

INNOVATION AND TECHNOLOGY OPTIMIZATION FOR INCREASING THE COLLECTION AND DISTRIBUTION OF ZAKAT IN MALAYSIA

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ABSTRACT

Over the past several years, zakat collection in the Federal Territory of Kuala Lumpur, Putrajaya and Labuan, Malaysia increased. This can be proven in one way by examining the statistics of zakat collection, and it is expected that the collection figure will continue to increase in the coming years. Thus, this paper will present the preaching efforts that have been carried out especially in terms of the use of innovation and the latest technology by zakat institutions, such as PPZ-MAIWP, that have successfully contributed to positive and proud achievements. As per our opinion, PPZ-MAIWP is seen to have carried out their duties with excellence, however should continue to find new ways to further expand knowledge and spread zakat preaching to the community.

Keywords: *technology innovation, zakat collection, zakat distribution, Malaysia*

INTRODUCTION

Islam has established a social finance system that brings justice and fairness to all in terms of division of property and wealth, without oppressing the rights of others and does not let the poor and destitute, and those in need, live in hardship (Tahiri Jouti, 2019). Zakat is a form of an act of worship that must be performed on certain types of wealth once specific stipulations are met within a determined time frame (Arfah Mahfuzha et al., 2018; Noor Hashimiah & Amizawati, 2018). Allah SWT declared in surah al-Baqarah verse 267, which has the following meanings:

“O, you who believe! Give of the good things which you have (honourably) earned, and of the fruits of the earth which We have produced for you, and do not even aim at getting anything which is bad, in order that out of it you may give away something, when you yourselves would not receive it except with closed eyes. And know that Allah is Free of all wants, and worthy of all praise.” [Al-Baqarah (2): 267]

Zakat, on the other hand, is a major Islamic principle that requires Muslims deemed qualified and financially capable to carry out the responsibility to pay it. The zakat principle seeks to assist the poor and reduce poverty in the society while promoting the abolition of greed and selfishness within the Muslim community (Paizin, 2021; Khairul Azhar et al., 2021). Zakat is paid by *muzakki*, who deduct a prescribed percentage of a financially capable Muslim's income or possessions for the benefit of the community, particularly the poorest members. A zakat institution is typically established within the Muslim community or by the government to collect and manage zakat funds for the poor, depending on the country's laws (Paizin, 2021). While zakat has been recognized as a form of worship for individuals, its operations are typically managed by organizations or authorities, referred to as zakat institutions. Zakat

institutions serve two critical functions: they collect zakat dues and distribute zakat funds to the appropriate beneficiaries (Lubis M. et al., 2011).

In Malaysia, there are 13 states and federal territories which make up the whole composition of Malaysia as a country (Migdad, 2019; Muhsin & Suhaili, 2018; Hafizah et al., 2016). These 13 states have their own State Islamic Religious Council, locally known as Majlis Agama Islam Negeri (MAIN). In the Federal Territories, the Zakat Collection Centre of the Federal Territories Islamic Religious Council (PPZ-MAIWP) is one of the agencies that are responsible for collecting zakat in Malaysia. Since its establishment, many developments have been performed by that institution, among them in varying ways to collect zakat, which is not only concentrated through the counter collection but also performed through the latest mediums like applications contained in electronic gadgets (Migdad, 2019; Marhanum & Matin Chwdhury, 2020)

THE DEVELOPMENT OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN PPZ-MAIWP

Over the last three decades, especially in Malaysia, zakat has become a pillar of Muslim development assistance, bringing financial capital, skills, and innovation to help address the most pressing challenges facing the *ummah* (Rahman et. al., 2021). It has also assumed a critical role in helping countries achieve their Sustainable Development Goals (SDGs) by 2030 (Hafizah et al., 2019), the social and economic targets agreed upon at the United Nations (UN) Summit in 2015. However, zakat is just one component of a much broader giving sector where zakat donors, intermediaries (payment platforms), and the implementing organizations that lead project execution (primarily zakat institutions) interact. The growth of zakat has been driven by multiple related trends, including the rising wealth in emerging economies, a new generation of donors with fresh ideas and perspectives, and the power of new technologies (Noor Hashimiah & Amizawati, 2018).

