aims to answer the following research questions.

- RQ 1 – What is the overall trend of zakat publications over time?
- RQ 2 – Which institutions, journals, and authors have published the most zakat research?
- RQ 3 – Which are the highly cited articles in the field of zakat research?
- RQ 4 – What is the trend on the co-occurrence and collaboration of keywords in zakat research?
- RQ 5 – Which countries are the most influential in the field of zakat research?
- RQ 6 – What factors influence zakat payment behavior among individuals and organisations and how are these factors represented in the existing literature?

The structure of this paper is organised into five main sections. The first section provides an overview of the evolution of literature in zakat studies. The second section details the methodology employed in this study, including a flow diagram that outlines the search strategy. The third section presents the findings and results through various bibliometric indicators supported by tables and figures. The fourth section summarises the conclusions, the limitations of this study, and potential directions for future research. The final section outlines the practical implications of this study.

2. Literature Review

The study of zakat literature through bibliometric analysis offers a detailed understanding of the evolution, trends, and thematic focus of zakat research across decades. There are several bibliometric analyses of zakat literature.

For example, Maziah et al. (2021) analysed 493 articles from the Scopus database, focusing on the challenges and improvements in zakat administration. Her study emphasized the need for ongoing enhancements in infrastructure, human capital, and governance transparency to ensure that the zakat administration continues to effectively address poverty and uplift living standards nationally and internationally. Alshater et al. (2021) took a historical approach, examining zakat literature from 1669 to 2020. His bibliometric review includes 224 articles from Scopus. They suggested that future research could emphasise zakat management, zakat distribution, zakat collection, and development of zakat institutions. With technological advancements, such as artificial intelligence and data analytics, the role of zakat institutions could be enhanced in improving the collection and distribution of zakat.

Surprisingly, studies focusing on bibliometric analysis of zakat literature have increased in recent years. Handoko et al. (2022) provided a broader overview of zakat research trends, analysing 635 articles from Scopus extracted on March, 2021. The crucial part of their findings is that they offer seventeen zakat issues for future research. The issues include zakat distribution, zakat compliance, zakat institutions, zakat collection, and zakat for sustainable development.

Later, Supriani et al. (2022) analysed 522 articles extracted from Scopus in June 2021 to identify key themes and trends in zakat research. Their findings highlighted six focus areas, which are the governance of zakat institutions, zakat's role in poverty eradication, compliance with Islamic zakat obligations, zakat as a social security scheme, intention to pay zakat, and the distribution of zakat funds. However, Ismail et al. (2022) conducted a bibliometric analysis of zakat development in Indonesia during the COVID-19 pandemic. They reviewed 55 articles retrieved from Google Scholar for three years during the COVID-19 pandemic. His study emphasised the potential of zakat as a Shariah financial instrument to address poverty and economic challenges during the pandemic, suggesting that zakat could play a critical role in national economic recovery efforts. Meanwhile, Zaky et al. (2022) focused on the research trends of zakat institutions. They analyzed 944 articles extracted from Google Scholar and Scopus starting from 2009 until 2022. Their suggested future research is consistent with Ismail et al. (2022), which highlighted the importance of digitalisation and management to post-COVID-19 topics reflecting the evolving challenges and opportunities faced by zakat institutions in the modern era. In another study, Apriliyah and Fianto (2022) analyzed zakat-related publications between 2009 and 2020, including 87 articles extracted from Scopus. Similarly, Wahyudi et al. (2022) also contributed to this field by examining 405 articles from 1969 to 2021. Their findings suggested the need for ongoing research regarding the policy and emerging challenges in zakat administration, zakat collection, and distribution.

Furthermore, Mansyur and Rusanti (2023) focused on developing zakat scholarly publications in Malaysia and Indonesia. Utilising the Scopus database, they analysed 659 articles and provided a comparative analysis between the two countries. The study highlighted several areas for further research in zakat. In Malaysia, topics such as blockchain technology, service quality, zakat management, accountability, and crowdfunding offer potential avenues for development. Meanwhile, Indonesian research on zakat and agriculture development, decision support systems, and information systems could be emulated and adopted by other countries. These areas represent opportunities for future research and innovation in the field of zakat.

The recent study by Khalifah et al. (2024) focused on 632 articles and zakat-related publications gathered from Scopus between 1964 and 2021. The analysis indicated that research on zakat institutions and zakat collections has gained prominence between 2010 and 2021, and this trend is expected to continue in the future.

Overall, the bibliometric analysis reveals a growing body of literature on zakat. Several key themes were identified from the bibliometric analysis of zakat literature. These include zakat administration, zakat management, zakat distribution, zakat collection, and poverty alleviation.

Handoko et al. (2022) proposed that future studies should concentrate on zakat compliance. The objective is to examine and ascertain the behaviors and intentions of muzakki (zakat payers) in the payment of zakat, as well as to evaluate zakat compliance from the perspective of the muzakki. This study highlighted the theoretical framework employed by the researchers to examine and identify the factors influencing muzakki's behavior and intention to pay Zakat.

A diverse range of theoretical frameworks has been applied to explore the factors influencing zakat payment behaviour. For instance, Kasri and Sosianti (2023) used the Unified Theory of Acceptance and Use of Technology (UTAUT) model to examine factors that shape the intention to pay zakat online. Venkatesh et al. (2003) introduced the UTAUT. It is used to explain user acceptance and behavior regarding technology. It synthesises eight different models of technology acceptance, including the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), and the Theory of Planned Behavior (TPB), among others, into a unified framework.

Oktavendi and Mu'ammal (2022) employed TAM and Innovation Diffusion Theory (IDT) to explore the factors that can encourage Generation Z to continue using *Zakat*, *Infaq*, and *Sodaqoh* (ZIS) digital payments. TAM was developed by Fred Davis in 1986. It explains how individuals adopt new technologies. It proposes that two primary factors influence users' intentions to adopt technology. The first factor is perceived usefulness, which refers to the belief that technology will improve user efficiency. Next is perceived ease of use, which refers to the belief that technology is easy to use and understand. These two factors, in turn, influence the user's behavioural intention to adopt the technology. Meanwhile, IDT was developed by Everett Rogers in 1962. IDT focuses on how innovations spread through a population over time. As such, it identifies five stages of adoption, namely innovators, early adopters, early majority, late majority, and laggards. Notably, TAM and IDT are both valuable frameworks for understanding the adoption of new technologies. However, TAM focuses on individual factors that influence adoption decisions, while IDT emphasises the broader social and organizational factors that influence the diffusion of innovations.

Bidin et al. (2009) and Andam and Osman (2019) conducted similar studies on zakat compliance, specifically focusing on zakat on employment income. However, they adopted different theoretical frameworks. Bidin et al. (2009) utilised the TRA, developed by Ajzen and Fishbein (1975), to examine how individuals' attitudes and social norms shape their intentions and behavior toward paying zakat. This framework emphasises the role of personal and societal influences in motivating compliance with zakat obligations.

