

Conceptualizing a Targeted Model of Zakat Management

Konseptualisasi Model Pengurusan Zakat Terarah

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ABSTRACT

This study is set on the premise that a structured and well-planned zakat system is needed in conceptualizing a management system that would meet the requirements of both the payers and the recipients of zakat as demanded by the Al-Qur'an and As-Sunnah. Thus, the acronym of Targeted Model of Zakat Management System is coined to highlight the importance of understanding what the payers (muzakki) and the recipients (asnaf) would require in order to ensure that the needs of all parties involved are met effectively. On this note, a qualitative methodology was employed where two renowned zakat institutions, Majlis Agama Islam dan Istiadat Kelantan (MAIK) in Malaysia and Majlis Agama Islam Wilayah Pattani (MAIWP) in Southern Thailand together with two zakat recipients were purposively selected as key informants and they were interviewed face-to-face. Using the qualitative analysis techniques of within-case and cross-case, the data collected from the interviews were coded and thematically analysed. The findings from the study indicate the importance of structure in management and the need for formality to be embedded in such established structures. These must be built within the demands of Islam as the institutions in the whole process of operationalising the strategies must execute these with integrity and credibility in place. It is the trustworthiness of the targeted zakat management system that should be the guiding force of zakat administration in these institutions. Although there are still limitations, the study establishes the need for a more structured, holistic and well-planned zakat management system that is in accordance with the Islamic management principles whilst also addressing unprecedented situational demands that may require flexibility in the management approach. The findings of the study point to the loose implementations in the adherence to stringent Islamic executions that are apparent in the case studies. This is an area that needs further deliberation in future research.

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Keywords: *Zakat management, Management structure, Targeted Management, Qualitative research*

ABSTRAK

Kajian ini didasarkan pada premis bahawa pengurusan zakat yang berstruktur dan terencana dengan baik amat diperlukan dalam merangka sistem pengurusan yang memenuhi keperluan baik pembayar zakat (muzakki) mahupun penerima zakat (asnaf) sesuai dengan tuntutan Al-Qur'an dan As-Sunnah. Oleh kerana itu, akronim Model Pengurusan Zakat Terarah digunakan untuk menggambarkan pentingnya memahami keperluan para muzakki dan asnaf bagi memastikan semua pihak yang terlibat dipenuhi dengan efektif. Metodologi kualitatif digunakan dalam kajian ini, di mana dua institusi zakat terkenal, iaitu Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK) di Malaysia dan Majlis Agama Islam Wilayah Pattani (MAIWP) di Thailand Selatan, bersama dengan dua penerima zakat dipilih secara purposif sebagai informan kunci dan diwawancara secara langsung. Dengan menggunakan teknik analisis kualitatif dalam dan antara-kes, data yang dikumpulkan dari wawancara tersebut diolah secara tematik. Penemuan dari kajian ini menunjukkan pentingnya struktur dalam pengurusan dan perlunya formaliti yang terintegrasi dalam struktur tersebut. Institusi zakat ini harus melaksanakan proses operasi dengan integriti dan kredibiliti sesuai dengan tuntutan Islam. Kepercayaan terhadap sistem pengurusan zakat terarah ini harus menjadi kekuatan pendorong dalam pentadbiran zakat di institusi-institusi ini. Meskipun masih ada keterbatasan, kajian ini menekankan keperluan sistem pengurusan zakat yang lebih berstruktur, holistik, dan terencana dengan baik sesuai dengan prinsip-prinsip pengurusan Islam, di samping menangani situasi tak terduga yang mungkin memerlukan pendekatan pengurusan yang lebih fleksibel.

