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Zakat Policy Resistance: A Hybrid Approach of Systematic Literature Review and Bibliometric Analysis

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Abstract: This study aims to map the structural landscape of scientific publications, identify cross-disciplinary intellectual frameworks, synthesize specific behavioral manifestations of community resistance, and uncover deep-rooted research gaps concerning resistance to formalized state zakat policies. Methodologically, this study implements an innovative hybrid systematic approach combining bibliometric mapping via VOSviewer and a Systematic Literature Review (SLR) guided strictly by the PRISMA 2020 protocol. Out of 158 raw articles initially extracted from the Scopus database as of October 12, 2026, a final sample of 34 rigorous peer-reviewed articles met the precise multi-stage inclusion criteria after rigorous screening for duplication, document type restrictions, and exhaustive full-text qualitative eligibility. Results: Bibliometric visualization identifies a heavy geographic polarization centered in Southeast Asia, designating Indonesia and Malaysia as the ultimate global research epicenters, with the

Abstrak: Penelitian ini bertujuan untuk memetakan lanskap struktural publikasi ilmiah, mengidentifikasi kerangka intelektual lintas disiplin ilmu, menyintesis manifestasi perilaku spesifik dari resistensi masyarakat, serta mengungkap kesenjangan penelitian yang mendasar terkait resistensi terhadap kebijakan zakat formal yang diintervensi oleh negara. Secara metodologis, studi ini menerapkan pendekatan hibrida sistematis inovatif yang mengintegrasikan pemetaan bibliometrik via VOSviewer dan *Systematic Literature Review* (SLR) yang dipandu secara ketat oleh protokol PRISMA 2020. Dari total 158 artikel awal yang diekstraksi dari basis data Scopus per 12 Oktober 2026, diperoleh sampel akhir sebanyak 34 artikel jurnal ilmiah yang memenuhi kriteria inklusi multi-tahap setelah melalui penyaringan duplikasi, pembatasan jenis dokumen, dan evaluasi kelayakan kualitatif teks lengkap secara mendalam. Hasil penelitian ini menunjukkan bahwa visualisasi bibliometrik mengidentifikasi polarisasi geografis yang kuat yang berpusat di Asia Tenggara, menempatkan Indonesia dan Malaysia sebagai

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Journal of Islamic Accounting and Business Research emerging as the absolute central multidisciplinary hub. The systematic qualitative review reveals that public policy resistance is distinctly separate from the rejection of fundamental religious obligations; instead, it manifests structurally as severe institutional mistrust, deep-seated digital transformation barriers, parallel operation of unpermitted local grassroots agencies, regulatory tax-deduction bottlenecks, and strong friction against aggressive legal enforcement. Ultimately, this study concludes that policy compliance or friction is an interactive result of normative-religious alignment, subjective social pressures, perceived distributive justice, administrative complexity, and state-enforced legitimacy.

Keywords: Zakat Policy; Zakat Compliance; Policy Resistance; Systematic Literature Review; Bibliometric Analysis; PRISMA 2020.

episentrum riset global utama, dengan *Journal of Islamic Accounting and Business Research* muncul sebagai pusat intelektual multidisiplin yang mutlak. Tinjauan kualitatif sistematis mengungkapkan bahwa resistensi terhadap kebijakan publik terpisah secara jelas dari penolakan terhadap kewajiban agama yang mendasar; melainkan mewujud secara struktural sebagai ketidakpercayaan kelembagaan yang mendalam, hambatan adaptasi transformasi digital, pengoperasian lembaga akar rumput lokal tanpa izin resmi negara, hambatan regulasi integrasi pajak-zakat, hingga friksi yang kuat terhadap penegakan hukum yang agresif. Pada akhirnya, penelitian ini menyimpulkan bahwa kepatuhan atau friksi kebijakan merupakan hasil interaktif dari keselarasan normatif-religius, tekanan sosial subjektif, persepsi keadilan distributif, kompleksitas administratif, serta legitimasi penegakan hukum negara.

Kata Kunci: Kebijakan Zakat; Kepatuhan Zakat; Resistensi Kebijakan; Systematic Literature Review; Analisis Bibliometrik; PRISMA 2020.

A. Introduction

The contemporary landscape of Islamic fiscal administration is currently undergoing a massive structural shift driven by the formalization of regulations, state intervention, and the aggressive digitization of collection systems. In public policy frameworks, this top-down formalization is traditionally aimed at maximizing administrative efficiency, optimizing financial transparency, and strengthening governance within institutions (Abdul-Jabbar & Bin-Nashwan, 2022; Alimusa et al., 2025; Bin-Nashwan et al., 2021; Kasri & Yuniar, 2021; Zakiy et al., 2023). However, translating a divine, historically voluntary religious obligation into a centralized state regulation inadvertently triggers complex behavioral dynamics, turning absolute compliance into

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an arena of public negotiation and policy resistance (Alimusa et al., 2025; Bin-Nashwan et al., 2021). While state authorities design these modern mechanisms to streamline national welfare programs, empirical realities in the field demonstrate that the community does not always accept formal state procedures uniformly. To bridge this critical conceptual tension, this study provides an integrated overview of policy friction by mapping the evolutionary trajectory of scientific publications, identifying thematic networks, and synthesizing the hidden behavioral forms of resistance within the existing literature. By employing a hybrid approach of systematic review and bibliometric mapping, this research unpacks the delicate boundary where state-driven institutionalization intersects with grassroots societal pushback, ensuring that the community's critical response is analyzed proportionately as a public policy dilemma.

In practice, the community's response to the zakat policy can vary, ranging from acceptance and compliance to objections to certain procedures, management institutions, or payment channels(Akbar et al., 2021; Kasri & Sosianti, 2023; Lahuri et al., 2025). The preference to distribute zakat directly to mustahik, for example, does not necessarily indicate a rejection of zakat obligations, but can be related to trust, social closeness, and perceptions of the effectiveness of distribution. Research on zakat compliance also shows the importance of institutional trust, knowledge, social norms, and governance quality in explaining community behavior(Bin-Nashwan et al., 2021; Evriyenni et al., 2025; Sadallah et al., 2026). Therefore, resistance to the zakat policy needs to be distinguished from the rejection of the obligation of zakat itself.

