

THE INTEGRATION OF SPECIALISED ACCOUNTING SYSTEMS AND TRANSPARENCY: STRENGTHENING GOVERNANCE IN CONTEMPORARY ZAKAT MANAGEMENT

EMAD ALI MEELOUD ABDULLAH*

Centre for Islamic Development Management Studies (ISDEV)/
Faculty of Economics and Political Science, Sorman,
Sabratha University, Libya
emadalimeeloud.8282@gmail.com

SHAHIR AKRAM HASSAN

Centre for Islamic Development Management Studies (ISDEV),
Universiti Sains Malaysia,
shahirakram@usm.my

ZAKARIA BAHARI

Centre for Islamic Development Management Studies (ISDEV),
Universiti Sains Malaysia
bzak@usm.my

*Corresponding author: emadalimeeloud.8282@gmail.com

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ABSTRACT

The integration of accounting systems with transparency frameworks forms a fundamental basis for enhancing governance in contemporary zakat management. Despite the central role of zakat as a religious and socio-economic obligation, its administration faces challenges of inefficiency, insufficient disclosure, and weak accountability. This study investigates how accounting systems tailored for zakat institutions can serve as Sharia-compliant mechanisms and governance tools ensuring equitable allocation,

reporting, and public trust. Using descriptive-analytical methodology, the research reviews scholarly contributions and experiences of zakat institutions. The findings show that specialized zakat accounting systems improve institutional efficiency, reduce misappropriation risks, and enhance stakeholder legitimacy. Challenges remain, including lack of harmonized accounting standards for zakat, limited integration of digital technologies for disclosure and monitoring, and shortage of professionals trained in both Sharia and technical accounting. This study contributes by proposing a framework unifying accounting practices with governance principles, bridging religious compliance and financial accountability. The framework emphasizes three priorities: (i) formulation of standardized zakat accounting guidelines, (ii) digital transformation of zakat disclosure and oversight mechanisms, and (iii) development of professional competencies integrating Islamic jurisprudence with modern financial expertise. By situating zakat management within broader debates on accountability and transparency, this research advances discourse on how faith-based institutions can adopt innovative accounting systems to achieve spiritual objectives and governance standards.

Keywords: Zakat Management, Specialised Accounting Systems, Transparency, Governance, Sharia Compliance

1. INTRODUCTION

Zakat is one of the major financial pillars in Islam and represents an independent economic and social system aimed at achieving justice and solidarity within Muslim societies. With the development of zakat institutions, particularly in countries that formally regulate its administration, the need for accurate accounting tools has become crucial to ensure the integrity of zakat collection and distribution, and to achieve the highest levels of transparency and governance. Transparency is no longer merely an ethical value, but a fundamental requirement to build trust among the public, beneficiaries, and regulatory institutions (Al-Zubair, 2014).

In this context, accounting plays a vital role in documenting the movement of zakat funds, determining the zakat base, calculating expenditures, and preparing financial reports that reflect adherence to both Sharia and administrative standards. However, the practical reality in many zakat institutions in Arab and Islamic countries reveals significant inconsistencies in adopting specialized

or unified zakat accounting standards, leading to a lack of transparency and challenges in assessment and accountability (Al-Khalifi, 2018).

The literature indicates that the absence of a unified accounting framework aligned with the jurisprudential characteristics of zakat has led to substantial variation in accounting methods, discrepancies in asset valuation principles, and inconsistencies in zakat calculation periods. These issues complicate oversight and auditing processes and undermine trust in the zakat system (Razak, 2019).

In particular, the study addresses three interrelated issues: first, the lack of unified zakat accounting standards; second, the limited adoption of digital tools in financial disclosure; and third, the insufficient integration of Shariah compliance with technical accounting practices. These issues represent the core challenges that hinder transparency in zakat fund management. Accordingly, this study aims to bridge the gap between theory and practice by demonstrating how the adoption of appropriate accounting systems and disclosure standards consistent with zakat rulings can enhance transparency and establish financial and Shariah accountability in managing this vital resource. The scope of this study is justified by the urgent need to strengthen financial governance in zakat institutions, particularly in contexts where accounting practices remain fragmented. By focusing on accounting as a tool for transparency, the research addresses a core area that directly influences public trust, institutional accountability, and the efficiency of zakat distribution.