On the other hand, Andam and Osman (2019) applied the TPB, which extends TRA by incorporating the concept of perceived behavioural control. TPB accounts for external or internal barriers that may hinder individuals from acting on their intentions. Their study provided a more comprehensive analysis by investigating attitudes and norms and how perceptions of control and zakat fairness impact the intention to comply with zakat payments.

Saad et al. (2020) employed the Decomposed Theory of Planned Behavior (DTPB) to examine the factors influencing the intention to comply with business zakat. Taylor and Todd (1995) introduced the DTPB and extended the TPB by breaking down core components into detailed factors. In the context of zakat payment, DTPB examines specific attitudes (such as the perceived effectiveness of zakat governance), subjective norms (like community expectations), and perceived behavioural control (including access to payment platforms). This detailed decomposition offers nuanced insights into the drivers of zakat compliance behaviour.

Lastly, Sadallah et al. (2023) applied Social Cognitive Theory (SCT) to study the intention of Zakat compliance among entrepreneurs from a social cognitive perspective. Bandura (1986) introduced SCT, emphasising that behaviour is shaped by a dynamic interaction among personal, behavioural, and environmental factors. In zakat payment, religious communities, institutional norms, and family support significantly influence individual compliance. Specifically, SCT's three main elements are personal factors, behavioral factors, and environmental factors.

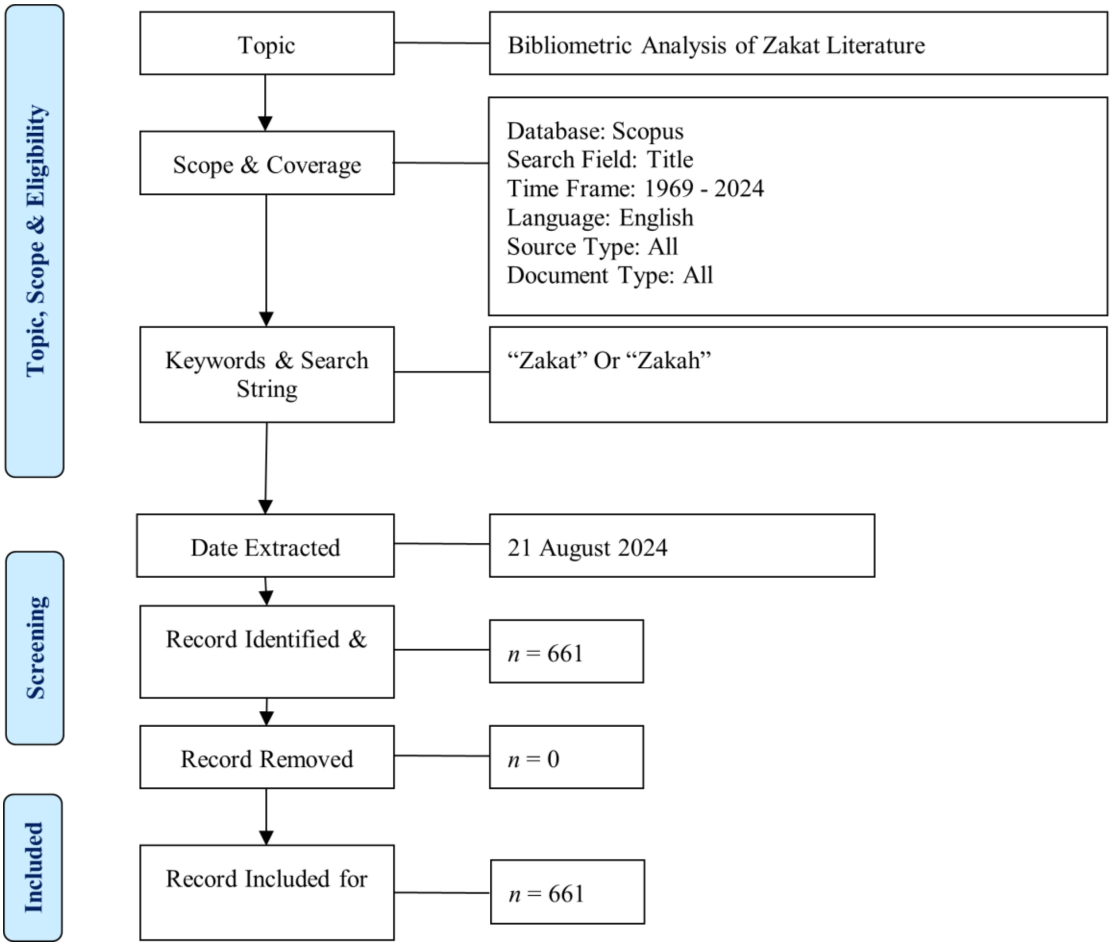
This study differs from previous bibliometric research in two significant ways. First, it extends the study period from 1969 to 2024, offering a more comprehensive and long-term view of the evolution and trends in zakat research. Second, it incorporates an analysis of the factors influencing zakat payment behaviour, as suggested by Handoko et al. (2022). To date, bibliometric research has not extensively explored behavioural drivers related to zakat compliance, leaving a gap in understanding how individual factors shape payment behaviour. Thus, by addressing this underexplored dimension, the study provides fresh insights that bridge existing knowledge gaps in zakat literature and expand the scope of future research directions.

3. Research Methodology

Bibliometric analysis is a study that employs quantitative and statistical methods to identify patterns in the distribution of articles related to specific issues and periods (Wahyudi et al., 2022). Notably, it is a popular and rigorous method for exploring and analysing large volumes of scientific data. Accordingly, the analysis enables us to unpack the evolutionary nuances of a specific field while shedding light on the emerging areas in that field (Donthu et al., 2021; Khan et al., 2022).

This study utilised the Scopus database to conduct a comprehensive literature review on zakat. Scopus was chosen for its extensive coverage of peer-reviewed research across various academic disciplines, including journals, book series, conferences, and proceedings. Its citation-based ranking system further enhances the quality and relevance of the selected literature. Figure 1 outlines the step-by-step process followed in this study, from the initial search strategy to the subsequent bibliometric analysis.

Figure 1: Flow diagram of the search strategy



Sources: Wahyudi et al. (2022)

The search strategy for investigating the intention of zakat payers to pay zakat was conducted using the Scopus database, focusing on article titles. The search covered a time frame from 1969 to 2024 and was limited to articles published in English. All source and document types were included. The keywords and search string were "Zakat" OR "Zakah" in the title field. Data extraction was completed on August 21, 2024, identifying and screening a total of 661 records. None of the records were removed during the screening process, resulting in all 661 records being included for bibliometric analysis.

The research primarily employed bibliometric analysis, utilising Microsoft Excel 2013 to calculate the frequency and proportion of published materials and to create relevant tables, charts, and graphs. This approach was used to address the first and second research objectives.

VOSviewer, a widely used bibliometric analysis tool, was employed to visualise and analyse the interconnections among 661 zakat-related articles in. ris format. This software utilises advanced techniques like co-citation and co-authorship analysis to identify patterns and relationships within large bibliographic datasets. The fractional counting method was used to extract keywords from the articles, and the results were visualised in a network map. VOSviewer was instrumental in addressing the third and fourth research questions.