Kata Kunci: *Pengurusan zakat, Struktur pengurusan, Pengurusan terarah, Penelitian kualitatif*

INTRODUCTION

The idea of targeting in strategic marketing is not a new concept but it is only now given more emphasis in the domain of management as managers seek means of ensuring that their strategic plans are essentially focused and specific to the issue at hand. Targeting therefore has become the basis of strategic management in conceptualizing plans that are more robust and specific. From a conventional perspective, the establishment of goals and the clarification of tactics to achieve them as demanded in the task of planning is the epitome of effective management. This therefore implies the need for managers to adhere to the concepts of planning, organizing, leading and controlling in accordance with the management principle. Relating this to Islamic Management then requires an extension of such understanding by incorporating the demands of the Al-Qur'an and As-Sunnah as the

basis of the management principle. Thus, the conventional understanding of management is very much acceptable in Islam with the assurance that all that has been planned, organized, led and controlled are within the requirements of the Islamic teachings. In essence, according to Ahmad Azrin, Ahmad Amirul Ihsan and Abdul Hakim (2015), the management principles of the Western scholars are not necessarily in conflict with that of Islamic management if the philosophy and executions are within the specifications of the Al-Qur'an and As-Sunnah. What may be missing in the conventional management principle is the spirit in which such principle is based upon where the domain of *amar ma'ruf nahi mungkar* in communicating such principle may be absent and therefore may lead to problems relating to faith.

Currently, there are very few Islamic scholars who have attempted to develop a model of Islamic management in a holistic manner, but those who understood the challenges, have attempted to present models, principles and inputs that are more inclined towards Islamic demands. Ahmad Ibrahim Abu Sinn (1991) was one of the scholars who have attempted to develop a holistic Islamic management model where he questioned the depth of conventional management principles and the limited contextual applicability. It is from such limitation that the notion of targeted zakat management is conceptualized where the merging of the conventional management principle with that of Islamic management takes place and both understandings are integrated into the idea of a targeted management approach. On this note, a systematic zakat management is envisioned with the findings of zakat management practices from two varying locations of Kelantan in Malaysia and Pattani in Southern Thailand as a means of conceptualizing the targeted zakat management model. In Malaysia, the Kelantan Islamic Council and Customs (Majlis Agama Islam dan Istiadat Kelantan or MAIK) and in Thailand, the Pattani Province Islamic Council (Majlis Agama Islam Wilayah Pattani or MAIWP) are the focus of this study in the attempt to understand zakat management practices in both varied locations.

Zakat Management in Malaysia and Thailand

In Malaysia, the responsibilities of accumulating and distributing zakat funds are entrusted to those institutions appointed by the states. These institutions that come under the jurisdiction of the States' Islamic Councils have distinct responsibilities ranging from developing the guidelines for zakat collection and disbursement up to the point of developing a standardized workflow for those responsible for identifying the *asnaf*. With the syariah law in place in Malaysia, the management of zakat is done by professional bodies that are specifically appointed by the government. Whilst for countries that may not be practicing syariah law for the masses like Thailand, the management of zakat may somewhat differ. According to Sulaiman Dorloh et.al., (2020), in Thailand, at the community

level, the zakat fund will be managed by voluntary agencies administered by the Mosque Committees at each district and village. The difference between the two neighboring countries of Malaysia and Thailand in its zakat management can be seen in the formality of the management tasks undertaken by specified parties in each country. Being an Islamic country, Malaysia's management of zakat fund is essentially more structured, well regulated, and closely monitored by the states' governing bodies (Wira, 2019).

In Thailand, where most of the population are non-Muslims, the government allows for the freedom of religion and the implementation of specific religious rites if these are not against the law and do not affect the peace of the land (Manapiyah Maoti, 2019). On this note, the government of Thailand has drafted the Administration of Religious Institution Act 1997 by giving the authority to elected Islamic institutions to handle issues related to the religion. Institutions under this Act include the Provinces Islamic Councils and the Mosque Committees within the provinces. This delegation of authority empowers the *Syarie Qadi* in managing matters relating to Islam that are not directly included in existing laws of the land. The committee at the level of the mosques is appointed to administer the needs of the communities in the provinces, the districts and villages for the purpose of managing zakat collection and disbursement, marriage administration for women without their *wali*, as well as in managing properties related to orphan care, services to the disabled and *wakaf* assets.

