

## A Qualitative Review on Zakat Innovation: NVivo 12 Approach

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### ABSTRACT

*This study aims to identify and map zakat innovation research. The method used is a qualitative analysis of secondary data in the form of metadata from 30 Scopus-indexed publications in 2002-2022, which were then processed using the Nvivo 12 Plus software. This research study also found that the number of publications from year to year related to zakat innovation research is still relatively small, indicating the need to push this topic again in the research world. Even though there are still a few publications in Scopus-indexed journals, this topic reveals that most have a moderately positive sentiment towards zakat innovation research. In addition, various focus discussions and cluster analyses that describe research lines in zakat innovation research include collection, distribution, development, finance, management, social welfare, governance, system, and SDGs. Finally, there needs to be a more comprehensive expansion of the discussion in future research related to the blockchain by utilizing smart contracts, which are expected to be able to support zakat institutions in increasing their efficiency, transparency and accountability. Therefore, the contribution of this research is very important for policymakers in zakat institutions and can be used as a basic reference to see how graphical visualization of the development of zakat innovation research trends is in scientific research.*

*Keywords: Zakat innovation, Qualitative analysis, NVivo 12 Plus*

### INTRODUCTION

Zakat for Muslims is a social worship, one of the obligatory worship in the five pillars of Islam. Based on the 2021 Indonesian Zakat Outlook report from the National Amil Zakat Agency (Baznas), the total potential for Zakat in Indonesia is IDR 327.6 trillion. In addition, data from the Ministry of Home Affairs (Kemendagri) also records that the total Muslim population in Indonesia is 237.53 million per 31 December 2021. The population data and Zakat shows how much potential funds can be collected, which can also be used for poverty alleviation programs.

In addition, along with the growing zakat movement, the management challenges are also increasingly diverse.

Therefore it is necessary to have various zakat innovations so that zakat managers can be more responsive to unexpected situations such as the current Covid-19 pandemic (Puskas BAZNAS, 2021). The zakat system, an important instrument in the Islamic economy and financial system, is deemed necessary to accept digitization to move in line with developments in the digital era. By collaborating on innovation and digitization, it is hoped that it will improve Zakat's performance, especially in the collection, fundraising, and distribution. Among the forms of technological presence and innovation in digital technology transformation is a financial technology (fintech). Fintech has a big role in encouraging financial facilities and providing easy access to finance. Fintech

not only helps banking, takaful (sharia guarantees), and capital markets but also expands Islamic social finance such as Zakat (compulsory Zakat), sadaqah (non-compulsory charity), and waqf (wakaf) to a better level (Rosele et al., 2022).

From the effective collection and distribution of Zakat, it is important to enabling Zakat to become a catalyst to elevate the standard of living of the poor and needy. In line with this, Saad et al. (2017) examined three aspects of zakat management in Malaysia: the performance of collecting and distributing zakat funds, zakat governance, and innovation in collecting and distributing Zakat. Data were obtained through secondary sources, and 14 zakat institutions were selected as samples. The study results show that the governance of zakat institutions is not optimal where there is a surplus of zakat funds that are not distributed significantly and innovation is not carried out to improve their collection and distribution. This study establishes the need for zakat institutions to improve their governance aspects in terms of performance and innovation in the collection and distribution of funds.

Hassan et al. (2021) discuss the impact of COVID-19 on the economy, society and the environment and illustrates the importance of being innovative through Islamic FinTech for the sustainable development of Islamic finance. He argues that Zakat can be used against COVID-19, where the lives of those with low incomes can be improved, and an artificial intelligence-based model is proposed for this purpose.

Adnan et al. (2022) also participated in developing a model to improve social justice through Zakat in Bangladesh by utilizing donation-based crowdfunding. This research finds that integrating Zakat into a donation-based crowdfunding model is an innovative Islamic fintech approach that can contribute to increasing the socio-economic potential of Zakat in Bangladesh. The proposed model can potentially

improve the socio-economic situation of zakat recipients, leading to improved living standards and increased social justice. This study's results can increase Zakat's efficiency and influence in Bangladesh.