To visually illustrate the prominent terms used by the authors, the study employed the WordSift tool, which creates graphical representations of the most frequently appearing words in a given text. Researchers input the author keywords from each publication into the WordSift program, and the resulting visualizations were used to enhance understanding of the main themes and topics discussed in the literature. Additionally, WordSift played a significant role in the keyword analysis, contributing to the insights gathered for the third research question.

Another tool utilised in the study was Harzing's Publish or Perish (PoP). PoP is a well-established software application designed to retrieve and analyse academic citations. It is particularly beneficial for individual academicians aiming to demonstrate their research impact, even with limited citations, and is highly suitable for conducting bibliometric research (Harzing, 2010). In this research, PoP was employed to conduct citation analysis, contributing to the insights gathered for the fourth research question.

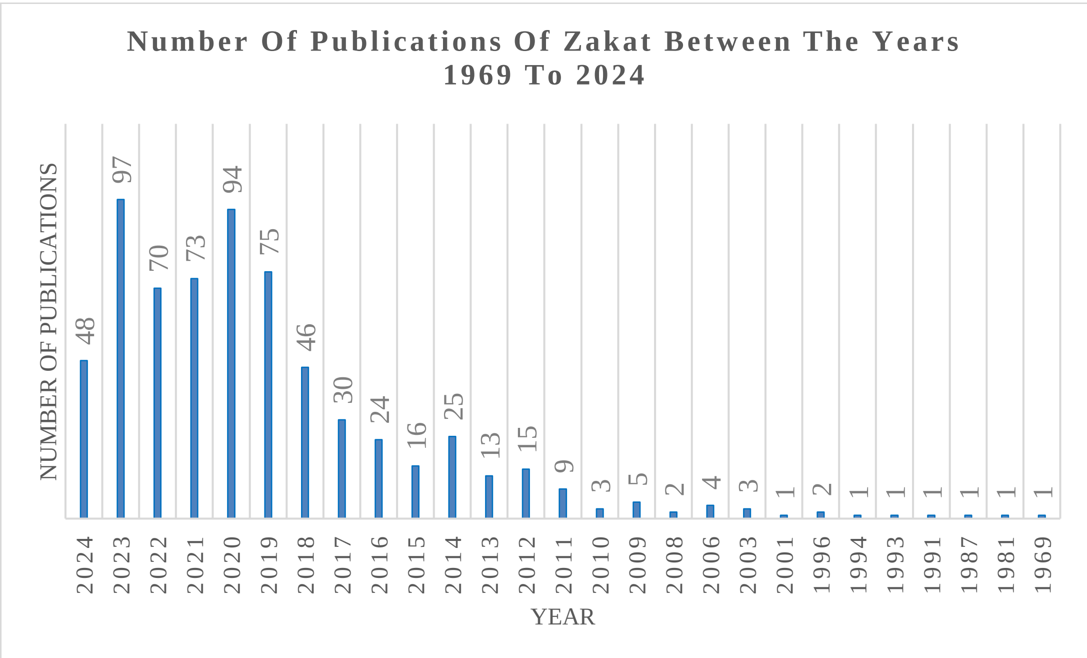
Utilising the Scopus database, we systematically identified articles that specifically examine the factors influencing zakat payment behaviour. This analysis was conducted to address the fifth research question. This study effectively utilised a range of analytical tools, including Microsoft Excel, VOSviewer, Harzing's PoP, and WordSift, to comprehensively address the research questions. These tools were employed to perform various analyses, such as generating visual representations, conducting bibliometric evaluations, and analysing citation data, thereby contributing to the overall robustness of the research findings.

4. Results and Discussion

4.1 Number of publications of zakat between the years 1969 to 2024

Figure 2 illustrates the number of published articles on the topic of zakat over a study period ranging from 1969 to 2024. The data reveals a significant increase in publications over the years, with the highest number of articles being published in 2023, totaling 97. The year 2024 also saw a substantial number of publications, with 48 articles. A notable rise in publications is observed from 2019 to 2023, with annual totals consistently exceeding 70 articles, indicating growing academic interest in the subject during this period. Earlier years, particularly before 2010, indicate significantly fewer publications, with many years recording only one or two articles, highlighting the relatively recent surge in scholarly attention to zakat. The earliest recorded publication is from 1969, with sporadic increases in the following decades, gradually leading to the current trend of more frequent publications in recent years.

Figure 2: Number of Publications of Zakat between the years 1969 to 2024.



Source: Authors' elaboration based on Scopus

4.2 Number of articles by affiliation

Table 1 presents the distribution of articles on zakat by affiliation, highlighting the top ten institutions with the highest number of publications. The International Islamic University Malaysia leads with 61 publications, accounting for 7.72% of the total output. Following closely, University Utara Malaysia contributed 57 publications, making up 7.22% of the total. Universiti Teknologi MARA ranks third with 40 publications, representing 5.06%. The College of Business, Universiti Utara Malaysia, contributed 33 publications, or 4.18% of the total. Universiti Sains Islam Malaysia follows with 28 publications (3.54%), and the International Islamic University Malaysia, Institute of Islamic Banking and Finance has 26 publications (3.29%). Universiti Kebangsaan Malaysia and Universitas Airlangga each contributed 25 publications, each making up 3.16%. Universitas Indonesia has 18 publications (2.28%), and Universiti Malaya rounds out the top ten with 16 publications, accounting for 2.03% of the total. This distribution underscores the significant contributions of Malaysian institutions to the scholarly discourse on zakat.

Table 1: Number of articles by affiliations (top ten institutions)

Affiliation	**No of publications**	**Percentage (%)**
International Islamic University Malaysia	61	7.72%
Universiti Utara Malaysia	57	7.22%
Universiti Teknologi MARA	40	5.06%
College of Business, Universiti Utara Malaysia	33	4.18%
Universiti Sains Islam Malaysia	28	3.54%
International Islamic University Malaysia, Institute of Islamic Banking and Finance	26	3.29%
Universiti Kebangsaan Malaysia	25	3.16%
Universitas Airlangga	25	3.16%
Universitas Indonesia	18	2.28%
Universiti Malaya	16	2.03%

Source: Authors' elaboration based on Scopus

4.2.1. Top ten sources in zakat publications

Table 2 highlights the distribution of articles on zakat across various academic journals, focusing on the top ten journals by the number of articles published. The Journal of Islamic Accounting and Business Research leads with 32 articles, accounting for 6.17% of the total publications. The International Journal of Islamic and Middle Eastern Finance and Management follows with 15 articles, making up 2.89% of the total. The Impact of Zakat on Sustainable Economic Development and the Journal of Islamic Marketing published 14 articles each, representing 2.70% of the total. The Global Journal Al Thaqafah contributed 12 articles (2.31%), while the Lecture Notes in Networks and Systems published 11 (2.12%). Both the AIP Conference Proceedings and the ISRA International Journal of Islamic Finance published ten articles each, contributing 1.93%. The Journal of Islamic Monetary Economics and Finance published nine articles (1.73%), and the International Journal of Innovation, Creativity, and Change rounds out the list with eight articles, accounting for 1.54% of the total. This distribution emphasises the leading journals in the field where research on zakat is most frequently published.