The zakat sector is a diverse and fragmented ecosystem where three critical types of stakeholders interact: donors, intermediaries and implementing organizations (Tahiri Jouti, 2019). At first glance, the process of giving may appear simple: if an individual wish to donate to education, for example—the zakat institutions—the donor identifies and locates a recipient, sends resources to the desired beneficiaries and (ideally) receives proof that the donation was spent as intended. In reality, however, the process is infinitely more complex due to the sheer number of donors and causes. This creates a set of challenges and operational complexities that donors, intermediaries and zakat institutions must tackle in a coordinated manner (Tengku Mohd. Azizuddin et al., 2021). Accordingly, PPZ-MAIWP has carried out various forms of innovation over these three decades to face the challenge. Figure 1 and Table 1 recorded the sequence of development of information and communications technology (ICT) in PPZ-MAIWP:

Figure 1
The Development of Information and Communications Technology (ICT) in PPZ-MAIWP for The Years 1990 – 2021

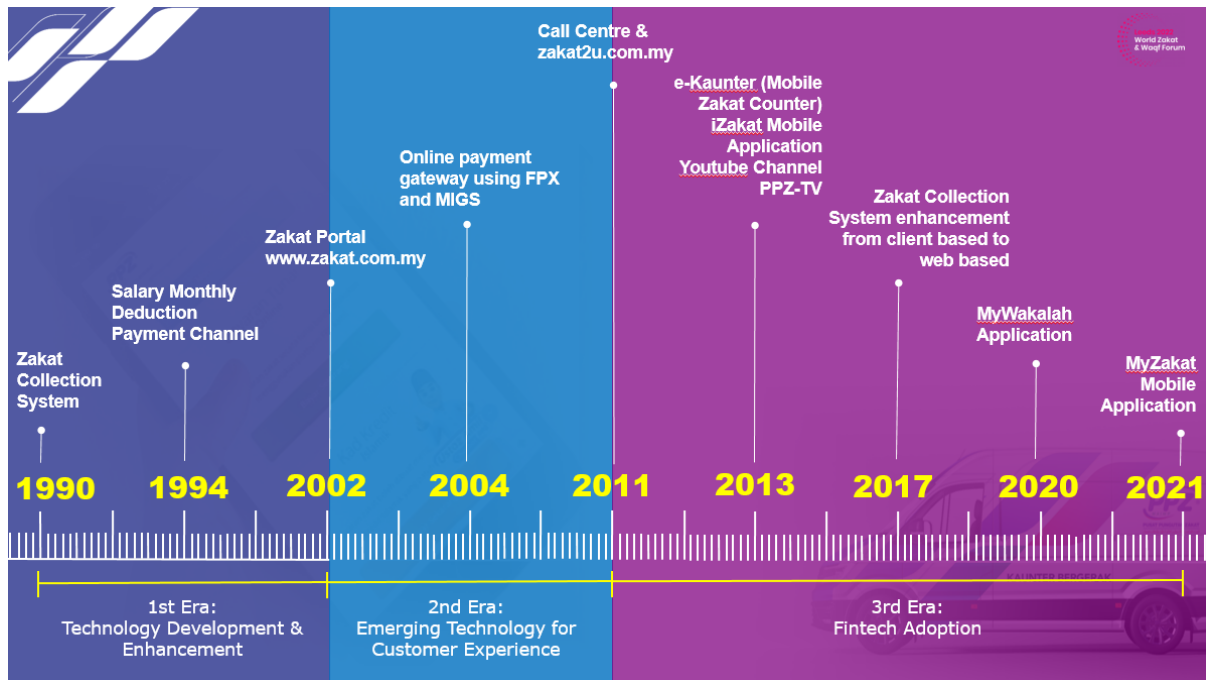


Table 1
The Development of Information and Communications Technology (ICT) in PPZ-MAIWP for The Years 1990 – 2021