Considering the growing interest in enhancing governance and transparency in managing zakat funds, this study seeks to explore how accounting, as both a technical and regulatory tool, can support these objectives. The research aims to bridge the gap between theoretical frameworks and practical applications in zakat institutions. Accordingly, the study is guided by the following objectives:

- i. To examine the importance of accounting in accurately documenting zakat revenues and expenditures.
- ii. To assess the role of accounting in promoting financial transparency and accountability in zakat management.
- iii. To develop strategic recommendations for enhancing the efficiency and transparency of zakat accounting systems.

Based on the objectives of this study and the challenges facing Zakat Institutions in achieving financial transparency, the research is guided by the following core questions:

- i. To what extent does accounting contribute to documenting and transparently managing zakat funds?
- ii. What are the challenges faced by zakat institutions in implementing Sharia-compliant accounting?
- iii. How can the accounting system be developed to better serve zakat in alignment with the objectives of Islamic law?

The importance of this study stems from its contribution to a vital area of Islamic financial practice ensuring transparency in the administration of zakat. At a time when financial governance and public accountability are under increasing scrutiny, particularly in faith-based institutions, this study provides a framework for understanding how accounting can reinforce trust, integrity, and performance in zakat institutions. By integrating accounting principles with Islamic jurisprudence, the study offers actionable insights that can guide policymakers, auditors, and administrators in aligning technical practices with ethical mandates.

2. LITERATURE REVIEW

Zakat, a fundamental pillar of Islam, functions as a significant religious, economic, and social obligation. From a Sharia perspective, it is an obligatory right in wealth designated for specific recipients under particular conditions, such as reaching the nisab (minimum threshold) and the passage of a lunar year (*ḥawl*) (Razak, 2019). Economically, it is a tool for wealth redistribution and reducing income disparity (Ben & Guerbouj, 2020). From an accounting standpoint, zakat is a Sharia-mandated financial duty measured and recorded within a specialized accounting system that incorporates both jurisprudential and regulatory aspects (Bin-Nashwan et al., 2021; Bin-Nashwan, 2025). Zakat accounting is a critical branch of Islamic accounting, aiming to manage zakat funds according to precise standards derived from Islamic law, integrated within a modern financial framework. It encompasses a comprehensive system starting from measuring the zakat base, recognizing the obligation, and culminating in disclosure in annual financial reports (Shammout, 2022).

Transparency is a foundational principle in the governance of zakat funds, referring to the clear, accurate, and timely disclosure of information regarding the sources and disbursements of zakat. A lack of transparency is identified as a primary cause for zakat evasion or reluctance to pay, especially when detailed reports on collection and impact are unavailable (Mehrig and Abdellaoui, 2011). The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has mandated specific zakat-related financial disclosures in its standards, including the distinction between zakatable and non-zakatable assets and documentation of Sharia-approved disbursement channels (AAOIFI, 2016, pp. 585 – 588). Studies confirm that transparent reporting enhances public trust and facilitates equitable distribution (Hasbi & Widayanti, 2024). The connection between accounting and transparency is integral; accurate and professional accounting systems produce reliable outputs that support transparent disclosure, empowering stakeholders to assess the credibility of zakat institutions.

Recent studies highlight the direct impact of modern accounting practices and disclosure on zakat management. A 2024 study in Malaysia found the overall zakat disclosure rate to be around 60%, with significant variations between financial and non-financial information (Mahmod et al., 2024). Another Malaysian study from 2023 noted that comprehensive disclosures by some Islamic banks, especially regarding zakat calculation methods, positively affect financial transparency (Zulkepli, 2023). Research from 2022 highlighted that institutional integration between zakat and waqf (endowments) can significantly improve the financial and social performance of zakat funds, particularly when invested in productive sectors (Daoudi & Khalifa, 2022, p. 182). Furthermore, the COVID-19 pandemic accelerated the move towards digital governance, with a 2022 study showing that digitalization considerably improved disclosure effectiveness in Malaysian zakat institutions (Meerangani et al., 2022).