Table 2: Top ten sources in Zakat publications

Name of the Journal	**No of articles**	**Percentage (%)**
Journal Of Islamic Accounting and Business Research	32	6.17%
International Journal of Islamic and Middle Eastern Finance and Management	15	2.89%
Impact of Zakat on Sustainable Economic Development	14	2.70%
Journal of Islamic Marketing	14	2.70%
Global Journal Al Thaqafah	12	2.31%

Lecture Notes in Networks and Systems	11	2.12%
AIP Conference Proceedings	10	1.93%
ISRA International Journal of Islamic Finance	10	1.93%
Journal of Islamic Monetary Economics and Finance	9	1.73%
International Journal of Innovation Creativity and Change	8	1.54%

Source: Authors' elaboration based on Scopus

4.2.2. Top authors in zakat publications

Table 3 lists the top authors in zakat publications, each with a minimum of 5 articles. Ram Al Jaffri Saad leads with 19 publications, accounting for 3.79%. Tika Widiastuti follows with 11 articles, representing 2.20%. Both Hijattulah Abdul-Jabbar and Saeed Awadh Bin-Nashwan have contributed ten articles each, making up 2.00% of the total. Fuadah Johari and Norfaiezah Sawandi each published eight articles, constituting 1.60%. Authors like Saliza Abdul Aziz, Irfan Syauqi Beik, and Wahab, N. A. have each contributed seven articles, accounting for 1.40%. Several other authors, including M. Kabir Hassan, Imron Mawardi, Mohamad Soleh Nurzaman, Muhamad Nafik Hadi Ryandono, and Dodik Siswantoro, each have six articles published, contributing 1.20%. Finally, Rusni Hassan, Sri Herianingrum, Rahmatina Awaliyah Kasri, Mustafa Omar Mohammed, Ahmad Fahme Mohd Ali, and Maheran Zakaria contributed five articles, making up 1.00%. This table highlights the key contributors to the academic literature on zakat.

Table 3: Top authors in zakat publications with a minimum of 5 articles

Authors	**No of articles**	**Percentage (%)**	**Authors**	**No of articles**	**Percentage (%)**
Ram Al Jaffri Saad	19	3.79%	Imron Mawardi	6	1.20%
Tika Widiastuti	11	2.20%	Mohamad Soleh Nurzaman	6	1.20%
Hijattulah Abdul-Jabbar	10	2.00%	Muhamad Nafik Hadi Ryandono	6	1.20%
Saeed Awadh Bin-Nashwan	10	2.00%	Dodik Siswantoro	6	1.20%
Fuadah Johari	8	1.60%	Rusni Hassan	5	1.00%
Norfaiezah Sawandi	8	1.60%	Sri Herianingrum	5	1.00%
Saliza Abdul Aziz	7	1.40%	Rahmatina Awaliyah Kasri	5	1.00%
Irfan Syauqi Beik	7	1.40%	Mustafa Omar Mohammed	5	1.00%
Wahab, N.A.	7	1.40%	Ahmad Fahme Mohd Ali	5	1.00%
M. Kabir Hassan	6	1.20%	Maheran Zakaria	5	1.00%

Source: Authors' elaboration based on Scopus

4.3 Most Globally Cited Articles

Table 4 highlights the most globally cited articles in the field of zakat studies. Some significant findings of these top ten articles are as follows:

i. J.C. Scott, published in 1987, leads with 131 citations, averaging 3.54 per year. Scott illustrated how similar resistance patterns can emerge in various cultural and religious settings.

ii. N.A. Wahab and A. Rahim Abdul Rahman, published in 2011, with 93 citations (7.15 average citations per year). They highlighted the significance of assessing these institutions' efficiency and governance to ensure the Islamic financial system achieves its objective of socio-economic justice through equitable wealth distribution.

iii. M.H. Syed, S. Khan, M.R. Rabbani, and Y.E. Thalassinos, published in 2020, stand out with 75 citations and the highest average of 18.75 citations per year. The findings suggested that Islamic finance, particularly through the zakat and Qardh-Al-Hasan, holds significant potential for addressing crises like COVID-19.

iv. S. Javaid and H.-A.N. Al-Malkawi's, published in 2018, follows with 58 citations and 9.67 citations per year. The result indicated that the companies operating in Islamic economies can effectively implement zakat as a CSR measure. This implementation not only helps narrow socio-economic gaps but also facilitates the achievement of both short-term and long-term corporate objectives.

v. T. Kuran's, published in 2003, with 56 citations (2.67 average citations per year). The result revealed that zakat was a vital component of early Islamic societies, serving as a mechanism for wealth redistribution and community support. However, in contemporary settings, the lack of robust state involvement in zakat collection and distribution has led to inefficiencies and inequities, limiting its potential to achieve its intended goals.

vi. R. Al Jaffri Saad and R. Haniffa published in 2014, which garnered 55 citations, averaging 5.5 per year. Their findings demonstrate that intention plays a crucial role as a predictor of zakah compliance behavior. Additionally, the study revealed that intention is significantly shaped by both attitude and subjective norms, with intention mediating the relationship between these factors and business zakah compliance behavior.

vii. I. Ali and Z.A. Hatta, published in 2014, received 54 citations (5.4 per year). They discovered that the effectiveness of zakat administration in Bangladesh is less developed compared with Malaysia and Indonesia due to minimal governmental involvement in zakat collection and distribution.

viii. Z. Bidin, K.Md. Idris and F.M. Shamsudin, published in 2009, also earned 54 citations with 3.6 per year. The findings indicated that subjective norms and attitudes significantly impact behavioural intention to comply with zakah obligations.

ix. A. Ab Rahman, M.H. Alias, and S.M.N.S. Omar published in 2012, with 52 citations (4.33 per year). They emphasised the need to strengthen the zakat management system, particularly in the distribution process, to ensure that zakat reaches the intended recipients. Additionally, they suggested transforming zakat administration by improving the ability to identify and track prospective zakat payers and encourage a capacity-building approach to transition the poor from being zakat recipients to becoming zakat payers.

x. M.R.B. Rosli, H.B. Salamon, and M. Huda published in 2018 with 50 citations, averaging 8.33 per year. The findings suggested that elder neglect victims, child abuse victims, children involved in crime, and domestic violence victims are eligible to be categorised as *asnaf ar-riqab*.