Although various aspects of compliance, governance, and digital acceptance have been studied independently, systematic attempts to integrate publication trends with the substantive dimensions of policy friction remain visibly scarce. Previous research on zakat behavior predominantly concentrates on isolated linear determinants of positive compliance, such as religiosity, tax-deduction awareness, or basic institutional trust(Bin-Nashwan et al., 2021; Evriyenni et al., 2025; Sadallah et al., 2026). Related studies published in Indonesian Islamic economics journals have also examined the influence of religiosity and zakat knowledge on payment intentions(Hidayatullah & Asyari, 2023), the relationship between institutional

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accountability and muzakki preferences (Alfin, 2019), good zakat governance and muzakki satisfaction (Iswanto et al., 2023), and the role of locally grounded policies in zakat, infaq, and sadaqah management(Fadhli et al., 2025). Furthermore, Firmansyah et al. (2024) apply the CIBEST model to assess the poverty of productive zakat recipients, illustrating the use of multidimensional approaches in evaluating zakat-related socioeconomic conditions. However, these studies do not directly explain how dissatisfaction with state-enforced zakat income collection may develop into deliberate resistance among civil servants. A critical analytical gap therefore remains non-compliance is often approached through the determinants of payment, institutional performance, or the outcomes of zakat distribution, rather than as a potentially active response to contested authority, perceived procedural unfairness, administrative burdens, and alternative payment practices. Scholars have yet to sufficiently connect these dimensions within a unified public policy framework. Consequently, the literature lacks a comprehensive diagnostic perspective that explains why and how community-based dissatisfaction transforms into resistance against official zakat collection mechanisms.

This study addresses these gaps by establishing a distinct analytical and methodological contribution. While existing literature reviews on zakat compliance, such as the systematic framework developed by Alimusa et al. (2025), primarily focus on the determinants of compliance behavior, they do not necessarily explain the structural dimensions of resistance to state-enforced zakat policies. Similarly, empirical studies that examine particular forms of policy friction, such as digital resistance Kamal et al. (2024) and legal permit related issues (Iswanto & Hadinatha, 2023), remain focused on specific contexts and narrower analytical concerns. Studies published in the UIN Bukittinggi journal ecosystem provide valuable complementary perspectives on individual payment intentions, institutional accountability, governance, local policy implementation, and zakat-related poverty measurement (Alfin, 2019; Fadhli et al., 2025; Firmansyah et al., 2024; Hidayatullah & Asyari, 2023; Iswanto et al., 2023), but they do not directly integrate these dimensions into a systematic explanation of resistance to zakat income deductions among civil servants. In contrast, this study introduces a hybrid research design that combines quantitative bibliometric network mapping using VOSviewer with a qualitative

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Systematic Literature Review (SLR) conducted in accordance with the PRISMA 2020 protocol. This approach maps the structure and development of global scientific publications while systematically synthesizing the conceptual and empirical manifestations of resistance, including institutional distrust, contested policy legitimacy, procedural concerns, administrative barriers, and alternative payment channels. The novelty lies not merely in combining two review methods, but in reframing policy friction as a multidimensional phenomenon through which religious obligations, state authority, institutional governance, and individual agency interact. Accordingly, this study aims to develop a more comprehensive analytical understanding of resistance to official zakat collection mechanisms and to identify directions for future research and more responsive zakat policy design.

The diversity of community responses to zakat collection policies underscores the need for a systematic examination of how these responses are represented and explained in the scientific literature. Accordingly, this study aims to: (1) map the development of scientific publications on resistance, compliance, and acceptance of zakat collection policies; (2) identify the dominant themes and intellectual structure of this research; (3) synthesize the forms of resistance documented in the literature; (4) examine the factors associated with acceptance of or resistance to zakat collection policies; and (5) identify research gaps and directions for future inquiry. To achieve these objectives, the study combines bibliometric analysis with a *Systematic Literature Review* (SLR), enabling the identification of publication patterns to be complemented by a critical synthesis of existing research findings.

Beyond mapping the literature, this study adopts an analytical perspective that distinguishes resistance to zakat collection mechanisms from rejection of zakat as a religious obligation. Community responses are examined in relation to the implementation of collection policies, including administrative procedures, institutional transparency, payment mechanisms, and the legitimacy of collection authorities. This distinction provides a basis for interpreting resistance as a potentially multidimensional response shaped by individual considerations, institutional relationships, and policy implementation contexts, rather than assuming that non-compliance necessarily reflects a lack of religious commitment. It also enables the study to

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examine how acceptance, compliance, and resistance are conceptualized across different strands of zakat research.

Methodologically, bibliometric analysis is used to examine publication growth, research collaboration, thematic patterns, and the intellectual structure of the field, while the SLR systematically evaluates the concepts, determinants, manifestations, and contexts of resistance discussed in the selected studies. Integrating these methods allows the study to identify connections and disjunctions among research on zakat compliance, institutional trust, policy legitimacy, and payment-channel preferences. The resulting synthesis provides a structured account of how responses to zakat collection policies have been investigated, clarifies areas that remain insufficiently explored, and establishes a basis for future research on the relationship between religious obligations, institutional governance, and public policy implementation.

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B. Research Method

This study uses *a hybrid systematic literature review* (SLR) approach and bibliometric analysis to examine the development of research on resistance to zakat policy. SLR is used to synthesize the findings of previous research, while bibliometric analysis is used to map publication trends, collaboration networks, citation linkages, and the development of research themes. The literature selection process is reported based on the PRISMA (*Preferred Reporting Items for Systematic Reviews and Meta-Analyses*) guidelines to ensure transparency and traceability of research procedures.