Era	Year	Innovation	Description
1 st Era: Technology Development & Enhancement	1990	Zakat Collection System	The zakat collection began using a computerized zakat collection system called Zakat Collection System (SPZ V1.0). During this period, there were two times system enhancements for SPZ, which were Version 2.0 in 1997 and version 3.0 in 2001
	1994	Salary Monthly Deduction Payment Channel	The Monthly Salary Deduction as an alternative Payment Method was introduced. As of 2021, 3,358 sectors have registered as salary deduction employers with PPZ-MAIWP.
2 nd Era: Emerging Technology for Customer Experience	2002	Zakat Portal (www.zakat.com.my)	The Zakat Portal (zakat.com.my), equipped with corporate information, the definition of zakat, zakat calculation and zakat counter location, was launched.
	2004	Online payment gateway using FPX and MIGS	Zakat payment through the internet medium was introduced. During this period, there were two payments method used, namely Financial Process Exchange (FPX) and MasterCard Payment Gateway Service (MiGS)
	2011	Call Center and zakat2u.com.my	The Zakat Collection System web-based version was introduced, named zakat2u.com.my. The One Stop Call Centre was established during this period to enhance customer experience.
3 rd Era: Fintech Adoption	2013	e-Kaunter (Mobile Zakat Counter) iZakat Mobile Application Youtube Channel PPZ-TV	During the fintech adoption period, PPZ-MAIWP took brave steps towards digitalization through various technology enhancements. For example, in 2013, there were eKaunter Zakat, iZakat Mobile Application and Youtube Channel PPZ-TV.

Era	Year	Innovation	Description
	2017	Zakat Collection System enhancement from client-based to web-based	The Zakat Collection System enhancement from client-based to web-based named (SiZA.my)
	2020	MyWakalah Application	MyWakalah application introduced
	2021	MyZakat Mobile Application	MyZakat Mobile application introduced

Financial and Technology (Fintech) started long ago, in 1886 (Fintech V1.0¹). It has developed rapidly and its applications and achievements are remarkable (Douglas, 2016) as highlighted in Table 2. Now, we are in Fintech 3.5 towards digital transformation, which is the smartphone becoming a primary device for people to access the web and other financial services.²

Table 2
Financial technology milestones

Year	1866-1967	1967-2008	2008 – current	
Era	Fintech 1.0	Fintech 2.0	Fintech 3.0	Fintech 3.5
Geography	Global/ Developed	Global/ Developed	Developed	Emerging/ Developing
Key Elements	Infrastructure/ Computerisation	Traditional/ internet	Mobile/ Start-ups/ New Entrants	
Shift Origin	Linkages	Digitalization	2008 Financial Crisis/ smartphone	Last mover advantage

Source: Fintech: Evolution and Regulation²

Other than the innovations listed above, PPZ-MAIWP also found that Fourth Industrial Revolution (IR 4.0) technologies, including AI and blockchain, have the potential to improve efficiencies in the giving experience. Some predict that blockchain will allow donors at any level to instantly send micro-donations (Farooq et al., 2020) to targeted causes anywhere and that drones, sensors and AI-powered automation will make it possible to observe precise impact outcomes in almost real-time from across the world. Put simply; these technologies have the potential to virtually compress the world, reducing the cognitive distance between benefactor and recipient. However, their potential impact on the giving process remains underappreciated to date. Until now, PPZ-MAIWP has been studying the appropriateness of using this technology, especially for future endeavours.

¹<https://thepaymentsassociation.org/article/fintech-the-history-and-future-of-financial-technology/>

²https://law.unimelb.edu.au/__data/assets/pdf_file/0011/1978256/D-Arner-FinTech-Evolution-Melbourne-June-2016.pdf

ZAKAT COLLECTION ACHIEVEMENT FROM 1991 - 2021

PPZ-MAIWP's motto is "Makes It Easy for You to Pay Zakat". This is the philosophy of PPZ-MAIWP's business that has been administered since the very beginning. In the year 2021, PPZ-MAIWP has collected zakat up to RM8.2 billion. Asian Financial Crisis happened from 1997 to 1998 affected the zakat collection in the first era. However, the financial crisis happened again in the second era, which was in the year 2008, and the pandemic happened in 2020 in the third era, but these did not affect the zakat collection, as highlighted in Figure 2 and Figure 3, because of the technology implemented.