Table 4: Most globally cited articles

No.	Authors	Title	Cites	Year	Average citations Per Year
1	J.C. Scott	Resistance without Protest and without Organisation: Peasant Opposition to the Islamic Zakat and the Christian Tithe	131	1987	3.54
2	N.A. Wahab, A. Rahim Abdul Rahman	A framework to analyze the efficiency and governance of zakat institutions	93	2011	7.15
3	M.H. Syed, S. Khan, M.R. Rabbani, Y.E. Thalassinos	Artificial intelligence and NLP-based Islamic FinTech model combining zakat and Qardh-Al-Hasan for countering the adverse impact of COVID-19 on SMEs and individuals	75	2020	18.75
4	S. Javaid, H.-A.N. Al-Malkawi	Corporate social responsibility and financial performance in Saudi Arabia: Evidence from zakat contribution	58	2018	9.67

5	T. Kuran	Islamic redistribution through zakat historical record and modern realities	56	2003	2.67
6	R. Al Jaffri Saad, R. Haniffa	Determinants of zakah (Islamic tax) compliance behaviour	55	2014	5.5
7	I. Ali, Z.A. Hatta	Zakat as a poverty reduction mechanism among the Muslim community: A case study of Bangladesh, Malaysia, and Indonesia	54	2014	5.4
8	Z. Bidin, K.Md. Idris, F.M. Shamsudin	Predicting compliance intention on zakah on employment income in Malaysia: An application of reasoned action theory	54	2009	3.6
9	A. Ab Rahman, M.H. Alias, S.M.N.S. Omar	Zakat institution in Malaysia: Problems and issues	52	2012	4.33
10	M.R.B. Rosli, H.B. Salamon, M. Huda	Distribution management of zakat fund: Recommended proposal for asnaf riqab in Malaysia	50	2018	8.33

Source: Authors' elaboration based on Scopus

4.4 Keywords Analysis

Figure 3 presents a keyword analysis using the word sift (https://wordsift.org), with a maximum of 100 words highlighting the most frequently occurring terms in the literature on zakat. The keyword "zakat" appears most prominently, indicating its centrality in the discourse. "Malaysia" and "Indonesia" suggest a strong regional focus on these countries.

Keywords related to socio-economic themes such as "poverty," "zakat institution," and "poverty alleviation" are also significant, reflecting the role of zakat in addressing social welfare and economic challenges. Other frequently mentioned terms include "zakah," "zakat distribution," and "zakat management," indicating a focus on the mechanisms and efficiency of zakat systems.

The analysis also highlights emerging areas of interest, such as "blockchain," indicating the exploration of modern technologies in zakat management. "Islamic social finance" and "productive zakat" also reflect broader discussions on integrating zakat with economic development and empowerment strategies.

Additional terms such as "trust," "Islam," and "Shariah" highlight the religious and ethical dimensions of zakat. Keywords like "efficiency," "governance," and "transparency" suggest an ongoing concern with the effectiveness and accountability of zakat institutions.

Overall, this keyword analysis provides a comprehensive overview of the key topics and emerging trends in zakat research, illustrating the traditional and contemporary issues being addressed in the literature.

Figure 3: Word cloud of the author keywords

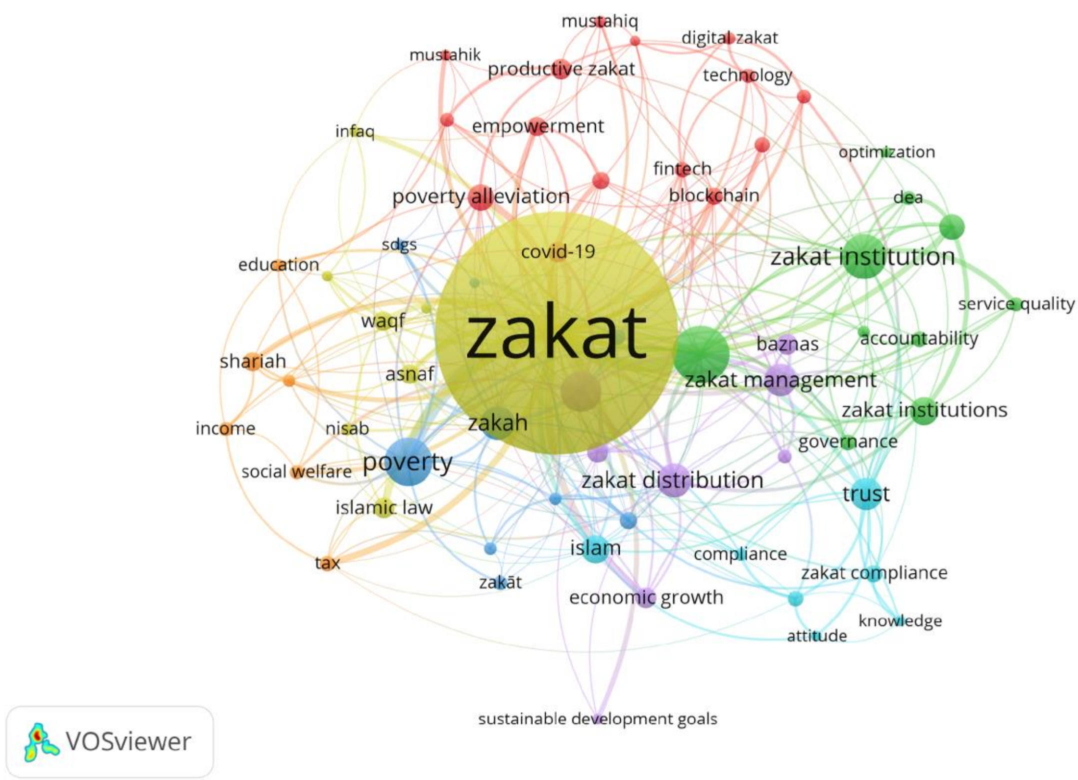
Source: Authors' elaboration based on Scopus

Figure 4 provides a visualisation of the co-occurrence of author keywords in zakat-related research mapped using VOSviewer, a software tool for creating and visualising bibliometric networks. The analysis uses fractional counting to assess the relationships between different keywords, with a minimum threshold of five occurrences for a keyword to be included. As such, the connecting line's colour, circle size, text size, and thickness indicate associations with other terms. Notably, keywords of the same colour, for example, are frequently included together. A total of 64 keywords were selected and grouped into seven clusters.

Cluster 1 revolves around contemporary themes in zakat research, such as blockchain, COVID-19, digital zakat, fintech, and technology. Cluster 2 centered on governance and institutional efficiency in zakat. Cluster 3 highlights the integration of zakat with broader economic and social responsibility themes. Cluster 4 focuses on the religious and charitable aspects of zakat. Cluster 5 is concerned with the broader economic implications of zakat, particularly in Indonesia. Cluster 6 is centered on behavioural aspects of zakat compliance. Lastly, Cluster 7 is related to socio-economic factors.

Overall, the visualisation of these keyword clusters provides a comprehensive view of the various thematic areas in zakat research, from technological innovations and governance issues to religious practices and socio-economic impacts. Each cluster represents a different facet of zakat studies, illustrating the multi-dimensional nature of the field.