Rosele et al. (2022) discuss the current status of digitization of the zakat management system in Malaysia and explore the necessary improvements in embracing digitization by zakat institutions. The results of this study found that despite having a zakat institution website in Malaysia, the zakat system lacks data collection and accurate data for collected and distributed funds, so the role of digital transformation is needed to maintain checks and balances in the collection and distribution of zakat funds. In addition, zakat institutions are encouraged to increase their readiness and understanding of technology and innovation to embrace their digital assets and zakat capabilities.

Thus, based on the background and literature review presented, this study aims to identify and map research related to the development of zakat innovation research. This research tries to summarize the new results and collect research studies with the keyword zakat innovation from various literature published in Scopus-indexed journals, consisting of 30 papers published from 2002-2022. Data is processed and analyzed using the Nvivo 12 Plus software application for coding automatically with a qualitative approach.

Furthermore, this paper is structured as follows. First, the paper presents the background and provides an overview of related literature and research objectives. The second section describes the methodology, including data and models. The third section presents and reports the results and provides an analysis. The last is the closing which contains a summary of the main discussions and recommendations.

## METHODOLOGY

This study uses Scopus metadata to analyze data from research publications on "zakat innovation" and other scientific articles published from 2002-2022. The results are 30 selected articles based on the keywords used, namely "zakat innovation" from the Scopus database with various multidisciplinary topics.

The analysis of 30 papers on Zakat innovation combines qualitative methods with descriptive statistics. According to A. M. Yusuf (2017: 328), qualitative research is a research technique that focuses on exploring the meaning, characteristics, symptoms, understanding, concepts, symbols, and descriptions of a phenomenon using multiple methodologies and narrative styles. Qualitative methods seek, collect, evaluate, and interpret extensive visual and narrative data to gain deeper knowledge about an event or topic of interest. Descriptive research is qualitative; learn the techniques of collecting, collating, and summarizing research data in statistics. Data must be frequently and sufficiently summarized for evaluation in tables, graphs, and other graphical displays. In addition, other advantages of qualitative methods are richness in data collection, valid coding, and reliable interpretation (Moretti et al., 2011).

Next, the authors built a study framework, as shown in Figure 1, which describes the methodology used to conduct a qualitative study using the NVivo 12 Plus software. NVivo, one of today's most popular qualitative data management programs, has its roots in NUD\*IST. Software developers have described it as an improved and extended version of NUD\*IST3. NVivo has features such as character-based encoding, rich text analysis capabilities and multimedia functions which are essential for qualitative data management. Apart from that, NVivo also has a built-in facility that allows people from different geographic spaces to work

on the same data file at the same time over the network. One of NVivo's strengths lies in its high compatibility with research designs. The software is methodologically specific and works well with various qualitative research designs and data analysis methods such as discourse analysis, grounded theory, conversation analysis, ethnography, literature review, phenomenology, and mixed methods (Zamawe, 2015). In addition, another advantage of using NVivo 12 Plus is that it can collect, organize, analyze, and visualize unstructured or semi-structured data by importing data in various file formats, organizing demographic data, source code, capturing ideas, running queries, and visualizing project items.

Finally, the data in the form of metadata is processed with Microsoft Excel 2019 and then analyzed using the NVivo 12 Plus software to automatically utilize and separate data in files with sentences, paragraphs or unique text strings via code. The NVivo 12 Plus software performs coding and classification automatically so that research can create an organized file structure (Huang et al., 2020). The following process is performed by importing the metadata using NVivo 12 Plus. Then, using a word frequency query tool to perform text analysis on a list of terms or concepts that appear most frequently about zakat innovation, which can reveal themes through automatic coding. Apart from that, Word Cloud and TreeMap are also used to understand the collected data better. In addition, a graphical depiction of sentiment derived from encoded sentiment is automatically displayed with objective results. In short, by automating the text analysis process, this study will show the results of research trends in terms of words, texts and sentiments related to the discussion of zakat innovation.



sought. Frequently used words and terms in the text are shown in Figure 1 based on automatic coding. The word size in the word frequency results shows a higher frequency of occurrence than the others.