The Concept of Targeted Management

It is not uncommon for targeting strategies to be implemented within the domain of marketing management as this essentially becomes the direction of tactical implementation of strategies (Nadube & James, 2018). This implies that the actions relating to management executions must be aligned with the needs of the targeted subjects. In the context of zakat management, the targeted strategies must be focused on the *muzakki* (the zakat payer) and the *asnaf* (the zakat recipient). As entities that have been tasked with the responsibilities of executing zakat functions in the most efficient manner, both MAIK and MAIWP understand the importance of managing these responsibilities well. This underscores the relevance of targeting effectively given the specific focus of zakat in terms of collecting them from those eligible and distributing them to those who qualify as *asnaf*. On this note, the concept of segmenting becomes particularly pertinent given that targeting strategies require that management precisely identifies the target segment in which the executions of zakat-linked activities will be carried out. This is therefore the focus of this study in addressing how targeted zakat management would be executed and what demands would be laid upon implementing bodies to ensure that the actions are within the Islamic management domain. According to Almgren (2014), the capabilities of an organization to execute established strategies effectively would be dependent on their understanding of

the targeted scheme upon which the tactical implementations are based upon. As such, the specific requirements of both the *muzakki* and the *asnaf* are pertinent and must be understood well by the zakat institutions.

Statement of Problem

Kamsidi @ Abd Malek dan Mazita Mat Ali (2022) described in their study that there are still discrepancies and dissatisfaction amongst the givers and the recipients of zakat due to the lack of transparency of the entities tasked with these responsibilities in Malaysia. This is further exacerbated by incidents of mismanagement and unprofessional executions at the state agencies perceived by both the payers and the recipients of zakat (Lubis & Azizah, 2018). Additionally, Matali and Ab Rahman (2019) described numerous problems of inefficiencies, including those pertaining to the proper identification of payers and receivers of zakat, reputations of zakat institutions, service quality, disbursement of zakat funds and issues relating to bureaucratic incidences. Zainal (2016) also asserts that there were occurrences of ineffective distribution of zakat funds to the *asnaf* due to the lack of manpower to execute the necessary functions. Hairunnizam et al., (2021) also emphasized the issue of inefficiencies of zakat distribution to those in need given that the process is bogged down with bureaucratic demands and the lack of information on zakat to those in need. Such issues found through scholarly undertakings have paved the way for more robust means in clarifying situations relating to zakat management tasks.

Based on current literature, it is envisaged that the management aspect of zakat is still in need of further elaboration and specific scrutiny to understand how management principles relating to the demands of Islam can further add to the evolvement of effectiveness and efficiencies in zakat management. In this respect, the use of qualitative methodology for the purpose of instigating depth of information on the matter is deemed relevant and was used for this study. The geographic focus of concentrating on MAIK in Malaysia and MAIWP in Southern Thailand would enable the study to elicit contextual information that would further lend theoretical relevance on the management matter whilst also understanding how targeting may play a role in enhancing effective management.

RESEARCH OBJECTIVES

This study is carried out with the following objectives:

1. To identify the management and administration of zakat in two specific locations: Kelantan, Malaysia, and Pattani in Southern Thailand.

2. To analyze the differences in the management and administration of zakat in Kelantan, Malaysia with that of Pattani in Southern Thailand to identify the relevance of targeted zakat management.

The study's benefits lie in its ability to extend further existing knowledge on zakat management especially where contextual differences are likely to elucidate situational differences in the interpretation of Islamic zakat practices. The environmental differences between Kelantan in Malaysia and Pattani in Southern Thailand are specifically isolated to indicate both similarities and differences between the two geographic regions in terms of social, cultural and political aspects. This study focuses on the basic theory of management in the western literature and the linkages with the Islamic management theoretical bases which have yet to be adopted widely in the execution of zakat and other relevant Islamic demands.