Figure 4: Network visualisation map of the author keywords



Source: Authors' elaboration based on Scopus

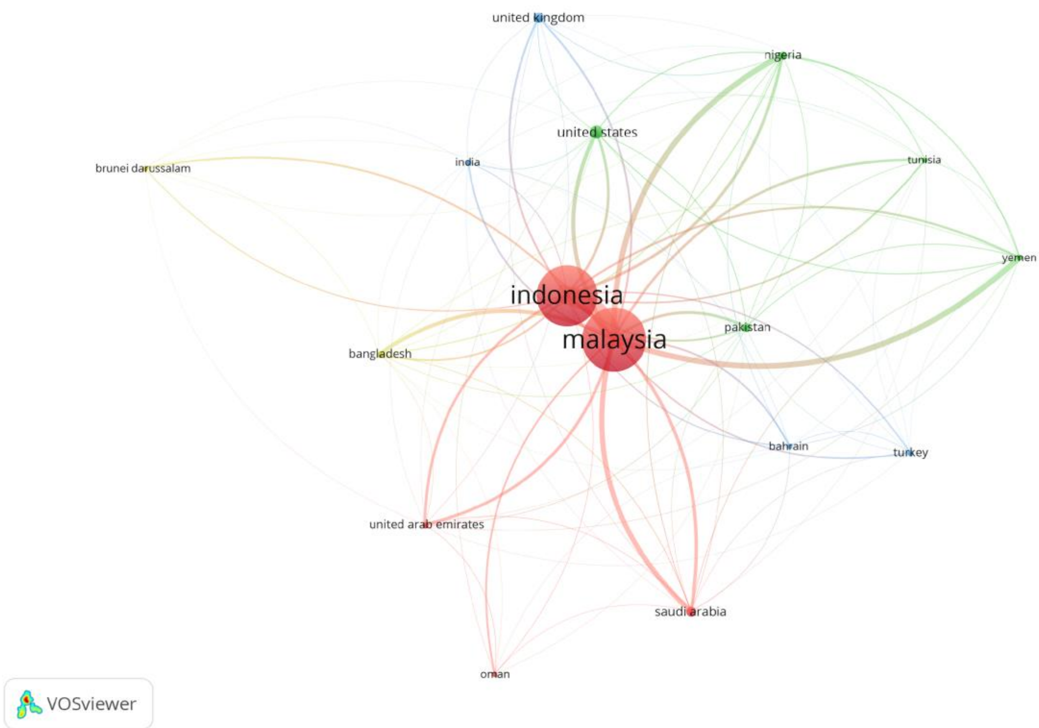
4.5 Network visualisation of the citations by countries

Figure 5 presents a network visualisation of citations by countries, with the unit of analysis being the countries themselves. To be included in the visualisation, each country needed a minimum of five documents, although there was no minimum citation threshold. The analysis revealed four clusters.

The first cluster consists of Indonesia, Malaysia, Oman, Saudi Arabia, and the United Arab Emirates (UAE). These countries are likely interconnected in terms of research collaboration and citation networks focused on Islamic finance and zakat-related studies.

Nigeria, Pakistan, Tunisia, the United States (US), and Yemen form the second cluster. This grouping suggests a mix of countries with various levels of economic development and varying approaches to zakat, possibly highlighting cross-regional research collaborations. The third cluster includes Bahrain, India, Turkey, and the United Kingdom (UK). These countries might be connected through their research on Islamic finance, with Turkey and the UK being notable for their significant contributions to Islamic finance scholarship. The fourth cluster, which is comprised of Bangladesh and Brunei, is a smaller cluster that suggests a closer research relationship between these two countries, likely due to their shared interest in zakat as a tool for poverty alleviation and economic empowerment. The network visualisation highlights the global distribution and collaboration patterns in zakat research, indicating that while some countries are central to this field, others are emerging as significant contributors. The clusters reflect regional cooperation and cross-regional scholarly exchanges, illustrating the diverse and interconnected nature of zakat studies worldwide.

Figure 5: Network visualisation of the citations by countries



Source: Authors' elaboration based on Scopus

4.6 Factors Influencing Zakat Payment.

Bibliometric analysis of zakat literature and keyword analysis reveals its significant role in fostering economic development and addressing poverty within Muslim countries. Zakat is a vital mechanism for poverty alleviation and economic redistribution within these countries. Consequently, comprehending the determinants influencing zakat payment is crucial for enhancing its efficacy in these domains, thereby aligning religious obligations with socio-economic development objectives. Table 5 summarises the results of the bibliometric study on factors influencing zakat payment, which addresses the fifth research objective.

The results reveal that, among the countries studied, Indonesia exhibited the highest number of zakat literature publications, followed by Malaysia, Algeria, Nigeria, Bangladesh, Morocco, the Philippines, and Yemen. Most of the studies conducted in Indonesia employed the UTAUT to identify the factors influencing zakat payment. In the context of zakat, applying the UTAUT framework can help explore how people perceive and use digital zakat payment systems or technology-based zakat management platforms by exploring performance expectancy, effort expectancy, social influence, and facilitating conditions. At the same time, several studies have explored the factors influencing the adoption of digital zakat payments, yielding both common and distinct findings. Kasri and Yuniar (2021) identified performance expectancy, effort expectancy, facilitating conditions, and zakat literacy as significant determinants in Indonesia, with social influence deemed insignificant. This is consistent with Kasri and Sosianti (2023), who also reported that facilitating conditions, performance expectancy and zakat literacy positively influenced the intention to pay zakat online. However, in this later study, trust in zakat institutions also emerged as a crucial factor. Similarly, Sunarsih et al. (2023) added that both intrinsic motivation (including habit and effort expectancy) and extrinsic motivation (such as facilitating conditions, performance expectancy, and social influence) significantly impact the intention to pay zakat through institutions. In addition, Haryanto et al. (2023) supported the positive effect of performance expectancy, social influence, and facilitating conditions on the intention to use online platforms for zakat payments. Kamal et al. (2024) focused on the role of effort expectancy, finding it significantly influences behavioural intention to pay zakat digitally in Aceh, further emphasising the varied factors influencing digital zakat payment behaviour across different contexts. Furthermore, Mutmainah et al. (2024) discovered that performance expectancy, social influence, facilitating conditions, perceived security and privacy, and zakat literacy significantly enhance the intention of muzakki (zakat payers) to adopt financial technology, especially during the national economic recovery. Martono et al. (2019) demonstrated that both knowledge and trust have a positive and significant effect on employees' intention to pay zakat. This relationship suggests that a better understanding of zakat principles and trust in the institutions managing zakat collection are crucial motivators for zakat compliance. Similarly, Hamdani et al. (2024) emphasised the role of trust in influencing the intention to pay zakat, particularly through institutional channels. Their study also discovered that firm-generated information on social media significantly impacts the intention to pay zakat through these institutions, further reinforcing the importance of reliable information and trust in driving zakat-paying behaviour. In another study, Mohd Suki et al. (2023) from Malaysia discovered that social influence plays a crucial role in shaping the intention of youth to use social media networks to understand zakat online campaigns, particularly those using creative animation. This finding highlights the significance of social influence in digital platforms, especially among young people.

In contrast, Oktavendi and Mu'ammal (2022) employed the TAM and IDT to explore Generation Z's adoption of ZIS digital payments. The results suggested that factors such as innovative sense, security and privacy risks, ease of use, usefulness, facilitating conditions, and social influence are key drivers of the zakat payment.