Based on the word frequency results of 30 Scopus-indexed publications with the keyword Zakat Innovation obtained from mapping and percentages calculated automatically by the Nvivo 12 Plus Wizard. The words with the highest frequency in journals published after the word zakat innovation are "management" with a percentage of 1.49%, followed by "collection" at 1.12%, and followed by the third highest word, namely "distribution" at 1.12 %. In addition, the automatic coding results also show several other interesting terms such as economic, welfare, social, financial, model, asnaf, development, governance, performance, potential, challenges, SDGs, and others.

2. Hierarchy Chart



Figure 5. Hierarchy Chart "Title"

Based on the coding, it automatically generates a hierarchical chart in the title that raises several relevant words that often appear, including zakat institution, innovation, performance, model, management, asnaf, welfare, Islamic banks, economy, and conceptual framework. Among these charts, the word "zakat institution" has a larger square size than the others.

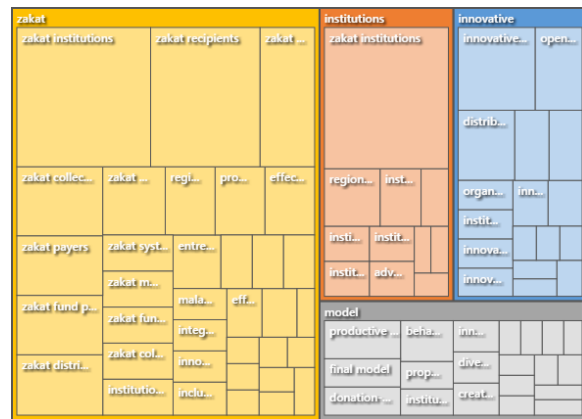


Figure 6. Hierarchy Chart "Abstract"

Based on coding, automatically generate a hierarchical chart based on abstract. Figure 5 presents several relevant words that often appear, including Zakat, institutions, innovative, and models. The word "zakat" has a larger square size than the others.

3. Treemap

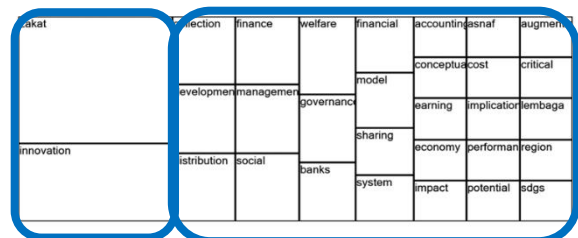


Figure 7. Treemap of Essential Concerns and Focus of Zakat Innovation Theme

The next tool presented from Word Frequency analysis is a treemap. A treemap is a chart showing data in hierarchical order, a collection of nested rectangles with different dimensions, sizes, and shapes. Size shows the amount based on frequency and percentage. The treemap is scaled to fit the space offered. The sizes of the rectangles should be considered in a grid relationship with each other, resulting in a larger display area on the top left of the chart, compared to a smaller rectangle on the bottom right (Help NVivo, 2020). From the analysis of Word frequency in the form of a treemap resulting from this analysis it has shown two different aspects:

- Concerns are the main concerns in grouping related general topics. Among those related to this topic is related to zakat innovation.
- Focus, this section discusses the focus of the discussion in research on the theme of zakat innovation. The focus discussed is related to collection (Ishak & Mohd Jaapar, 2021; Jannah & Al-Banna, 2020; Kamrizal & Nenengsih, 2021), distribution (Nawai & Ruzaiman, 2022; Nurjannah & Ria Armayani Hasibuan, 2022; Safinal & Riyaldi, 2021), development (Akhyar Adnan, 2017; Hanum, 2019; Muliadi, 2020), finance (Wulan et al., 2019), management (Saad et al., 2014), social welfare (Beik & Arsyianti, 2016), governance (Wahab & Rahim Abdul Rahman, 2011), systems (Raimi et al., 2014), SDGs (Aziz et al., 2020), and others.