Scope of Study

This study limits its scope to the specific geographical locations of MAIK in Kelantan, Malaysia and MAIWP in Pattani province in Southern Thailand. The purpose of selecting these two locations is to understand in-depth the differences in zakat management practices between the two, where Muslims form the majority of the population but the geo-political and regulatory differences are likely to yield differing findings on the common issue of zakat management. The idea of targeting would become more relevant when these differences are examined to understand the common focus of zakat management in accordance with the Islamic principles laid out by the Al-Qur'an and Sunnah. It would be noted that in Southern Thailand even though MAIWP is considered as the formal body tasked at zakat management, the existence of many informal entities that are also carrying out zakat collection and disbursement activities further adds to the complexity and potential implications.

RESEARCH METHODOLOGY

This exploratory study employs a qualitative approach in order to elicit in-depth and meaningful responses from key informants who understand issues relating to the management of zakat. As such, those individuals directly involved in the management and administration of zakat function in MAIK and MAIWP were selected as key informants. The study employed open-ended questions to elicit responses from the Chief Officer of Zakat at MAIK to explore issues related to both zakat collection and the management as well as the administration of zakat disbursement to selected *asnaf*. In Southern Thailand, the Vice President of MAIWP, along with five officers were interviewed to understand the operations and implementation of zakat functions in the province. Additionally, two recipients of zakat

funds, namely BALKIS and YAATIM which are two private welfare institutions managing orphans and the needy in Kelantan and Southern Thailand were also interviewed to address issues relating to zakat disbursement to them. Based on Eisenhardt dan Graebner's (2007) method of thematic analysis, the interview transcripts were analysed using both within-case and cross-case analyses. The coding processes of open, axial and selective coding were carried out to derive the main themes to answer the established research questions (Corbin & Strauss, 2015). The findings were further linked to the interpretations of the Al-Qur'an and As-Sunnah to provide in-depth interpretation of the meanings of the findings relating to the evolvement of targeted zakat management. As qualitative analysis stressed on the depth of information, the selection of Kelantan and Pattani was considered appropriate and allowed for more focused findings in delving into the issue of targeted zakat management.

FINDINGS AND ANALYSIS

The analysis of data allowed for the evolvement of themes that were linked to the research questions. The findings derived from the analyses highlight issues related to the management and administration of zakat in MAIK and MAIWP and contributed to the conceptualization of the targeted zakat management model. The main themes that emerged from the analysis are discussed below.

Formality in the Management Structure and Administration of Zakat

As an entity that has been recognized as the manager of the zakat functions in the state of Kelantan, MAIK's circle of authority is well established. The management structure and administrative functions are well denoted in MAIK, and this has aided its ability to carry out its assigned tasks well. To the people in Kelantan, MAIK is synonymous with matters relating to zakat especially those pertaining to the collection and disbursement of zakat. According to the Chief Officer of Zakat,

MAIK is the body that manages the collection and disbursement of zakat (and) MAIK can give the authority to the amil (zakat collector) to collect zakat on its behalf. The Ulamak Authority in Kelantan chaired by the Mufti will select and appoint the amil....

According to Hairunnizam et. al., (2021), in the context of Islam, leadership is a process that will move the team towards the demand of Islam and as such will allow for the establishment of well-defined mission for the organizations. Thus, Islamic leadership is essential in translating the direction that needs to be undertaken by organizations abiding by the rules of Islam. This would also denote the existence of leaders who are obedient servants of Islam guided by Islamic principles and will execute their responsibilities based on the Al-Qur'an and As-Sunnah. For MAIWP, however, even though the organizational structure is in place, the absence of the regulating body to ensure that implementations in

accordance with the line of authority have created a situation amounting to a mismatched structure. MAIWP is not the only body that is currently collecting and distributing zakat in the Pattani province in Southern Thailand. The existence of many small entities as well as private firms that are carrying out similar functions as MAIWP in matters relating to zakat, is giving the impression of the lack of authority and leadership guiding the management of zakat. The question that may arise is that of a validated leader when those that are appointed formally are not totally in control on matters relating to zakat.