In Malaysia, Bidin et al. (2009); and Al Jaffri Saad and Haniffa (2014) utilised the TRA to identify the factors influencing zakat payment. In the context of zakat payment, TRA could help explain how people's attitudes toward the religious duty of zakat and the influence of societal or community expectations shape their intention and likelihood of actually paying zakat. Their results revealed that subjective norms and attitudes are significant predictors of zakat compliance behaviour in terms of employment income and business zakat. As such, Farouk et al. (2018) also supported these findings, emphasising the direct relationship between attitude, subjective norms, and religiosity with behavioural intention in Nigeria.

Other researchers employed applied the TPB. The TPB is frequently applied to explore compliance behaviour in zakat payment. By integrating this framework, the study illustrates how intentions, attitudes, and perceived behavioural control influence zakat payer behaviour, providing a holistic understanding of factors driving zakat's contributions.

Bulutoding et al. (2020) and Sadallah et al. (2023) highlighted that the attitude of zakat behaviour, subjective norms, and perceived behavioural control significantly influence the intention to pay zakat. However, Yusoff and Omar (2022) stated that the perception of zakat fairness in the zakat system significantly influenced the willingness of zakat payers to pay zakat. If people believe the zakat system is fair, they will likely comply with their obligations. Meanwhile, Andam and Osman (2019) identified that attitude, descriptive norms, and moral norms have a positive relationship with the intention to give zakat on employment income in the Philippines. This result is consistent with Bin-Nashwan et al. (2021) in Yemen. However, in Morocco, Ghaouri et al. (2023) reported that attitude significantly impacts the intention to pay zakat to the national fund.

Saad et al. (2020) employed the DTPB. This theory extends the TPB by incorporating additional constructs to better explain and predict behaviour. In the context of zakat payment, the DTPB can be applied to examine the factors influencing an individual's intention to pay zakat. Applying DTPB to zakat payment could help understand how these decomposed beliefs influence zakat payment behaviour. Their findings revealed that attitudes towards zakat evasion, moral reasoning, peer influence, zakat knowledge, zakat distribution, and perceived zakat board capital significantly influence business zakat compliance behavioural intention.

Lastly, Sadallah et al. (2023) in Algeria used SCT to study the zakat compliance intention among entrepreneurs from a social cognitive perspective. This theory explains how individuals learn and acquire behaviours through observation, imitation, and self-regulation. It emphasises the interaction between personal factors, environmental factors, and behaviour. They highlighted a positive relationship between service quality, trust, knowledge, and the intention to pay zakat.

The findings reveal that the factors influencing zakat payment can be categorised into three distinct dimensions: individual, environmental, and social. In particular, individual-level factors include attitude, ease of use, effort expectancy, and intrinsic/extrinsic motivation. Meanwhile, environmental factors include facilitating conditions, firm-generated information, and innovative sense. At the same time, social factors include knowledge, perceived security/privacy, performance expectancy, security/privacy risks, social influence, trust in zakat institutions, usefulness, and zakat literacy. This framework provides a comprehensive understanding of the complex interplay of factors that shape zakat compliance behaviour and offers valuable insights for policymakers and researchers seeking to enhance zakat's impact on society.

Table 5: Factors influencing zakat payment.

No	Authors	Title	Year	Sample of Study	Factors Influencing Zakat Payment
		COUNTRY: INDONESIA			
1	S. Martono, A. Nurkhin, F. Lutfhiyah, Fachrurrozie, A. Rofiq, Sumiadji	The relationship between knowledge, trust, intention to pay zakah, and zakah-paying behavior	2019	Employees (Ministry of Religion, the Semarang municipal)	● Knowledge ● Trust
2	R.A. Kasri, A.M. Yuniar	Determinants of digital zakat payments: lessons from Indonesian experience	2021	223 Muslim respondents	● Performance expectancy ● Effort expectancy ● Facilitating condition ● Zakat literacy
3	T.W. Oktavendi, I. Mu'ammal	Acceptance model for predicting adoption of Zakat, Infaq, and Sodaqoh (ZIS) digital payments in Generation Z	2022	Generation Z aged 15–25 years old	● Innovative sense ● Security and privacy risks ● Ease of use ● Usefulness ● Facilitating conditions ● Social influence.
4	S. Sunarsih, L. Hamdani, A. Rizal, R. Yusfiarto	Motivational factors to paying zakat through institutions: a multigroup analysis of urban and suburban muzakki based on a digital payment scheme	2023	325 respondents (Java Region)	● Attitude ● Intrinsic motivation ● Extrinsic motivation

5	R.A. Kasri, M.W. Sosianti	Determinants of the intention to pay zakat online: the case of Indonesia	2023	734 respondents (Jakarta, Indonesia)	● Facilitating conditions ● Performance expectancy ● Trust in zakat institutions ● Social influence ● Zakat literacy
6	R. Haryanto, A.A. Bakri, H.E.S. Samosir, D.L. Idris, T.R. Fauzan, W. Agustina	Digital literacy and determinants of online zakat payments lessons from Indonesia experience with UTAUT	2023	330 muzakki of Baznas (Indonesia)	● Performance expectancy ● Social influence ● Facilitating conditions
7	L. Mutmainah, I. Berakon, R. Yusfiarto	Does financial technology improve the intention to pay zakat during national economic recovery? A multigroup analysis	2024	265 respondents (Indonesia)	● Performance expectancy ● Social influence ● Facilitating conditions ● Perceived security and privacy ● Zakat literacy
8	L. Hamdani, S. Sunarsih, R. Yusfiarto, A. Rizal, A.N. Khoirunnisa	Social media, trust and intention to pay zakat through institution: lessons from Indonesian experience	2024	230 respondents	● Firm-generated information ● Trust
9	S. Kamal, N. Safarida, E.S. Kassim	Investigating the role of fiqh zakat knowledge in moderating the behaviour of the Acehnese to pay zakat digitally	2024	350 respondents (Aceh)	● Effort expectancy
		COUNTRY: MALAYSIA			
1	Z. Bidin, K.Md. Idris, F.M. Shamsudin	Predicting compliance intention on zakah on employment income in Malaysia: An application of reasoned action theory	2009	250 Muslim respondents (Kedah, Malaysia)	● Subjective norms ● Attitudes
2	R. Al Jaffri Saad, R. Haniffa	Determinants of zakah (Islamic tax) compliance behavior	2014	227 active businessmen (Malaysia)	● Attitude ● Subjective norm
3	L. Bulutoding, Z. Alwi, R. Dwiayuparmitasari	Akhlaq of zakat behavior among determinant factors of intention in Malaysia: a perspective of Prophet Muhammad tradition	2020	285 muzakki (Malaysia)	● Akhlaq ● Subjective norms ● Perceived control

