



Psychosocial and Behavioral Dimensions of Zakat in Malaysia: A Thematic Literature Analysis

Muhammad Saffuan Abdullah^{1*}, Hishamudin Salleh¹, Muhammad Rusdi²

¹Persatuan Kaunselor Pendidikan Malaysia, Malaysia

²Universitas Medan Area, Indonesia

Corresponding Author: kaunseloranda@akademikaunseling.com*

ARTICLE INFO:

Received
January 10, 2026

Revised
February 02, 2026

Accepted
March 12, 2026

KEYWORDS:

zakat, psychosocial well-being, zakat payment behavior, Islamic counseling, Malaysia, thematic literature analysis

How to Cite:

Abdullah, M. S., Salleh, H., & Rusdi, M. (n.d.). Psychosocial and Behavioral Dimensions of Zakat in Malaysia: A Thematic Literature Analysis. *Ghaidan: Jurnal Bimbingan Konseling Islam Dan Kemasyarakatan*, 30-44. <https://doi.org/10.19109/m17x4637>

Published by:
UIN Raden Fatah Palembang, Indonesia
<https://creativecommons.org/licenses/by/4.0/>

ABSTRACT

Zakat is a central pillar of the Islamic socio-economic system aimed at promoting social justice and human well-being. In Malaysia, zakat research has traditionally focused on institutional governance and distribution efficiency. However, recent studies increasingly explore the human impact of zakat, particularly from psychosocial and behavioral perspectives. This study synthesizes recent zakat research in Malaysia by examining the psychosocial and behavioral dimensions associated with zakat recipients, zakat payers, and zakat institutions. Using a qualitative literature review approach, this study analyzed 20 empirical and conceptual articles published between 2021 and 2025. Relevant studies were identified through database searches in Google Scholar, Scopus-indexed journals, and regional academic databases using keywords related to zakat, psychosocial well-being, zakat compliance behavior, and zakat institutions in Malaysia. The selected studies were screened for titles, abstracts, and full texts before being coded and analyzed using thematic analysis. The findings reveal four dominant themes in the literature: psychosocial well-being of zakat recipients (asnaf), psychological determinants of zakat payment behavior, counseling and psychosocial support within zakat institutions, and innovation in zakat distribution systems. The analysis shows that research on zakat payment compliance remains dominant, while studies examining psychosocial recovery and empowerment among zakat recipients remain limited. In addition, counseling-based interventions within zakat institutions are still rarely examined empirically. These findings suggest the need for more holistic zakat research that integrates economic, psychological, social, and spiritual perspectives. Future studies should explore intervention-based models and empowerment-oriented approaches to strengthen zakat's role in sustainable human development.

INTRODUCTION

Zakat represents one of the fundamental pillars of Islam. It serves not only as an act of worship but also as a structured mechanism for social justice, economic redistribution, and community welfare within Muslim societies. In Islamic teachings, zakat functions as a divinely mandated instrument designed to balance wealth distribution and strengthen solidarity among members of society. The Qur'an explicitly outlines the categories of individuals who are entitled to receive zakat in Surah At-Taubah (9:60):

مَنْ رِيضَةً فِ السَّبِيلِ وَابْنِ اللَّهِ سَبِيلٍ وَفِي الْغَارِمِينَ الرَّقَابِ وَفِي قُلُوبِهِمْ وَالْمُؤَلَّفَةِ عَلَيْهَا وَالْعَامِلِينَ وَالْمَسَاكِينَ لِلْفُقَرَاءِ الصَّدَقَاتُ إِنَّمَا حَكِيمٌ عَلِيمٌ وَاللَّهُ عَزَّ وَجَلَّ

This verse emphasizes that zakat is allocated to eight categories of beneficiaries, including the poor (al-fuqara'), the needy (al-masakin), administrators of zakat, those whose hearts are to be reconciled, those in bondage, debtors, those striving in the path of Allah, and travelers in need. Through this structured allocation, zakat aims not merely to alleviate material poverty but also to restore dignity, social balance, and communal well-being. The Qur'anic framework, therefore, illustrates that zakat is deeply embedded within the Islamic vision of holistic human welfare that integrates economic, social, and spiritual dimensions.

In contemporary Muslim societies, zakat has evolved into an institutionalized system administered through formal organizations responsible for the collection, management, and distribution of zakat funds. Malaysia is widely recognized as one of the countries with a well-developed institutional framework for zakat administration. Zakat management in Malaysia is organized at the state level through official zakat institutions that operate under the authority of state Islamic religious councils. These institutions are responsible for ensuring that zakat is collected efficiently and distributed fairly to eligible recipients in accordance with Islamic principles. Over the past few decades, the institutionalization of zakat management in Malaysia has significantly improved governance structures, transparency, and administrative efficiency.

Correspondingly, academic research on zakat in Malaysia has traditionally focused on institutional governance, financial accountability, collection efficiency, and compliance mechanisms within zakat organizations (Alam et al., 2021; Hamzah et al., 2021). These studies have played an important role in strengthening zakat management systems and enhancing public confidence in zakat institutions. However, much of this research has concentrated primarily on structural and administrative dimensions of zakat, often overlooking the broader human implications of zakat distribution and participation. In particular, limited attention has been given to the psychological and behavioral dimensions associated with both zakat recipients and zakat payers.