Figure 2
Zakat Collection Achievement in PPZ-MAIWP for The Years 1990 – 2021

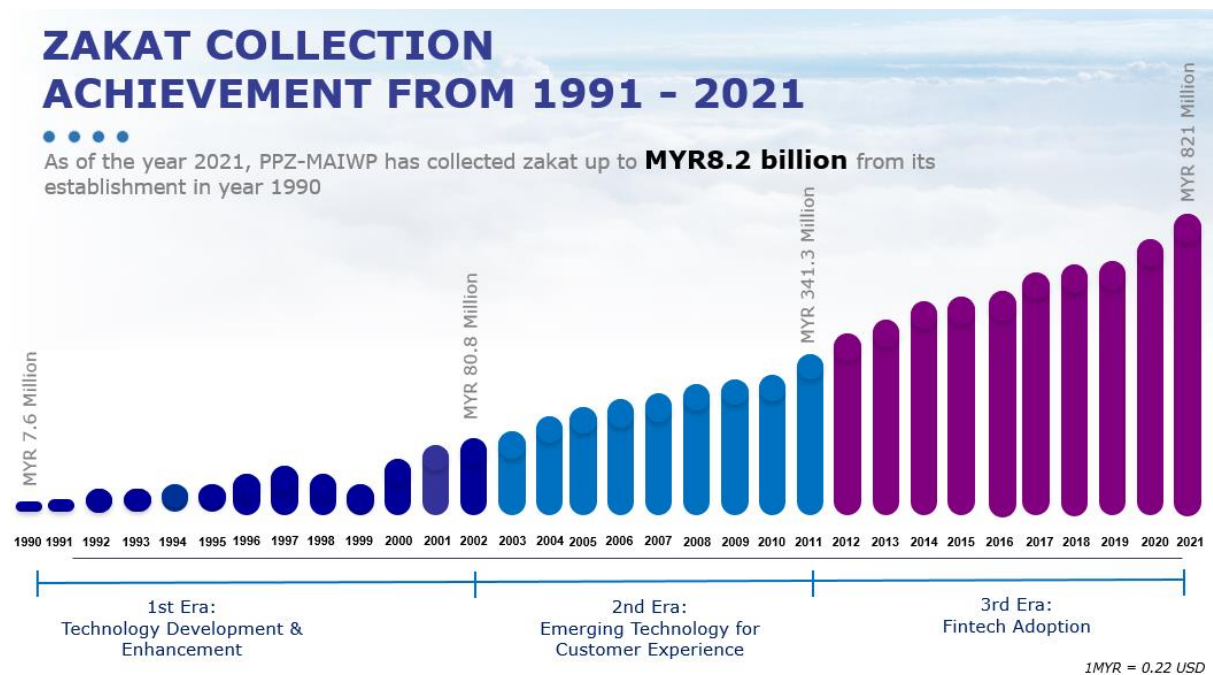
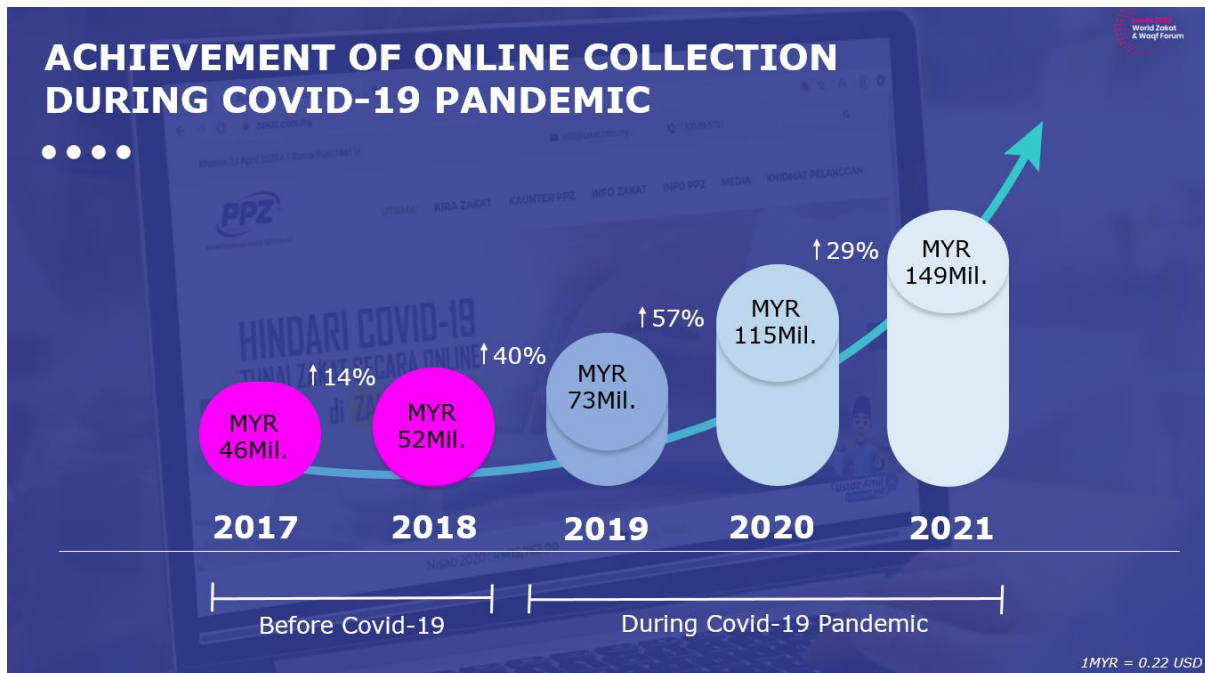