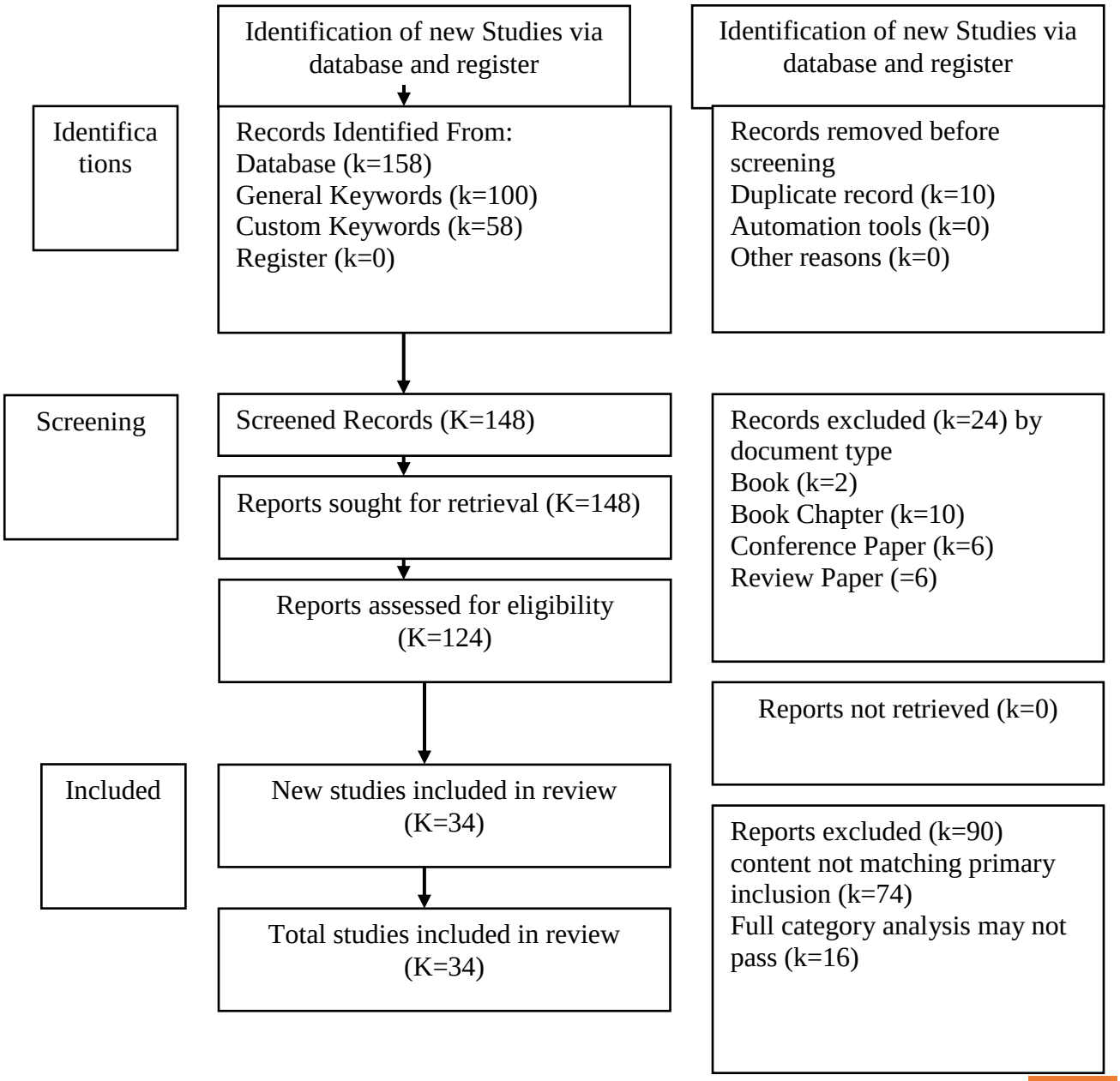
Data was obtained from the Scopus database through a search conducted on October 12, 2026. The search strategy uses a combination of *the keywords zakat*, *resistance*, *opposition*, *reluctance*, *non-compliance*, and *distrust*, combined with terms related to policies, regulations, governance, and zakat collection. The search syntax is designed to include literature that discusses resistance directly as well as related phenomena relevant to the focus of the research. The selected articles must be in English, in the form of journal articles, and discuss resistance, objections, rejections, non-compliance, or negotiations against zakat management policies and mechanisms.

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Literature selection is carried out through the stages of identification, elimination of duplication, screening of titles and abstracts, and examination of complete texts based on inclusion and exclusion criteria. The number of articles that meet and do not meet the criteria at each stage is recorded and presented in the PRISMA flowchart.

PRISMA 2020 FLOW DIAGRAM
Adapted based on Official Protocol Standards



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Bibliometric analysis was carried out using VOSviewer to map author collaboration networks, citation linkages, and *keyword co-occurrence*. Furthermore, articles that met the inclusion criteria were systematically analyzed to identify forms of resistance, causative factors, institutional context, theoretical foundations, and research gaps. The results of the bibliometric mapping were integrated with the literature synthesis to formulate research developments and future research agendas.