### Text Search Query

Next is an analysis of the use of words in word frequency from various research data sources, which can be seen through the Text Search Query feature. The search results are presented in the Word Tree as follows:

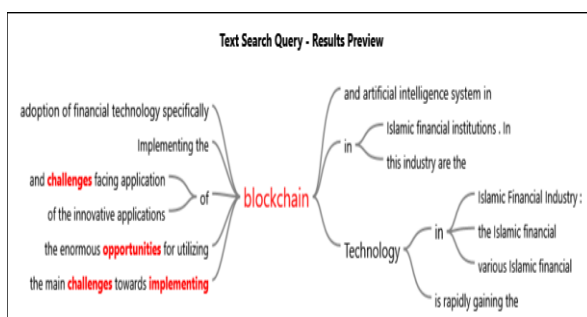


Figure 8. Text Search Query Results

Based on the results of the Text Search Query in the Word Tree, there is information that blockchain technology is still a gap in zakat innovation that needs to be developed. Ashurov et al. (2020) noted that Islamic social finance, including Zakat, had experienced an increase in development in a quantum manner.

However, the lack of transparency, trust, and timely disclosure to the public results in inefficiencies and ineffectiveness in the collection of Zakat, which impacts the welfare of the recipients. Digitalization of zakat management can use blockchain to increase transparency and accountability. The importance of adopting financial technology, especially blockchain and artificial intelligence systems, in the management of Zakat is to improve the proper collection and efficient distribution of timely and effective reporting to the public.

The presence of blockchain, which is developing rapidly, is now getting the attention of financial institutions worldwide, including in Islamic financial institutions, who see it as an opportunity to implement this innovative technology into the activities of their institutions which can be the right solution to their problems and challenges.

Using a Smart contract where this smart contract is nothing but a computer program that allows the blockchain to make credible transactions without a third party in a system. Furthermore, by utilizing blockchain to create a database/system source that can be a reference for zakat stakeholders, muzakki will later find it easier to access and monitor the distribution of their Zakat. Alaeddin & Al Dakash, (2021).

Finally, with the current technological developments, it is hoped that it will be able to support zakat institutions in increasing their efficiency, transparency and accountability so that zakat managers can more easily report the distribution of Zakat and other matters relating to the management of zakat funds, and muzaki can also monitor every activity in zakat institution.