Figure 3
Achievement of Online Zakat Collection During Covid-19 Pandemic



During the pandemic, the finance sector was badly affected, but fortunately, zakat collection was sustained, and the collection increased by 57%, equivalent to RM 115 million from 2019 to 2020, and collection increased from the year 2021 to RM 149 million (Figure 3).

PPZ-MAIWP'S ZAKAT PAYMENT SERVICES

In the year 2021, there are 26 payment channels have been introduced by PPZ-MAIWP, which consist of 12 offline channels and 14 online channels. The Top 3 offline and online channels contribute to RM 821 million of total zakat collection for each channel as presented in Table 3:

Table 3
Top 3 offline and online channels in PPZ-MAIWP

No.	Offline		Online	
	Channels	Percent (Value)	Channels	Percent (Value)
1.	Monthly Salary Deduction	49% (RM 406 mil)	PPZ-MAIWP's Portal	13% (RM 106 mil)
2.	Conventional Counters	19% (RM 154 mil)	Banks' Portals	5% (RM 40 mil)
3.	Agents Counter	12% (RM 100 mil)	Agents' Portals & e-Wallet	0.3% (RM 2 mil)

Offline Channels

Payers can also make or add monthly zakat deductions at ptg.zakat.com.my in addition to the offer of getting a 100 percent income tax rebate. In 2021, PPZ-MAIWP has held a Monthly Zakat Deduction Scheme Campaign (PZB Scheme), highlighted in Figure 4, from July to December 2021, in addition to payers having the chance to win lucky draw prizes. The winner selection draw will be made 2 times during the campaign period which is in October 2021 &

January 2022. The winner will be selected from among payers in the Government Sector and Private Sector. Each winner will receive 1 Prize along with 1 Asnaf Product.