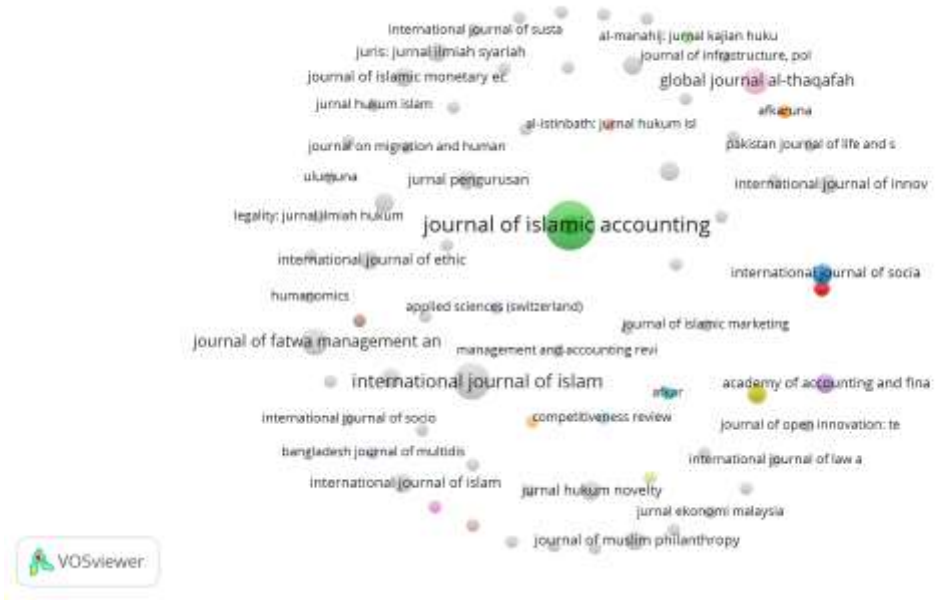
C. Results and Discussion

1. Development of scientific publications regarding resistance, compliance, and acceptance of zakat policy

a. Distribution of Sources (*Sources Analysis*)

To see the distribution of journals that publish this theme, citation analysis was carried out on the source of the publication. The results of the mapping of the network between journals can be seen in

Figure 1.Visualization *of Sources Analysis*



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Figure 1. Visualization of the Journal Citation Network (*Sources*) Using VOSviewer.

Based on the results of visual mapping in *the source* analysis unit with *a* threshold of at least 1 document, it was found that the discourse on zakat compliance policies and dynamics is spread into 123 unique journals that are multidisciplinary. This scientific landscape is no longer moving alone in theological studies, but has shifted strongly towards contemporary accounting and institutional management. The intellectual *hub* of this visualization map is dominated by the *Journal of Islamic Accounting and Business Research* as many as 127 citations, which is characterized by the largest *node* (circle) size in the central cluster. This indicates that accounting instruments, financial report transparency, and organizational governance are the main entrances for global scientists to discuss public acceptance or rejection of zakat regulations. In addition, significant contributions can also be seen from high-reputable journals such as Global *Journal Al-Thaqafah* as well as the distribution of local Islamic law journals such as *Juris: Jurnal Scientific Syariah* and *Al-Istinbath: Journal of Islamic Law*. The emergence of this concentration of law and sharia journals confirms that legal formalization, legality of state intervention, and theological harmony are critical dimensions that affect how resistance or compliance with zakat collection policies are.

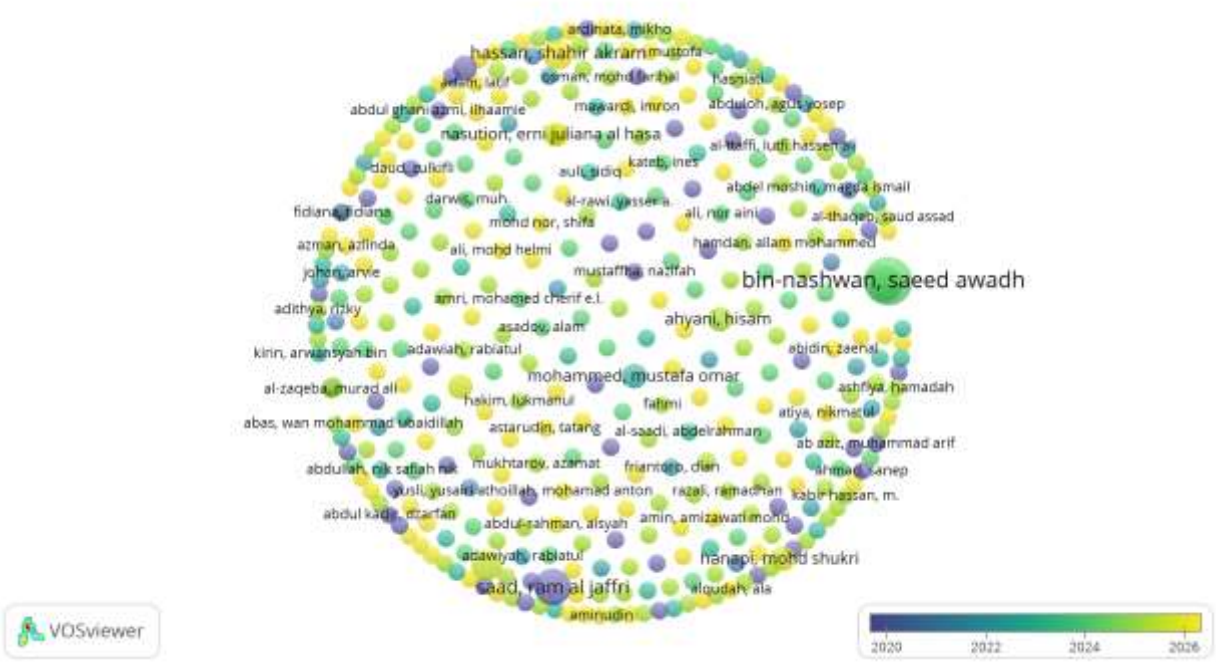
b. Authors Network Structure (*Authors Analysis*)

The visualization of the author network (authors analysis) was carried out with VOSviewer presented in Figure 2. This mapping aims to identify patterns of collaboration and interconnectedness between authors in publications regarding resistance, compliance, and acceptance of zakat policies. The network structure, node size, and cluster color are used to describe the relationship between authors based on the set analysis criteria. The results of the visualization are the basis for identifying collaboration groups and examining the structure of academic networks in the research corpus.

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Figure X. Visualization of the Author's Collaboration Network in Publications on Zakat Policy



Source: Results of bibliographic data processing using VOSviewer, 2026.

The *authors analysis* shows the structure of academic relationships in research on zakat. The visualization map shows two main collaboration clusters that form different research networks. The green clusters include Syukri, Agus Fanar; Suryanto, Joko; Baharuddin, Gunawan; and Thoha, Mahmud. The networks show the interconnectedness between publications in the identified group of authors. Meanwhile, the red cluster involves Al Hamid, Idrus; Wahyudianto, Heri; Tarmizi, Achmad; and Masfiah, Umi. The two clusters describe the collaboration structure formed based on the relationship between authors in the research corpus.