We would like to eradicate poverty with the zakat system. hopefully the people here understand this and will no longer be living in the shadows of poverty with the existence of the zakat system.

Indeed, zakat is a responsibility set by Allah SWT that must be abided by all Muslims. However, it is also the responsibility of the government or the ruling body to ensure that the responsibility of zakat is mandatory to those eligible and that the ruling body must ensure that the task of managing, collecting, and distributing zakat funds are done accordingly and efficiently (al-Qaradawi 2011).

Operational Efficiency and the Effective Flow of Collecting and Distributing Zakat Funds

The issue of efficiency in the disbursement of zakat funds by MAIN in Malaysia has been a subject of interest to many (Eza Ellany et. al., 2014) in the effort to ensure that the management of zakat is not only fair but is distributed accordingly. There has been a persistent contention that zakat funds are not being distributed in a timely manner as the amount of collection and disbursement is never equal in many states. Eza Ellany, et. al., (2014) studied the performance of zakat disbursement by the states' zakat institutions and found many that had not reached a satisfactory performance level. The performance score from this study indicated that most of the states' zakat institutions are lagging in their disbursement functions, thus indicating their operational inefficiencies. Their inability to identify relevant eligible *asnaf* effectively has marred the performance score and as such has affected their efficiency attainment. However, this study found that amongst the states' zakat institutions, MAIK has fared relatively well in its quest to identify, distribute and manage the *asnaf* that are under their jurisdiction. Based on a six-year period of evaluation, MAIK's performance score has been commendable.

Although in principle, the structural aspect of authority for zakat issues in Thailand appears to be in place, the management execution appears to still be lacking in the efficiency of process flow and operationalization. The initiatives by private firms and the NGOs in assisting with the tasks and matters relating to zakat are commendable but without clarity in the management structure in terms of linkages between MAIWP with the external

parties, the whole process would be open to challenges of accountability. The support from the external parties in Thailand in the effort to ensure that zakat responsibilities are carried out is indeed commendable as banks, Islamic NGOs and educational institutes as well as the broadcasting corporation in Southern Thailand join their efforts to assist in collecting and distributing zakat funds (Ahmad Omar Chapakia, 2000). What is still absent in this involvement is the unifying factor especially from a management perspective where all the external parties are shown to be connected structurally, whether formally or informally, to address the common issue of zakat management. In Southern Thailand, the reality is such that the villagers, especially the farmers and other *muzakki*, will seek those closest to them in the communities including the *Imams*, the Village Head or the Religious teachers to contribute their zakat funds to and these individuals are the ones who will be distributing them on their behalf. Abdulsuko Dina, (2014) also asserts that it is common for individuals in Southern Thailand to seek specific banks or Islamic NGOs to pay their zakat rather than find the formal body to do this. Thus, the reality of zakat management in Southern Thailand is depicted by informal settings where zakat matters are clouded by the involvement of external parties and lacking a centralized point of management (Asisah Saesahet, 2009). The existence of MAIWP is acknowledged as the formal body to oversee zakat related matters but the reality is that zakat operations are conducted outside of the management realm of MAIWP.

Accountability in Zakat Management

The analysis of MAIWP infers the existence of significant delegation of zakat related functions to others who are closest to the communities. The *amil* play a very important role in Southern Thailand regarding zakat related matters and this is widely acknowledged by the management team of MAIWP. There is a high degree of involvement by the *amil* at the community level and this is accepted as an effective form of community engagement. The delegation of tasks by MAIWP is within the management scope of administering zakat collection and disbursement functions as the villagers appear to be more comfortable with such arrangement. This is indeed an effort of targeted management that would be applauded as the *amil* are more likely to understand the community needs better. However, what may still open to question is the effectiveness of such a system if the management issue of monitoring and accountability are put forth.