Figure 4
Zakat Monthly Salary Deduction Promotion

MONTHLY SALARY DEDUCTION



PTG.ZAKAT.COM.MY

Zakat payer only needs to fill up information such as employer name and payroll information, then PPZ-MAIWP will process the application until the payment of zakat through salary deduction is completed.

PPZ-MAIWP



For offline channels, monthly salary deduction has involved as many as 3,358 organizations consisting of Government and Private Sectors. The details of the Zakat collection for each sector are presented in Table 4:

Table 4
Contribution of Zakat Collection from Monthly Salary Deduction by Sectors

Types of Sectors	No. of Employers	Collection (RM)	No. of Employee Who Makes Salary Deduction
Government	148	98,166,448.30	57,697
Private	3,390	308,345,958.13	64,457
Total	3,538	406,512,406.43	122,154

The Monthly Salary Deduction is the top payment channel in PPZ-MAIWP which contributes to 49% of total zakat collection, equivalent to RM 406 million. The benefits of the monthly salary deduction method are easier facilitating the payment to the customer, easier to manage customer financial management, and able to solve customer time constraints.

These channels are divided into three types of counters for Conventional Counters: 10 Physical Counters across the Federal Territory of Malaysia, Mobile Zakat Counter, and Zakat Digital Counter (KZD). The details of the Zakat collection for each counter are presented in Table 5:

Table 5
Contribution of Zakat Collection from PPZ-MAIWP's Conventional Counters

Types	Description / Location	Total Zakat Collection (RM) in 2021
10 Physical Counter	i. Shamelin Perkasa Counter (HQ) ii. Plaza Kg Rah (3) Masjid Negara iii. KLSC Wangsa Maju	134,914,461.25

	iv. Presint 9 Putrajaya v. Presint 15 Putrajaya vi. TTDI vii. Kepong viii. UTC Pudu Sentral ix. 10) Labuan	
Zakat Digital Counter (KZD)	Appointment based payment	2,720,200.25
Mobile Zakat Counter	Five mobile units equipped with Zakat Collection System	16,578,534.16
Total		154,213,195.66

Payers can also contact PPZ-MAIWP officials for any questions, payments and further explanations about zakat. The Counter Service Unit through 10 PPZ-MAIWP Counters provides Digital Zakat Counter (KZD) services to assist in answering questions and feedback from zakat payers. Payers only need to select the location of the counter they want to contact and fill in the feedback, then a representative of the counter officer will call them back. The mission of this Digital Zakat Counter is to provide a new standard technology service to payers in answering questions and feedback.

Online Channels

Zakat payments can be made through the PPZ-MAIWP's portal at www.zakat.com.my. Through this method, the payer can make calculations using the zakat calculator and make payment transactions via FPX or Islamic banking credit cards and check previous payment statements. In addition, various information can be found in the PPZ-MAIWP portal including zakat info, related fatwas, zakat reports and so on. PPZ-MAIWP's Portal has contributed to a total zakat collection of RM 106 million for online channels. For banks; 15 banks accepted payment transactions from various platforms such are Internet Banking (FPX), SMS Banking, Automated Teller Machine (ATM) and QR Code. Total collection was considerably high as presented in Table 6.

Table 6
Total zakat collections via bank platforms

Total Banks	Total Collection (RM) in 2021
15	40,813,929.13

Figure 5
Zakat E-Wallet and Online Payment Portal



For PPZ-MAIWP's agents and e-Wallet channels, 12 agents' portal and e-Wallet, as highlighted in Figure 5, have contributed around RM 2.2 million of zakat collection. The details of Zakat collection for each agent and e-Wallet are shared in Table 7:

Table 7
Contribution of Zakat Collection from PPZ-MAIWP's Agents Portal and e-Wallet