Sentiment Analysis

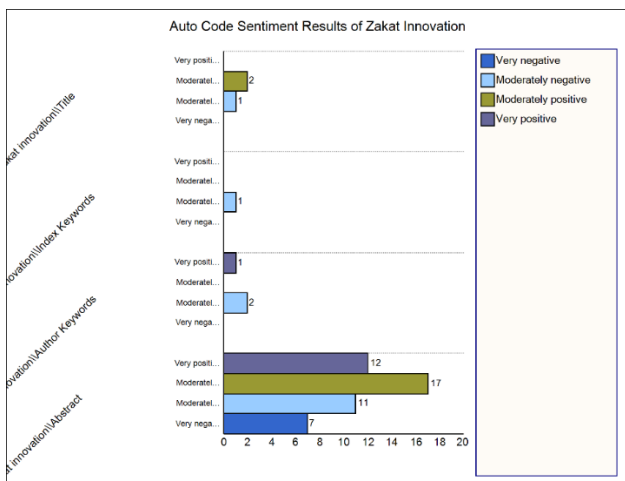


Figure 9. Bar Chart of Sentiments of Zakat Innovation

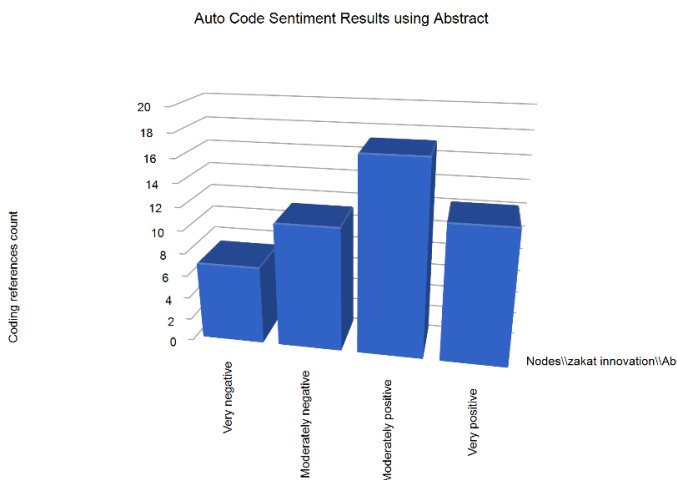


Figure 10. Bar Chart of Sentiments of Zakat Innovation using Abstract

Next, we conducted a sentiment analysis on the theme of zakat innovation by using automatic sentiment coding from NVivo 12 Plus so that the results presented are objective. In general, sentiment is displayed in the image above in the form of a bar chart, and each is based on title, abstract, index keywords, and author keywords. Meanwhile Figure 8 displays a more comprehensive sentiment result by using abstracts in articles related to research on zakat innovation.

Sentiment analysis will later provide sentiment expression. The sentiment nodes are created and used

automatically by NVivo. In automatic sentiment coding, the results are stored in the sentiment node. From these results, there are generally two main types of sentiment, namely positive and negative, which are then classified again into "very" and "moderately". Then, the next process is the assessment by the system. Each word that contains feelings has a predetermined score. Its content is encoded in a set of sentiments, ranging from very positive to very negative (Pazmiño et al., 2020). Then these results are carried out to find out the experts' perceptions on the theme of zakat innovation.

Sentiment nodes are created and used by NVivo. The results are stored in the sentiment node when you automatically encode sentiments. There are two parent sentiment nodes: Positive and Negative. Each parent node has two child nodes: Very and Medium. The coding in the child node is merged into the parent by default.

The results of the study revealed that most had a moderately positive attitude towards zakat innovation research. This figure explains that 36.2% of references coded with moderately positive sentiment, followed by 25.5% of references coded with very positive sentiment, while references coded moderately negative sentiment of 23.4%, finally references coded with very negative sentiment of 14.9%. From these results, it is hoped that this sentiment analysis can become a special study in evaluating the development of zakat innovation in the world of research.

In general, positive sentiment is an abstract sentiment from related literature that is positive and tends to be optimistic regarding the empowerment movement and the flexibility of zakat institutions to adapt to new trends in philanthropy by initiating breakthroughs (Baidhawya, 2015). Yusuf & Derus (2013) conceptualized a determinant model of individual decisions to adopt corporate zakat collection in Malaysia. A total of nine factors that might contribute to the success of corporate zakat collection in

Malaysia were identified, and hypotheses were formulated regarding them.

Saad et al. (2017) examine transaction costs in the institutional zakat system from an open innovation perspective, try to understand their impact on performance, and seeks to align the concept of transaction costs with an open innovation strategy, especially in the aspect of zakat distribution. The study results show that two important aspects of transaction costs, asset specificity and service measurability, play a positive role as mediators in determining the performance of zakat distribution. Institutional arrangements through an open innovation strategy are suggested to reduce transaction costs in channelling zakat benefits to zakat recipients. This can be implemented by focusing on asset specificity and service measurement through an open innovation strategy. By reducing transaction costs, society will understand that zakat institutions are developed not only to give charity to the poor and needy, but their capacity goes beyond physical values by nurturing a spirituality of giving with love and increasing transaction values.

Rosele et al. (2022) address the current state of digitization of the zakat management system in Malaysia and explore the necessary improvements in embracing digitization by zakat institutions. Digital transformation is needed to see checks and balances for collecting and distributing zakat funds. In addition, human development through zakat funds must embrace development through digitalization more. In addition, zakat institutions are encouraged to increase their readiness and understanding of technology and innovation to embrace their digital assets and zakat capabilities.

Finally, negative sentiment is an abstract sentiment from related literature that is negative and tends to be pessimistic in implementing an optimally effective zakat program. Arwani et al. (2022) found

that LAZINU had not implemented an optimally effective zakat program. So the need for an effective zakat program emphasizes the development of various models through creativity and innovation for people's economic growth to avoid poverty. Ridwan et al. (2019) noted that ZIS fundraising was too small. BAZNAS must increase creativity and innovation and pay attention that the presence of a companion team is important to support the success of the empowerment program.