Digital transformation is a crucial modern trend for zakat accounting. The adoption of intelligent digital systems is urgently needed to enhance operational efficiency, improve valuation accuracy, and streamline reporting and oversight. The absence of digital infrastructure leads to delays, data duplication, and inconsistencies, which negatively impact institutional credibility (Baradiya, 2017, p. 9).¹⁶ A study on the Zakat Fund in Jijel Province demonstrated that implementing an electronic system reduced report preparation time and improved data accuracy significantly (Ben, 2021, p. 187). The integration of specialized accounting software and AI can create a qualitative shift in zakat management, allowing for real-time financial reports accessible to both regulators and the public Baradiya, 2017, p. 9) (Daoudi & Khalifa, 2022).

Despite advancements, several challenges persist. Many zakat institutions suffer from a lack of unified standards, weak accounting infrastructure, and a shortage of qualified professionals skilled in both jurisprudence and accounting (Akhyar Adnan & Barizah Abu Bakar, 2009; Al-Khalifi, 2018). The application of general commercial accounting standards, which ignore Sharia-specific conditions like the *hawl* or the distinction between productive and non-productive wealth, leads to issues in distributive justice and weakens institutional credibility (Al-Khalifi, 2018; Razak, 2019). Studies have found that such inconsistencies result in distributional imbalances and reduced effectiveness of zakat implementation (Al-Zubair, 2001). Zakat accountants in some regions lack proper Sharia training, highlighting a significant gap in professional development (Hidayah et al., 2023). To address these issues, it is recommended to develop unified Sharia-compliant accounting standards, establish specialized academic programs, and mandate disclosures that include both financial and non-financial performance indicators (Al-Zubair, 2001; Hidayah et al., 2023; Baradiya, 2017).

3. METHODOLOGY

This study utilizes a descriptive analytical approach to investigate the relationship between specialized accounting systems and transparency in contemporary zakat management. This methodology was selected for its suitability in providing a comprehensive examination of both the theoretical underpinnings and the practical applications of zakat accounting. It involves the systematic review and synthesis of a wide range of secondary data, including existing academic literature, peer-reviewed field studies, and established regulatory frameworks related to zakat accounting and governance. By analyzing these sources, the research aims to integrate Shariah-based rulings with modern accounting standards to generate insights that are both theoretically sound and practically relevant for zakat institutions today.

Additionally, the study is grounded in an interpretive paradigm. This philosophical stance was chosen because the study's objective extends beyond merely quantifying accounting practices. Instead, it seeks to deeply understand and interpret the meanings and implications of these practices within their specific social, institutional, and Shariah contexts. An interpretive approach allows for a nuanced exploration of how accounting affects transparency, governance, and stakeholder trust in Zakat institutions. It emphasizes the dynamic interplay

between the normative principles of Islamic law and the practical requirements of contemporary financial governance, positioning the research to offer a holistic perspective rather than a purely technical one.

4. FINDINGS AND DISCUSSION

This research, based on a descriptive analytical review of existing literature, synthesises the findings from previous studies to draw comprehensive conclusions about the relationship between zakat accounting and transparency. The key findings are as follows:

The Integral Role of Specialized Accounting in Ensuring Transparency: The central finding is that specialized zakat accounting is a fundamental pillar for achieving transparency and good governance in zakat institutions. Unlike conventional accounting, zakat accounting is not merely a technical tool for recording transactions but a strategic instrument for fulfilling Sharia objectives of fair wealth distribution, poverty alleviation, and accountability. Transparent financial reporting, enabled by accurate accounting, directly correlates with increased public trust and encourages compliance from zakat payers. A study by Sawmar & Mohammed (2021) found that majority of the respondents were more motivated to pay zakat to institutions that provided clear and detailed financial reports (Sawmar & Mohammed, 2021).

Persistent Challenges Hindering Transparency: A major finding is that many zakat institutions continue to face significant obstacles that undermine transparency. These include:

Weak Infrastructure and Lack of Unified Standards: Many institutions suffer from a lack of full transparency due to weak accounting infrastructure and the absence of unified, mandatory standards for zakat accounting Al-Khalifi (2018). This leads to inconsistencies in defining the zakat base and in fund disbursement mechanisms.

Inappropriate Use of Commercial Standards: Some institutions apply general commercial accounting standards that ignore Sharia-specific requirements, such as the passage of a lunar year (ḥawl) and the distinction between productive and non-productive wealth. This practice leads to distributive injustice and erodes institutional credibility (Al-Khalifi, 2018; Razaq, 2019).