In addition, the position of Zaenal, Muhammad Hasbi, in the visualization appears to be between the two clusters. This position indicates a possible role of liaison in the academic collaboration network. If supported by the Total Link Strength value and the

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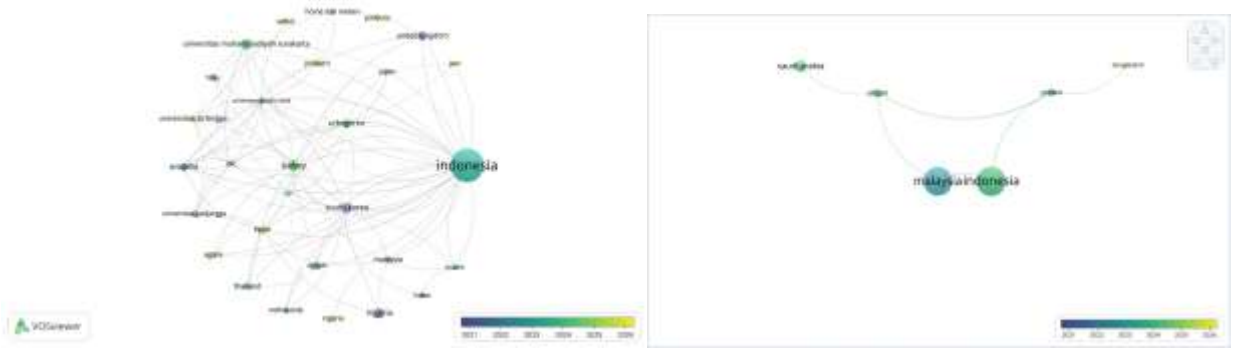
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direct relationship with the two clusters, this position can show the role of bridge in connecting groups of authors.

c. Geographical Distribution of Publications (*Countries Analysis*)

Visualization of country analysis using VOSviewer shows the geographical distribution of publications and collaboration between countries in zakat policy research.

Figure 3. *Countries Analysis*



Source: Results of bibliographic data processing using VOSviewer, 2026.

Viewed from the perspective of geographical (*countries analysis*), the map of scientific publications on zakat policy resistance shows a very strong polarization in the Southeast Asian region. Malaysia and Indonesia occupy the position as the two most productive research epicenters in the world with the highest *node size* and volume of citations. The dominance of these two countries is very logical considering the demographic significance of Muslims and the massive innovations in zakat regulations implemented by local governments such as the integration of zakat and taxes in Malaysia and the formalization of zakat through presidential instructions as well as automatic salary deduction mechanisms for State Civil Apparatus (ASN) in Indonesia. However, the map also captures the connection with a network of researchers from non-Muslim countries (such as the United Kingdom or Australia), indicating that aspects of public policy, socio-economics, and *voluntary taxation* in zakat have sparked wider academic interest at the global level.

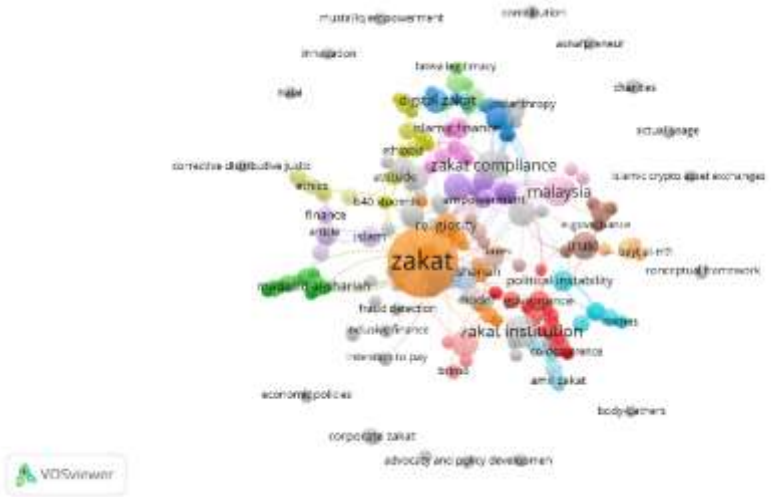
2. Main Themes and Intellectual Structure of Zakat Research

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This study uses co-occurrence analysis based on author keywords to identify the main themes in the zakat policy literature. The mapping results group keywords that often appear together into colored clusters, as shown in Figure 4.

Figure 4. Author keywords



Source: Results of bibliographic data processing using VOSviewer, 2026

Analysis of co-occurrence in Figure 4. shows the main theme of the research regarding zakat policy. Prominent keywords include zakat, zakat compliance, zakat institution, trust, and religiosity. The first cluster focuses on governance and institutions of zakat, characterized by the keywords governance, zakat institution, political instability, and amil zakat. This cluster reflects attention to the management of zakat institutions and regulations. The second cluster discusses the compliance of zakat payers through aspects of trust, intention, and religiosity. The main keywords include zakat compliance, trust, intention, and religiosity. The third cluster highlights poverty alleviation and digitization of zakat. This theme is characterized by the keywords poverty alleviation, digital transformation, and digital zakat.

The mapping shows that themes of compliance, institutionalization, and digitalization are seen in the keyword network. In contrast, the terms resistance, barriers, and refusal do not appear on the map. These findings indicate the limited possibility of using the term resistance in the

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literature analyzed. However, the absence of these keywords has not proven that research on resistance is not available.

Therefore, SLR is needed to examine the content of the article and identify the discussion of resistance to zakat policy. Further analysis needs to distinguish the rejection of the obligation of zakat from the objection to the collection mechanism. These results can help formulate the research gap and clarify the contribution of this study.