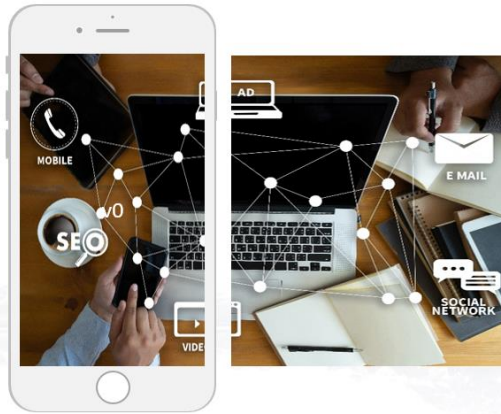
No.	Agents Portal and e-Wallet	Total Collection (RM) in 2021
1	Myeg	661,106.06
2	Shopee	574,111.84
3	Tulus	300,240.13
4	Senangpay	294,798.46
5	Axiata Boost	157,879.02
6	Jompay	73,986.58
7	Thenoor	62,149.43
8	Payhalal	50,122.32
9	Gopayz Umobile	37,281.64
10	Mypay	14,076.63
11	Qrcode	5,636.00
12	Joy	330.80
Total		2,231,718.91

PPZ-MAIWP'S ZAKAT DIGITAL MARKETING

In addition to the stated efforts, PPZ-MAIWP through new media channels continuously conducts a series of webinars (online seminars) so that the community and zakat payers will still feel close and aware of the latest zakat issues. Digital marketing is important for connecting *muzakki* with the zakat authorities due to its versatility in website traffic analytic as featured in Figure 6. By following PPZ-MAIWP's official Facebook and YouTube pages, visitors will be served with various latest information from various fields not necessarily around the topic of zakat, but also including spiritual strengthening, financial and business management; create a sense of "worth" for them to stay following the PPZ-MAIWP social page (Taha & Paizin, 2015). This effort is also another method of persuading the community to continue paying zakat at PPZ-MAIWP during pandemic.

Figure 6
PPZ-MAIWP's Digital Marketing

DIGITAL MARKETING



LEVERAGING CUSTOMER DATA

Leveraging customer data in digital platform to enhance the insight for marketing

CUSTOMER BEHAVIOUR

Segmentation customer behaviour into 3 categories of Muzakki: New, Loyal and Former

OPTIMIZE MARKETING TOOLS

Email & SMS to loyal zakat Muzakki. While using Instagram, Facebook, Messenger and Tiktok to attract new zakat Muzakki

By leveraging customer data, we can predict the customer behaviour into three *muzakki* (zakat payer) segments which are:

- i. New
- ii. Regular
- iii. Former

In the year 2021, the total zakat payers are 370,300³ and classified into New and Regular payers. The details of customer categories are presented in the following Table 8:

Table 8
Total Payer and Collection from Categories of Zakat Payers

Categories	Total Payer		Total Collection (RM)	
	2021	2020	2021	2020
New Payer	125,776	188,261	51,660,661.40	52,451,427.00
Regular Payer	244,624	189,888	770,079,687.45	703,553,491.93
Total	370,300	378,149	821,740,348.85	756,004,918.93

Additionally, there are several reasons why developing a dependable customer database has been a top priority for every firm, particularly zakat institutions such as PPZ-MAIWP. First of all, gaining new zakat payers or *muzakki* is not easy; yet, a customer database enables zakat institutions to communicate effectively without spending a fortune on ineffective, detached advertising. Thus, obtaining *muzakki* data simply by asking for it and rewarding that trust through communication, events, and other promotional reminders creates a positive first impression and increases the possibility of having *muzakki* to pay zakat.

Secondly, from a commercial perspective, an astounding 80% of sales originate from 20% of existing customers; therefore, by creating a healthy loyalty program that creates personalized,

³ PPZ-MAIWP's Annual Report 2021

happy experiences, zakat institutions can generate recurring trust advocates who generate highly-valued word-of-mouth marketing. Only until a customer data management strategy is completely operational can the marketing team begin calculating critical metrics such as customer value over time, commonly known as Customer Lifetime Value (CLV) (Kellet S., 2020).