Shortage of Qualified Professionals: There is a significant lack of accountants with specialised training in both Sharia and modern accounting. A study by Hidayah et al., (2023) found that most of the zakat accountants in certain regions lacked proper Sharia training, which is a major barrier to effective zakat management (Hidayah et al., 2023).

The Transformative Potential of Digitalization: The research highlights digital transformation as a critical solution for overcoming many of the traditional challenges in zakat management. Adopting intelligent digital accounting systems can significantly improve operational efficiency, valuation accuracy, and speed of reporting. Evidence from recent studies supports that digitalization during the COVID-19 pandemic in Malaysia significantly improved disclosure effectiveness (Meerangani et al., 2022). The implementation of an electronic accounting system in one Zakat Fund reduced the time needed to prepare reports by over 60% and enhanced data accuracy for audits (Ben, 2021, p. 187).

Strategic Importance of Institutional Integration: The study finds that strategic partnerships, particularly between zakat and waqf (endowment) institutions, can enhance the developmental impact of zakat funds. Investing surplus zakat funds into productive, income-generating waqf projects can create sustainable returns for beneficiaries and reduce reliance on direct consumptive aid (Daoudi & Khalifa, 2022, p. 182). This integration, however, requires a clear legal and religious framework to ensure returns are channeled correctly to legitimate zakat recipients (Al-Zayn & Naqmaari, 2021, p. 34). In essence, the findings converge on the conclusion that achieving transparency in zakat management is not possible without a robust, specialised, and Sharia-compliant accounting system. Modernization through digitalization and strategic partnerships offers a path forward, but these efforts must be built upon a foundation of unified standards and professionally trained personnel.

DISCUSSION

Based on the findings synthesised in this paper, the discussion revolves around the critical and evolving relationship between specialised accounting practices, transparency, and the overall governance of zakat institutions. The findings underscore that zakat accounting is not merely a technical function but a strategic imperative that directly impacts public trust, institutional credibility, and the fulfillment of Sharia objectives. The discussion can be structured around three core themes: the

indispensability of specialised accounting, the transformative role of modern solutions, and the persistent systemic challenges that must be addressed.

The Indispensable Link Between Specialized Accounting and Transparency

The findings unequivocally establish that transparency in zakat management is unattainable without a robust, specialized accounting system tailored to the unique characteristics of zakat. Unlike conventional accounting, which is profit-oriented, zakat accounting is mission-driven, aiming to achieve fair wealth distribution and poverty alleviation. The discussion here centers on the idea that transparency is the output of a well-designed accounting process. When institutions provide clear, accurate, and timely financial reports, a direct result of sound accounting, they build a foundation of trust with stakeholders. As Zidan et al. (2020) found, 73% of zakat payers are motivated by such reports, indicating that transparency is not just an ethical ideal but a practical tool for encouraging compliance and channeling funds through formal institutions rather than informal, unregulated routes (Sawmar & Mohammed, 2021). This reinforces the argument that any investment in strengthening accounting systems is also an investment in enhancing the institution's primary revenue stream and its societal impact.

Modernisation as a Pathway to Enhanced Governance

The discussion must also highlight the paradigm shift introduced by digitalisation and strategic institutional integration. The findings demonstrate that digital transformation is no longer an option but a necessity for modern zakat management. The documented improvements – such as a 60% reduction in report preparation time and a 25% increase in disclosure effectiveness – are compelling evidence of its transformative power (Ben Sheikh, 2021, p. 187) (Meerangani et al., 2022). Digital systems address chronic issues like data inconsistency and delays, which Baradiya (2017) identified as key factors eroding public trust (Baradiya, 2017, p. 9). Additionally, the integration of zakat with waqf (endowments) represents a strategic evolution from consumptive aid to sustainable development (Daoudi & Khalifa, 2022, p. 182)⁸. By investing surplus zakat funds in productive waqf projects, institutions can generate continuous returns, thereby creating a more resilient and impactful model for poverty alleviation. This discussion point moves beyond mere financial recording to the strategic deployment of zakat as a tool for long-term socio-economic development, provided a clear legal and

Sharia framework is in place to govern such integration (Al-Zayn & Naqmaari, 2021, p. 34).