3. Resistance to zakat policies and forms of resistance

Resistance to zakat policy in the literature can be understood as an individual, group, or organization's response to rules, authorities, and mechanisms for collecting and managing zakat that are not fully accepted or implemented as expected by policymakers. Resistance does not always show a rejection of the obligation of zakat as a principle of Islam. Resistance can also be directed at institutions that collect zakat, administrative provisions, law enforcement mechanisms, or changes in payment methods. Therefore, resistance needs to be distinguished from ordinary non-compliance. Non-compliance describes behavior that does not meet the requirements, while resistance emphasizes a response to certain rules or mechanisms, including the reasons behind that behavior.

One form of resistance related to the relationship between religious obligations and the fiscal system is explained by Johan and Prasetyo (2022). The study shows that the integration of zakat as a deduction of taxable income can change the response of taxpayers from resistance to the perceived oppressive tax system to efforts to fulfill obligations even though they still have difficulty understanding the system. These findings show that resistance does not always stem from the rejection of religious obligations, but can arise from perceptions of the relationship between rules, fiscal burdens, and the ability to understand procedures(Johan & Prasetyo, 2022). In the Malaysian context, Saad and Foori (2020) identified the reluctance of the Muslim community to pay zakat and linked it to regulatory issues and the process of collecting and distributing zakat. Both studies show that acceptance of zakat collection policies can be influenced by the suitability between regulatory mechanisms, public understanding, and their experience in fulfilling their obligations(A. Y. Q. Saad & Foori, 2020).

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Resistance can also arise when policies change long-standing institutional practices. Muyassarah et al. (2025) identified resistance from traditional zakat managers to the digital transformation of zakat distribution. This form of resistance shows that technological changes not only present technical problems, but also related to habits, readiness of actors, and sustainability of management practices that have been formed(Muyassarah et al., 2025). In the context of digital zakat payments in Aceh, Kamal et al. (2024) examined innovation resistance through Innovation Resistance Theory, especially use barriers and tradition barriers. Their research results showed that these two variables had no effect on innovation resistance in the tested model(Kamal et al., 2024). These findings are important because they show that the barriers that are theoretically thought to cause resistance are not always empirically proven in every context.

Another form of resistance is the reluctance to use formal zakat management institutions and the preference for alternative payment channels. Adawiyah et al. (2022), in a study of prismatic communities in Central Kalimantan, found that some people are reluctant to pay zakat through BAZNAS because they feel it is better to distribute it directly to mustahik, lack understanding of the benefits of managing through institutions, and have a low level of trust in the institution. These findings show that resistance to institutional mechanisms can occur simultaneously with a willingness to carry out zakat obligations through other means. Thus, the choice of direct distribution cannot automatically be interpreted as a rejection of zakat, but can be an indication of a mismatch between formal mechanisms and community preferences(Adawiyah, 2022).

Resistance to regulation is also seen in the issue of the relationship between state law and the religious practices of the community. Iswanto and Hadinatha (2023) found that a number of community-based zakat institutions in Samarinda continue to operate without state permits despite the legal provisions governing licensing. This attitude is influenced by religious motivation, hereditary obedience to religious leaders, and the perception that local institutions provide benefits and convenience to the community. This research shows a difference between compliance with formal laws and social legitimacy built through religious practices(Iswanto &

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Hadinatha, 2023). In a broader context, Huda (2006) discusses the development of the implementation of sharia in Aceh and West Sumatra, including the dynamics of regional regulations and zakat obligations. The study provides a historical context on how the application of Islamic law interacts with local political and social dynamics(Huda, 2006). Although it does not specifically test zakat resistance, the context is relevant to understand that the acceptance of religious policies can be influenced by the relationship between formal authority, social practice, and community support.

Another dimension of resistance relates to the complexity of regulation and law enforcement. Bin-Nashwan (2025) found that the more complex the law and regulation of zakat, the lower the tendency of zakat payers to comply. The study also shows that legal complexity can weaken the positive influence of zakat governance and institutional credibility on compliance. These findings show that overly complex rules can be a structural barrier to policy acceptance, although not all resulting non-compliance should be categorized as deliberate rejection(Bin-Nashwan, 2025). Abdul-Jabbar and Bin-Nashwan (2022) found that social pressure and institutional credibility are significantly related to zakat compliance, while law enforcement moderates the relationship. The results of this study show that the effectiveness of enforcement cannot be separated from the social environment and public perception of the authorized institution(Abdul-Jabbar & Bin-Nashwan, 2022).

The relationship between fiscal resistance and religious perspectives is also seen in the study of Al-Ttaffi et al. (2025). The study addressed tax non-compliance in MSMEs from an Islamic perspective and found that Islamic religious orientation was positively related to tax non-compliance behavior in the tested model. These findings are relevant for understanding the potential tension between religious obligations and state fiscal demands, but must be interpreted with caution because the direct object of the study is tax non-compliance, not resistance to zakat policies(Al-Ttaffi et al., 2025). Similarly, Nassery (2026) discusses Islamic ethics regarding tax avoidance by examining the relationship between law, theology, and political legitimacy. This study shows that the assessment of fiscal obligations in Islamic thought can be influenced by views on government fairness and institutional conditions(Nassery, 2026). The article provides a

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normative basis for understanding fiscal resistance, but not direct empirical evidence regarding the rejection of the zakat collection policy.

Finally, research by Saad et al. (2020) on business zakat compliance intentions found that attitudes towards zakat avoidance, moral reasoning, peer influence, zakat knowledge, zakat distribution, and perception of the capacity of zakat institutions had a positive effect on the intention to pay zakat. On the other hand, zakat law enforcement was found to have a negative effect on compliance intentions in the tested model. These findings are important because they show that law enforcement is not always positively related to policy acceptance(R. A. J. Saad et al., 2020). Khamis and Yahya (2015) also found that the response of business actors to law enforcement was diverse: some respondents complied with zakat payments due to law enforcement, some did not comply, and some showed response patterns that were not in accordance with the measurement model(Khamis & Yahya, 2015). Thus, resistance can be understood as a diverse phenomenon, not a single response to the existence of regulation.