4	Y.H. Yusoff, M.K. Omar	Islamic Intellectual Capital: Zakat compliance among zakat payers in Terengganu, Malaysia	2022	100 respondents (Terengganu, Malaysia)	● Perception of zakat fairness
5	N. Mohd Suki, N. Mohd Suki, M.F. Hussin Shokri	Examining youths' intention to use social media networks for understanding zakat online campaigns that use creative animation	2023	300 youths (Kedah, Malaysia)	● Social influence
			COUNTRY: ALGERIA		
1	M. Sadallah, H. Abdul-Jabbar, S.A. Aziz	Promoting zakat compliance among business owners in Algeria: the mediation effect of compliance intention	2023	344 respondents of business owners in Algeria	● Attitude ● Subjective norm ● Perceived behavioural controls
2	M. Sadallah, H. Abdul-Jabbar, S.A. Bin-Nashwan, S.A. Abdul Aziz	Alms tax (zakat) compliance intention among entrepreneurs from a social cognitive perspective: the moderating role of knowledge	2023	315 of Algerian entrepreneurs.	● Service quality and trust ● Knowledge.
			COUNTRY: NIGERIA		
1	A.U. Farouk, K. Md Idris, R.A.J.B. Saad	Moderating role of religiosity on zakat compliance behaviour in Nigeria	2018	474 civil servants in Kano State, Nigeria	● Attitude ● Subjective norms ● Religiosity
2	R.A.J. Saad, A.U. Farouk, D. Abdul Kadir	Business zakat compliance behavioural intention in a developing country	2020	524 of small and medium-scale businessmen in Kano, NIGERIA	● Attitudes ● Peer influence ● Knowledge ● Zakat distribution ● Perceived zakat board capital
			COUNTRY: MOROCCO		
1	M.H. Ghaouri, S. Kassim, A.H.A. Othman, H. Zakariyah	Behavioural intention of zakat participants towards the zakat fund in Morocco	2023	343 respondents in Morocco	● Attitude
			COUNTRY: PHILIPPINES		
1	A.C. Andam, A.Z. Osman	Determinants of intention to give zakat on employment income: Experience from Marawi City, Philippines	2019	384 respondents in Marawi City	● Attitude ● Descriptive norm ● Moral norm

COUNTRY: YEMEN					
1	S.A. Bin-Nashwan, H. Abdul-Jabbar, S.F. Dziegielewski, S.A. Aziz	Moderating effect of perceived behavioural control on Islamic tax (zakah) compliance behavior among businessmen in Yemen	2021	202 respondents of Yemeni businessmen.	● Attitude ● Perceived norms

Source: Authors' elaboration based on Scopus

5. Conclusion, Limitations and Future Research

In conclusion, this study highlighted that there has been a significant increase in research about zakat since the 1960s, especially in recent years. This surge highlights the increasing importance of zakat as a focus of academic study in recent years.

The analysis of zakat research reveals that Malaysian universities, especially the International Islamic University Malaysia, have conducted numerous research on zakat. They have published many articles about zakat in important journals like the Journal of Islamic Accounting and Business Research. Ram Al Jaffri Saad is a well-known researcher in this field, and other researchers have also made significant contributions. This suggests that Malaysian scholars are leading the way in studying zakat.

The top ten cited articles predominantly centered on three key themes: zakat and social justice, zakat governance and efficiency, and zakat and contemporary issues. The article with the highest citation count, authored by J.C. Scott, focused on the theme of zakat and social justice, examining historical cases of peasant resistance to zakat as a form of social protest. The other leading articles emphasised governance, efficiency, and contemporary challenges facing the zakat administration.

This study highlights the growing academic interest in zakat research, particularly in Malaysia and Indonesia. Key research themes encompass socio-economic factors, zakat institutions, poverty alleviation, management, distribution, and efficiency. Emerging trends include exploring modern technologies like blockchain and integrating zakat with Islamic social finance strategies. Additionally, the study emphasises the religious and ethical dimensions of zakat. A network analysis identified seven distinct clusters of zakat research. The clusters are contemporary zakat research, governance and institutional efficiency, economic and social responsibility, religious and charitable aspects, economic implications, compliance behaviour, and socio-economic factors.

The result reveals four clusters of countries focusing on Islamic finance and zakat-related studies. The first cluster includes Indonesia, Malaysia, Oman, Saudi Arabia, and the UAE, which are likely interconnected in research collaboration. The second cluster includes Nigeria, Pakistan, Tunisia, the US, and Yemen, with varying economic development levels and approaches to zakat. The third cluster includes Bahrain, India, Turkey, and the UK, with Turkey and the UK being notable contributors to Islamic finance scholarship. The fourth cluster comprises Bangladesh and Brunei, with a closer research relationship due to shared interest in zakat for poverty alleviation and economic empowerment.

The factors influencing zakat payment behaviour vary across countries. In Indonesia, Algeria, and Nigeria, individual, environmental, and social factors play important determinants. However, in Malaysia, the Philippines, and Yemen, individual and social factors are the primary determinants. In Morocco, individual factors, particularly attitudes, dominate zakat payment behaviour.

This study has four limitations. First, this study was limited to the Scopus database. Future research could expand the search to include multiple databases like Web of Science, Social Science Citation Index, Emerging Sources Citation Index, and Google Scholar to capture a wider range of literature. Second, the search field. Future research can utilise "title," "keywords," and "abstracts" in the search to enhance the accuracy of results. Third, time-bound data. The total number of publications and citations is only accurate as of the time of the inquiry. Future studies may need to update the data for new publications and citations. While previous research has primarily focused on factors influencing zakat on income and business, future studies could examine the specific determinants or awareness of zakat payment for gold, a less explored area within zakat scholarship. Lastly, this study primarily examined factors influencing zakat payment from the perspective of zakat payers. Hence, future research could examine the challenges and issues faced by zakat management organisations regarding zakat collection and distribution.

6. Practical Implications

The findings of this study suggest that improved governance and transparency in zakat practices can positively impact societal attitudes, fostering a stronger sense of community responsibility toward zakat payments. This could lead to a shift in perception, where zakat is seen not only as a religious obligation but as a significant contributor to socio-economic development. Thus, by understanding the factors influencing zakat payment, public campaigns can be tailored to encourage consistent and intentional zakat contributions. This can lead to higher compliance rates and greater public participation in zakat programs, ultimately benefiting community development. Zakat can serve as a powerful economic redistribution tool, particularly when managed efficiently. Nevertheless, by demonstrating how zakat can alleviate poverty and promote social justice, the findings can promote a more proactive attitude toward zakat payment, especially in countries where it plays a vital role in economic development.

7. Glossary

Term	Definition
Asnaf	eight categories of individuals who are eligible to receive zakat.
Ar-riqab	those in captives or slaves eligible to receive zakat.
Fakir	Extremely poor individuals who cannot meet their basic needs.
Fisabilillah	Individuals who strive in the path of Allah.
Gharim	Those who are struggling to pay off debts incurred for the sake of Islam.
Maslahah	the concept of Shariah (Islamic divine law) is regarded as a basis of law.
Maslahah daruriyyah	must be achieved by every individual for the sake of the well-being of our religion and to ensure life sustainability.
Maslahah hajiyyah	a good deed that humans can live comfortably and will be protected from any harm.
Maslahah tahsiniyyah	all the good deeds that lean on luxury and easy life.
Miskin	Poor individuals who struggle to meet their basic needs.
Muzakki	Any Muslim who meets the financial threshold for zakat is, therefore, required to pay zakat.
Qardh-Al-Hasan	an interest-free loan.
Zakat	A mandatory charitable contribution in Islam, often translated as "alms" or "purification tax.

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