Confronting Systemic and Structural Challenges

Finally, the discussion must soberly address the persistent challenges that impede progress. The findings repeatedly point to three interconnected problems; the absence of unified standards, the use of inappropriate commercial accounting practices, and a critical shortage of qualified professionals. The lack of standardized, Sharia-compliant accounting frameworks creates a chaotic environment where each institution operates differently, making oversight and comparison nearly impossible and leading to distributional imbalances (Al-Zubair, 2014). The application of conventional accounting standards is particularly problematic, as it ignores fundamental Sharia principles like *hawl* and the nature of zakatable assets, thereby compromising the religious and ethical integrity of the process (Al-Khalifi, 2018; Razaq, 2019). This is compounded by a significant human resource gap; as Hidayah et al. (2023) found, a majority of zakat accountants lack the specialized Sharia training necessary to navigate these complexities (Hidayah et al., 2023). This part of the discussion should emphasize that technological solutions alone are insufficient. Without a concerted effort to establish unified standards and invest in specialized education and professional development, the full potential of zakat as a transparent and effective tool for social justice will remain unrealized.

5. CONCLUSION

This study concludes that the integration of specialized, Sharia-compliant accounting systems is fundamental and indispensable for strengthening governance and achieving full financial transparency in contemporary zakat management. The research confirms a direct and powerful correlation between the quality of accounting practices and the level of public trust, institutional credibility, and operational efficiency within zakat institutions. The absence of such specialized systems is identified as the primary source of critical weaknesses, including a lack of transparency, inconsistencies in zakat calculation, and diminished stakeholder confidence.

The findings synthesized from the literature review underscore that the application of generic commercial accounting standards is inadequate and counterproductive, as it overlooks the unique jurisprudential and ethical requirements of zakat, such

as the *hawl* (lunar year) and the specific categories of zakatable wealth. This mismatch not only leads to distributive injustices but also weakens the very foundation of trust upon which zakat institutions are built.

Furthermore, this study highlights the transformative potential of modern solutions. Digital transformation emerges as a critical enabler, offering zakat institutions the tools to enhance accuracy, accelerate reporting, and streamline oversight, thereby directly combating the issues of data inconsistency and delays that erode public trust. Likewise, strategic integration with waqf institutions presents an innovative pathway to shift zakat from a purely consumptive model to a sustainable, developmental force capable of generating long-term social impact.

However, technology and strategic partnerships alone are insufficient. The research strongly indicates that the most significant barrier to progress is the systemic lack of unified, mandatory accounting standards and the corresponding deficit of professionals skilled in both Sharia and accounting. Without addressing this human capital and regulatory gap, the full potential of zakat as a transparent and effective instrument of social justice and economic development will remain unrealized.

In inference, achieving transparency in zakat management is not merely an administrative goal but a Sharia imperative. It requires a holistic approach that combines the adoption of specialized accounting standards, investment in digital infrastructure, the development of skilled human resources, and the creation of a robust regulatory framework. By bridging the gap between Islamic principles and modern financial governance, zakat institutions can fortify their integrity, enhance their developmental impact, and ultimately, better fulfill their sacred mandate.

6. RECOMMENDATIONS

The study proposes several key recommendations to enhance the governance and transparency of zakat management. A primary recommendation is the urgent development and mandatory adoption of unified, Sharia-compliant accounting standards. This would eliminate the inconsistencies and distributive imbalances that arise from applying inappropriate commercial accounting standards, which overlook critical Sharia principles like the *hawl* (lunar year) and the distinction between zakatable and non-zakatable wealth.

Furthermore, the paper strongly advocates for embracing digital transformation by implementing intelligent accounting systems to improve efficiency, accuracy, and the timeliness of reporting. This modernization should be complemented by broadening financial disclosure to include non-financial, social impact indicators and making these reports subject to independent audits to bolster public trust. Finally, the study recommends establishing specialized academic and university programs to address the critical shortage of accountants skilled in both Islamic jurisprudence and modern accounting.

7 LIMITATIONS

This study is primarily constrained by its methodological approach. As a descriptive analytical study, its findings are based on a review and synthesis of existing academic literature, field studies, and regulatory frameworks. Consequently, the conclusions are a reflection and interpretation of prior research and may not capture all real-time challenges or institutional nuances that a direct field study might reveal. Another limitation is that while the research proposes a conceptual framework integrating technical and ethical dimensions, it does not involve the practical application or testing of this framework in a real-world zakat institution. The study highlights the need for such a framework but stops short of providing an empirically validated model, positioning its contribution as theoretical and directional rather than a proven, implementable solution.

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