Based on the overall literature in this section, identifiable forms of resistance include reluctance to pay through formal institutions, preference for direct distribution, resistance to digital change, non-compliance with formal provisions, avoidance of obligations, and negative responses to complexity or regulatory enforcement. However, these forms are not entirely identical. Explicitly stated resistance should be distinguished from non-compliance that is measured only by payment behavior, and both should be further distinguished from administrative or institutional barriers that do not necessarily indicate conscious refusal.

4. Factors that affect the acceptance or resistance to the zakat collection policy

The literature shows that acceptance or resistance to zakat collection policies is influenced by the interaction of normative, social, economic, administrative, institutional, and policy legitimacy. These factors do not work in isolation. Religious knowledge can shape an understanding of zakat obligations, but trust in institutions determines whether a person is willing to use formal channels. Similarly, regulations that have a legal basis are not necessarily

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well received if the public considers the procedures to be non-transparent, less accessible, or not in accordance with their needs.

First, normative and religious factors. Understanding zakat obligations, religious commitments, and assessing policy conformity with sharia principles can affect public acceptance. Thamrin et al. (2023), through a study in the city of Medan, found that religiosity affects zakat payment behavior. However, the study also shows that some people prioritize the value of worship and zakat distribution rather than the administrative aspects needed to obtain recognition as a tax deductor. These findings indicate that religiosity is not always synonymous with acceptance of all formal procedures. Policies need to consider how the community interprets religious obligations and how these meanings relate to administrative mechanisms(Thamrin et al., 2023).

Second, social factors and legal perceptions. Nopiardo et al. (2025) found that subjective norms influence interest in paying zakat through zakat management organizations, while attitudes towards the law have no effect on interest in their research model. Legal perceptions influence interest and behavior in paying zakat, while interest influences behavior in paying through official institutions. These results show that policy acceptance is not sufficiently explained through individual attitudes towards the law, but it is also necessary to pay attention to social norms and the way people interpret the rules. These findings reinforce the importance of differentiating knowledge about regulations, acceptance of regulations, and decisions to use formal institutions(Nopiardo et al., 2025).

Third, the factors of trust, accountability, and quality of governance. Kateb and Ftouhi (2024) found a positive relationship between zakat payments and company value and showed that certain board characteristics moderate the relationship between zakat avoidance and company value. This study emphasizes the importance of supervision and ethical governance in fulfilling zakat obligations to companies(Kateb & Ftouhi, 2024). Meanwhile, Evriyenni et al. (2025) found that accountability and transparency of financial statements had a significant effect on muzaki interest and related to compliance through formal zakat institutions in Aceh. Religiosity and interest also had a direct effect on compliance, while institutional credibility and

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zakat literacy showed limited influence in the tested model. These differences in results remind that the influence of a factor can vary according to the context, indicators, and characteristics of respondents(Evriyenni et al., 2025).

In the context of digital governance, Nashirudin et al. (2025) show that the application of corporate governance principles, digital monitoring, real-time fund tracking, and performance audits has the potential to increase trust and participation in the management of zakat and waqf. However, the study also identified oversight gaps in non-compliance and challenges in integrating private sector innovation(Nashirudin et al., 2025). Fadhilah et al. (2025) highlight the fragmentation of authority, regulatory complexity, low public trust, and limited participation as challenges to zakat governance in Indonesia. These two studies show that trust is not only formed by institutional communication, but also by regulatory consistency, information disclosure, supervision, and community involvement(Fadhilah et al., 2025).

Fourth, administrative factors and regulatory complexity. Bin-Nashwan (2026) found that institutional credibility and administrative efficiency are related to a decrease in the complexity of zakat laws, while corporate governance strengthens these relationships through supervision and accountability. These findings suggest that simplifying procedures requires institutional support, not just editorial changes in regulations(Bin-Nashwan, 2026). In the context of digital payments, Arsad et al. (2025) show that the legitimacy of fatwas, legal certainty, institutional transparency, operational innovation, and public education are important elements in the receipt of digital zakat fitrah payments. The availability of technology alone does not guarantee success if the community has not obtained certainty regarding its compliance with sharia and has not understood the mechanism used(Arsad et al., 2025).

Fifth, economic factors, access to technology, and perception of benefits. Lahuri et al. (2025) found that zakat knowledge, perception of digital payment services, and trust in zakat authorities affect attitudes towards paying zakat. These attitudes are then related to the receipt of zakat as a deduction from income tax. These results show that acceptance of policies can be influenced by the benefits perceived by the public as well as the experience of using payment services(Lahuri et al., 2025). Meanwhile, Nazeri et al. (2026) examined the potential application

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of blockchain technology in the zakat management system in Malaysia. The research identifies institutional readiness and policy support as opportunities, but also highlights the regulatory and blockchain literacy challenges among stakeholders. Thus, technological innovation can strengthen trust and efficiency, but its implementation requires institutional readiness and user understanding(Nazeri et al., 2026).

Sixth, the factors of institutional legitimacy and authority in the context of humanity. Mohamed (2026) examines the management of the UNHCR Refugee Zakat Fund by non-Muslim organizations and shows that there is a debate about theological legitimacy, management authority, accountability, and institutional sovereignty. This study shows that operational effectiveness is not always sufficient to guarantee acceptance in the management of zakat. Policies must also be able to explain the relationship between institutional competence, sharia principles, traceability of funds, and legitimacy of authority(Mohamed, 2026) . In a different context, Sadallah and Abdul-Jabbar (2022) found that political instability, zakat knowledge, and trust significantly affect the compliance of business owners in Algeria(Sadallah & Abdul-Jabbar, 2022). Sadallah et al. (2026) also found that corruption, political instability, and service quality have a significant effect on zakat compliance intentions. Both studies show the relevance of political conditions and service quality in shaping acceptance of zakat collection authorities(Sadallah et al., 2026).

Thus, the factors of acceptance and resistance can be synthesized as the relationship between normative understanding, social norms, legal perceptions, institutional trust, quality of service, administrative ease, economic benefits, technological readiness, and policy legitimacy. However, factors that increase compliance are not always the direct opposite of those that generate resistance.