On another level of management push perspective, Fatin Rabi'awatul Adawiyah (2022), highlights to the importance of management activities and the management boundaries in an administrative domain. This requires four important factors; ensuring that the human resource capabilities are adequate; always holding on to the Islamic virtue of *amanah* and upholding the *aqidah*; executing the process of planning; organizing, leading

and controlling; and empowering communities that understand the importance of complying with the regulations that have been established. This management push approach also implies that institutions like MAIK and MAIWP need not be working in isolation but with the support of the stakeholders. As much as the stakeholders are necessary in driving these institutions, the element of accountability must still be observed, and this should be within the boundaries of the Islamic principles. It is crucial that all those involved directly or indirectly in the management of zakat possesses a high level of integrity and understand precisely the demands of Islam in their execution of tasks. This is apparent in the appointment of *amil* which must be done formally and with the highest form of transparency. For MAIK such appointments are done at the highest level with the direct involvement of the *Mufti*. For MAIWP, on the other hand, the *amil* appointments are made with the current needs in mind. Appointments at the community levels to assist the organizations is very much dependent on what the community demands and these usually involve those that are well known in the community circles. Formal appointments are sometimes set aside when community needs arise, and this may essentially bring about questionable issues. What can be an advantage in such informal appointment is that those that are geographically dispersed may be better served and this may well be a plus point to the idea of targeting. The limiting bureaucratic issue may be avoided in this way but the idea of structure in managing may then be debated. The informalities linked to the tasks of collecting and disbursement of zakat funds do not imply a management structure that is strategically firm. As much there is a need for some flexibility, the ultimate aim of most organizations is evaluated on the basis of formal constructs. This therefore is an issue that needs further evaluation and discussion.

DISCUSSION AND IMPLICATIONS OF STUDY

This study finds that the aspect of management structure is highly desired in all types of organizations. In this case the important task of managing zakat require the institutions linked to the tasks to be structurally sound for the assessment of performance to be carried out formally. As Islamic principles and the teachings of the Al-Qur'an and Sunnah become the bases of assessment, the requirement to evaluate firmly becomes a necessity. In line with the operationalization of the collection and disbursement tasks, this study finds that there is still a need to ensure that the conventional mode of planning, organizing, leading, and controlling must still be maintained for these institutions. Thus, formal structural protocols must still be adhered to although in some instances, flexibility in structural decisions may occasionally be necessary.

In concluding the paper, the findings point to a need for accountability in the formal structure. This implies that any appointments made for the purpose of collecting and disbursing zakat funds must still be within the structural domain of management. Islamic

values and integrity must be upheld at all times in the evaluation of performance and therefore would require some number of formalities in the appointments. Thus, it the responsibility of MAIK and MAIWP to ensure that their human capital whether formally or informally appointed, is well trained, motivated, and continuously upholding the virtues of *amanah* and transparency as dictated by Islam. On this note, the aspect of accountability comes in to become the basis to develop trustworthiness of the organizations and the people involved either directly or indirectly. A system of reporting is much warranted given that the responsibility of zakat is answerable to the Almighty, whether from the perspective of the managers and the executors as well as the people paying or receiving. As an organization that is continuously within the radar of the people, it is pertinent that MAIK and MAIWP understands their stakeholders' needs concisely. The need for self-evaluation is acknowledged and both these institutions must be able to answer for their deeds and create a harmonious environment relating to the perceptions of the people on zakat issues.