Thirdly, gathering pertinent *muzakki* data enables zakat institutions to more precisely segment their target market, identify trends in payment behaviour, and tailor individual communication tactics, resulting in more informed, real-time strategic decision-making. Fourth, the *muzakki*'s journey to pay zakat can be lengthy and unexpected, involving several touchpoints, numerous gadgets, 24/7 consumption, and engagement both online and offline. Every stage of the zakat payment path can be studied to identify performers who can be aided in increasing zakat collection efficiency (Luenendonk M., 2020).

Portal and Mobile Application⁴ – MyZakat

PPZ-MAIWP apps was introduced in 2013 named iZakat and transformed to MyZakat in 8th Mac 2021. MyZakat mobile application integrates the features of calculate, pay and check, as pointed out in Figure 7, which allows people to:

- i. Calculate - allows users to calculate zakat on wealth and fidyah
- ii. Pay - users can use the payment function by using Islamic banking credit cards, ewallets, FPX and internet banking
- iii. Check - to check payment records

Figure 7
PPZ-MAIWP's Zakat Collection Application

APPLICATION: Collection



Portal & Mobile Application
Self service customer experience for zakat payment

eAPPOINTMENT

ZAKAT DIGITAL COUNTER

DOOR TO DOOR

MOBILE ZAKAT COUNTER

⁴ PPZ-MAIWP's Annual Report 2021

E-Appointment

New application features introduced by PPZ-MAIWP to optimize the technology which are:

- i. Zakat Digital Counter (KZD). Virtual appointment with your preferred zakat advisor. All matters such as request, calculations and payments are handled through online.
- ii. Door To Door services. Door to Door provides zakat advisor to go to the specific location based on the request to facilitate customers and save time. Provided for payers who wish to make zakat payments exceeding RM1,000.00 with the presence of zakat officers directly to their premises. Payment methods through cash/check/Islamic banking credit card and debit card are allowed. Zakat Payment Receipts will be issued directly to zakat payers.
- iii. Mobile Zakat Counter. Provides services to business premises, offices or residential areas.

Asnaf Tracking Mobile Application (MOJA)⁵ - For Zakat distribution apps (Figure 8), Mobile Jejak Asnaf, (MoJA) is a new medium which provides a specific channel to submit reports regarding *asnaf* communities to the Federal Territories Islamic Religious Council (Majlis Agama Islam Wilayah Persekutuan, MAIWP). MoJA is equipped with the following features:

- i. Global Positioning System (GPS). GPS location tracking to allow the MAIWP Baitulmal Asnaf Tracking Squad to approach the asnaf at the reported location.
- ii. Photo Upload. The use of MoJA ,may also upload photos to serve as reference for the MAIWP Baitulmal Asnaf Tracking Squad.
- iii. 24/7 Service. The use of MoJA may report asnaf who requires assistance anytime and anywhere. This feature could help to expedite delivery process between the asnaf community and zakat authority.

Figure 8
MAIWP's Zakat Distribution Application



MyWakalah.

Wakalah is a scheme where the eligible zakat payer will be appointed to do the distribution on behalf of Baitulmal. MyWakalah Apps is introduced to ease the process of application and reporting of the Wakalah (Zakat Distribution). Both MoJA and MyWakalah are available to download on Google Play or Apps Store

⁵ <https://ebaitulmal.maiwp.gov.my/web/moja/>

MOVING FORWARD

Moving forward, PPZ-MAIWP target to collect zakat RM 1 billion in 2023. To achieve the target, PPZ-MAIWP have planned new strategies, presented in Figure 9, such as: data integration within Government Body, Zakat Fitrah Online Payment and Zakat on Digital Assets - Introduction of zakat into digital assets such as cryptocurrency and the facilities of accepting payment via crypto e-Wallet.

Figure 9
PPZ-MAIWP's Moving Forward



CONCLUSION

This paper has presented the preaching efforts that have been carried out especially in terms of the use of innovation and the latest technology by zakat institutions, such as PPZ-MAIWP, that have successfully contributed to positive and proud achievements. As per our opinion, PPZ-MAIWP is seen to have carried out their duties with excellence, however should continue to find new ways to further expand knowledge and spread zakat preaching to the community.

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