5. Research gaps and future research agendas regarding zakat policy resistance

The above literature shows that zakat research has developed in various forms such as the study of non-compliance, the distribution of funds, governance, the relationship between regulation and institutional practice, and the social impact of zakat management. Nevertheless,

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there is still a need for a framework that systematically links these findings to explain resistance to policy. This gap does not mean that all aspects of resistance have not been studied, but rather that most of the findings are spread across different fields and use different focuses and approaches.

First, the gap in the dimensions of distribution and policy fairness. Sucipto et al. (2025) examined non-compliance in the distribution and management of zakat, including issues of institutional legality, reporting accountability, distribution irregularities, and politicization of zakat. The study emphasized the importance of distribution fairness and compliance with sharia principles. This study shows that policy acceptance is not sufficiently assessed based on the existence of regulations, but it is also necessary to consider whether its implementation supports social goals and provides benefits fairly(Adawiah et al., 2025). Future research agendas need to examine the relationship between perceptions of distribution justice, accountability, and community responses to zakat collection policies.

Second, the gap between regulations and institutional practices. Abidin et al. (2026) found a gap between the normative provisions of the Zakat Management Law and the implementation of community empowerment programs. Although many programs are in line with sustainable development goals, the use of funds is still dominated by charitable activities and has not fully encouraged participatory and inclusive empowerment. These findings open up research opportunities regarding the relationship between the quality of policy implementation, community participation, and the legitimacy of zakat managers(Abidin et al., 2026). Future research needs to examine whether these implementation gaps affect policy acceptance and under what conditions dissatisfaction with institutional practices develops into objection or resistance.

Third, the gap in explaining the influence of social and institutional contexts. Shittu et al. (2022), through a historical study of zakat and waqf institutions in Niger State, Nigeria, emphasized the importance of supporting Muslim individuals and organizations in strengthening zakat institutions to be able to carry out poverty alleviation functions. The study shows that institutional success is related to the involvement of social actors and support for zakat

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management(Shittu et al., 2022). However, research is still needed to explain in more detail how the relationship between formal institutions, community organizations, religious leaders, and beneficiaries shapes acceptance or rejection of policies. The next research agenda can place resistance in the context of the relationship between state authorities, zakat institutions, and community social practices.

Fourth, gaps in the development and testing of compliance models. Ahmad et al. (2011) developed a zakat compliance model that adapted the tax compliance model and found that individual compliance in the Aceh case study was not significantly influenced by the zakat law, but related to demographic factors, reference groups, education, and perceptions of the tax system(Ahmad et al., 2011). The findings suggest that the fiscal compliance model may help explain zakat payment behavior, but the dominant factors in tax compliance do not necessarily have the same influence on zakat compliance. Future research needs to develop a model that specifically distinguishes between adherence to religious obligations, acceptance of collection policies, and resistance to institutional mechanisms.

Fifth, gaps in understanding of obstacles to policy implementation. Febriyanti (2021) identified low awareness of paying zakat, reluctance to pay through formal institutions, low trust in BAZNAS and LAZ, limited government-recognized institutions, lack of socialization, and differences in interpretations of zakat calculation as a deduction of taxable income. These findings show that obstacles to policy acceptance can come from a combination of knowledge, institutional, administrative, and benefit perception factors(Febriyanti, 2021). Future research agendas need to separate factors that can be addressed through education and simplification of procedures from those that require governance changes or policy design reviews.

Sixth, gaps in the monitoring and detection systems of non-compliance. Ben Ismail and AlSadhan (2023) developed a machine learning approach to detect lower than necessary zakat reporting by using large amounts of zakat declaration data. This study focuses on the accuracy of detection and determination of cases that have the highest risk of acceptance. Its contribution lies in strengthening administrative capacity to identify non-compliance(Ben Ismail & AlSadhan, 2023). However, the detection of inaccurate reporting has not yet explained the reasons behind

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such behaviors. Therefore, further research can integrate data-driven analytical approaches with social and institutional research to distinguish between misreporting, limitations of understanding, deliberate avoidance, and resistance to regulation.

Seventh, conceptual gaps in understanding zakat behavior as a social and religious experience. Ardinanta et al. (2026) show that zakat behavior cannot be fully explained through a model that only places compliance as the result of a number of measurable variables. Through a phenomenological approach, the study found that zakat behavior is rooted in religious experience, the meaning of obligations, and the assessment of benefits. Institutional trust acts as an interpretive intermediary when individuals assess the legitimacy of formal and informal practices, resulting in a hybrid distribution pattern. These findings open the research agenda to understand resistance not only as deviant behavior from provisions, but also as a response formed through the meaning of obligations, religious experiences, and people's assessments of the benefits and legitimacy of a zakat collection mechanism (Ardinata et al., 2026).

D. Conclusion

This study maps the development of studies on resistance to zakat collection policies through bibliometric analysis and Systematic Literature Review (SLR) with reference to the PRISMA 2020 protocol. The results of the study show that research on zakat has developed from religious discussions to issues of institutional governance, compliance, trust, and public policy. In addition, the absence of the keywords resistance or refusal directly in the bibliometric map indicates that the issue of resistance is still discussed indirectly through the themes of non-compliance, trust in institutions, and the choice of zakat payment channels.

This study shows that resistance to the zakat policy does not always mean a rejection of the obligation of zakat as a religious teaching, but can be in the form of objections to collection mechanisms, management institutions, administrative procedures, and policy implementation. These forms include preferences for distributing zakat directly to mustahik, objections to changes in the management system, independent management of zakat by the community, and avoidance of procedures that are considered complicated. These attitudes are influenced by

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various factors, such as religious understanding, social norms, trust in institutions, transparency and accountability, policy fairness, and ease of service.

Based on these findings, further research needs to distinguish more clearly between compliance with religious obligations and acceptance of zakat administrative policies. Future research can also explore the experience of muzaki, perceptions of the fairness of zakat distribution, and the relationship between institutional trust and the choice of payment channels. Thus, this study is expected to strengthen the understanding of zakat policy resistance as well as become the basis for the development of zakat governance that is more transparent, fair, and responsive to the needs of the community.

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