To ensure that meeting the needs of the stakeholders are in place, MAIK and MAIWP therefore are urged to employ the targeted strategic option where information relating to their stakeholders, especially the *muzakki* and the *asnaf* are well documented for decision making to take place effectively. On this note, MAIK and MAIWP must be able to reach out to the stakeholders effectively and develop plans and strategies that will meet their needs and requirements well. The targeted strategy is essentially a move towards reaching out and getting closer to the stakeholders with the aim of accumulating pertinent data about them and what their wants and needs would be in relation to zakat issues. The targeted strategy requires organizations to embrace a management philosophy centred on listening, planning, and strategic execution in alignment with Islamic principles. On this note, the strategic management model is conceptualized in Figure 1 where a formal structure is devised where leadership is established, operational requirements are put in place, and these are linked to the wants and needs of the targeted parties. In this case, both the *muzakki* and the *asnaf* are the target segment whilst the other stakeholders are involved in the operationalization of relevant functions within the structural domain. The adherence to the Islamic teachings will be the core of all the activities embedded in the management structure which as reiterated, must incorporate specific elements of formality to allow for the mechanism of addressing accountability and elements of monitoring to be executed. This, therefore should be the direction taken by zakat institutions that are strategically aligned with Islamic management principles.

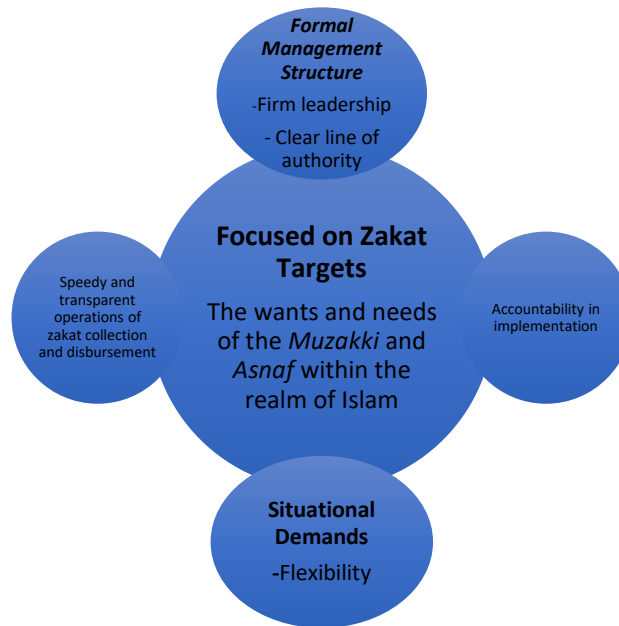


Figure 1: Focusing on Targeted Strategy in Zakat Management

Figure 1 illustrates the need for MAIK and MAIWP to ensure that their strategic management and tactical operations are clearly outlined clearly and aligned with the needs of the stakeholders. This must be carried out in accordance with Islamic guiding principles. It is therefore important for MAIK and MAIWP to establish a strategically aligned direction in which the Islamic vision and mission are clearly defined and articulated with clarity and coherence. It is essential to ensure that accountability is embedded within operations so that targeted groups can ultimately appreciate the benefited derived from both paying and receiving zakat funds. This would then be the core understanding of the targeted zakat management model. There may be unpredictable situations that need to be addressed and for this, some form of flexibility is necessary in handling situational challenges.

CONCLUSION

It is stressed that the discussion of this paper is based on an extraction of a bigger study in which MAIK and MAIWP provided the foundation for analysis and extended discussion. The paper concludes with the view that both institutions play a vital role in the management of zakat for the Muslims in this region and have undertaken commendable deeds but much still needs to be done for performance to be further enhanced. The views of the people on these institutions must indicate that of respect, credibility and trustworthiness and thereby ensuring that actions taken are formalized, structured, and well endorsed. There are limitations to the study as more rigorous cross-analyses should be carried out to inject credible interpretations but suffice to note that the involvement of MAIK and MAIWP in the whole discussion of zakat management is paving the way for better implementation in the future. The findings from this study could be of use to both MAIK

and MAIWP in identifying specific irregularities as well as inefficiencies that can further be improved. As such, future studies should include both macro and micro-management details and specify the constraints that are limiting the executions of zakat strategies in different contexts.

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