Ashurov et al. (2020) examine the lack of transparency, trust, and timely disclosure to the public, which has resulted in an inefficient collection of Zakat and ineffective distribution of Zakat for the welfare of the recipients. This is due to the neglect of the adoption of financial technology, especially blockchain and artificial intelligence systems, in the management of Zakat to improve the proper collection and efficient distribution, prompt and effective reporting to the public. This study proposes 'Islamic Social Welfare Financial Technology' (ISW FinTech) as an innovative framework that assesses the operational efficiency of zakat institutions in zakat collection, transparency, and effective distribution that will lead to the welfare of zakat recipients. This framework is based on six new clusters according to their needs and priorities, transforming them from zakat recipients to zakat payers.

Saad et al. (2017) examined three aspects of zakat management in Malaysia: the performance of collecting and distributing zakat funds, zakat governance and innovation in collecting and distributing zakat. The study results show that the governance of zakat institutions has not been optimally achieved where there is a surplus of zakat funds that are not distributed significantly. There is a lack of innovation made to improve their collection and distribution. This study establishes the need for zakat institutions to improve their governance aspects in terms of

performance and innovation towards raising and distributing funds.

## FINDINGS

From the results of the analysis that has been done, there are several findings from this study. The first finding is the small number of publications with the keyword zakat innovation in Scopus indexed journals (Figure 2). This indicates that this topic needs to be improved because innovation is important in improving zakat performance. The second finding of this study can be seen from the results of wordcloud (Figure 4) and hierarchy charts (Figure 5&6) which show that "innovation", "zakat institutions", "management", "performance", "welfare" are words and themes that are widely discussed in zakat innovation research. This indicates that currently technological developments and innovations have a significant influence on zakat institutions (Rosele et al., 2022). Among these innovations is the application of blockchain which is able to assist management in collection, fundraising, and distribution which increases the efficiency and effectiveness of zakat institutions (Ashurov et al., 2020). This will certainly have an effect on zakat performance and is expected to improve welfare and encourage economic growth for the people (Widiastuti et al., 2018).

The third finding of this study is related to the focus of discussion in zakat innovation research which includes collection, distribution, development, finance, management, social welfare, governance, system, and SDGs. From the focus of the discussion, it can be further expanded through academic studies for future research.

Lastly is the result of the query text. From these results, it was found that there is a need for further development of the blockchain by utilizing smart contracts in

the current technological developments that are expected to be able to support zakat institutions in increasing their efficiency, transparency and accountability so that zakat managers can more easily report zakat distribution, and other related matters. With the management of zakat funds, muzaki can also monitor every activity in zakat institutions.

## CONCLUSION

This research examines to see how far the theme of zakat innovation has developed in the scientific literature. The results show that there have been a number of paper publications with the theme of zakat innovation from 2002 to 2022 with 30 studies equipped with a Scopus indexed Digital-Object-Identifier (DOI).

In addition, this review includes an analysis of word frequency and query text from a comprehensive evaluation of interdisciplinary research on zakat innovation. This study also found that the number of publications related to research on zakat innovation is still relatively small (Graph 1), indicating the need to encourage this topic in the research world. Even though there are still a few publications in Scopus-indexed journals, this topic reveals that most have a moderately positive attitude towards zakat innovation research. In addition, various focus discussions and cluster analyses describing research paths in zakat innovation research include collection, distribution, development, finance, management, social welfare, governance, system, and SDGs. Finally, there needs to be a more comprehensive expansion of the discussion in future research related to the blockchain by utilizing smart contracts, which are expected to be able to support zakat institutions in increasing their efficiency, transparency and accountability.

Thus, the results of this study are expected to be used as a basic reference to

see how the graphical visualization of the development of zakat innovation research trends is in published scientific research so that experts can further develop it. Recommendations for further research can refer to the most popular keywords that can be discussed further. In addition, it is possible to perform more complete analyzes with other types of software. Finally, it should be noted that this research has limitations, namely the limited time frame and the results offered are still dynamic, besides the database used is Scopus. Suggestions for further research can use a better database such as WoS for more comprehensive results.

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