Recent socio-economic developments have highlighted the need to expand the scope of zakat research beyond financial and institutional concerns. Poverty and dependency among zakat recipients are increasingly understood as multidimensional phenomena influenced not only by economic constraints but also by psychological and social factors. Emotional stress, low self-efficacy, lack of motivation, social marginalization, and limited coping capacity are among the factors that may shape the experiences of individuals receiving zakat assistance (Zin et al., 2024; Adnan, 2025; Mohamed et al., 2025). For instance, Zin et al. (2024) found that although zakat assistance improves access to educational resources among asnaf students, their psychological well-being may still be affected by academic stress and uncertainty regarding future opportunities. Similarly, Adnan (2025) reported that while zakat support can alleviate short-term financial pressure, it does not necessarily ensure long-term psychological recovery without complementary forms of psychosocial support.

Studies on asnaf development programs further suggest that the effectiveness of zakat initiatives is often assessed using external indicators such as income improvement, access to

education, and enhancement of living standards (Alam et al., 2021; Esa et al., 2025). Although these indicators provide important insights into economic progress, they may not fully capture deeper processes of empowerment and psychological recovery among zakat recipients. Sustainable poverty alleviation requires not only financial support but also the strengthening of internal capacities such as resilience, self-confidence, motivation, and social engagement. Without addressing these psychosocial dimensions, zakat assistance programs may inadvertently create patterns of long-term dependency rather than fostering genuine empowerment and self-sufficiency among recipients.

Beyond the experiences of zakat recipients, psychological dimensions are also increasingly relevant in studies examining zakat payment behavior. A growing body of research investigates the factors influencing individuals' willingness to fulfill their zakat obligations. Many of these studies apply social psychological frameworks, particularly the Theory of Planned Behavior (TPB), to explain the determinants of zakat compliance behavior. Research by Isa et al. (2022) and Hamzah (2023) indicates that attitudes toward zakat, subjective norms, perceived behavioral control, and trust in zakat institutions significantly influence individuals' intentions to pay zakat. In addition, recent developments in digital payment platforms have introduced new behavioral dynamics, where perceptions of convenience, transparency, and institutional credibility influence the willingness of Muslims to pay zakat through official channels.

Despite the growing number of studies examining psychological and behavioral aspects of zakat, the existing body of literature remains fragmented and uneven in its focus. A significant proportion of studies concentrate on the behavioral compliance of zakat payers, particularly in relation to institutional trust, governance efficiency, and technological adoption. In contrast, relatively fewer studies explore the psychosocial recovery and empowerment of zakat recipients in depth. Furthermore, the potential role of counseling and psychosocial interventions within zakat institutions remains insufficiently explored. This gap is notable given the increasing recognition that emotional resilience, motivation, and social support are essential components of sustainable poverty alleviation.

Another emerging issue in contemporary zakat research concerns the impact of innovation and digital transformation in zakat management systems. Technological advancements have improved the efficiency and accessibility of zakat collection and distribution processes. However, most studies evaluating these innovations focus on system performance, service quality, and user acceptance. Less attention has been given to the broader implications of such innovations for human well-being, behavioral change, and psychological empowerment among zakat beneficiaries. Given these developments, there is a clear need to synthesize recent research examining zakat from psychosocial and behavioral perspectives. A systematic analysis of the literature can provide a clearer understanding of how contemporary zakat studies conceptualize human well-being, behavioral compliance, and institutional support within the zakat ecosystem. Such an analysis is particularly relevant in the Malaysian context, where zakat institutions play a central role in social welfare and community development.

Therefore, this study aims to synthesize recent literature on zakat in Malaysia by focusing specifically on the psychosocial and behavioral dimensions associated with zakat recipients, zakat payers, and zakat institutions. By examining studies published between 2021 and 2025, this article seeks to identify dominant research themes, highlight existing gaps in the literature, and propose directions for future research that emphasize holistic human development.

Specifically, this study pursues three main objectives: first, to identify the dominant themes in recent zakat research related to psychosocial well-being and behavioral dimensions in Malaysia; second, to analyze how existing studies conceptualize the psychological experiences of zakat recipients and the behavioral motivations of zakat payers; and third, to identify gaps in the literature and propose future research directions that integrate psychosocial and empowerment-

oriented approaches within zakat institutions.

By providing a thematic synthesis of recent zakat studies, this article contributes to a broader understanding of zakat not merely as a mechanism for financial redistribution but as a holistic system encompassing economic, psychological, social, and spiritual dimensions of human well-being.

METHODS

This study adopted a qualitative research design using a thematic literature analysis approach to synthesize existing scholarly works related to zakat and the psychosocial and behavioral dimensions of human experiences in Malaysia. The use of thematic literature analysis was considered appropriate because the objective of this study was not to aggregate empirical findings statistically but rather to interpret patterns, conceptual developments, and research gaps emerging from recent zakat studies. This approach enables researchers to integrate findings from diverse research designs, including quantitative, qualitative, and conceptual studies, to construct a coherent analytical understanding of a particular research field. In the context of this study, the thematic literature analysis allowed for a deeper exploration of how zakat has been examined not only as an economic redistribution mechanism but also as a psychosocial phenomenon involving attitudes, motivations, behavioral intentions, and lived experiences among zakat recipients and zakat payers.

The literature search was conducted systematically across several academic databases to identify relevant publications examining zakat and its psychosocial or behavioral dimensions within the Malaysian context. The primary databases used in the search process included Scopus, Google Scholar, MyCite, and selected indexed journals accessible through Web of Science. These databases were chosen to ensure comprehensive coverage of both internationally indexed publications and regional academic literature related to Islamic social finance, zakat governance, and socio-religious studies in Malaysia.

The search process was conducted between January and March 2025. A combination of keywords and search strings was used to identify relevant studies discussing zakat and its psychological or behavioral implications. The main search terms included combinations such as “zakat AND Malaysia,” “zakat AND psychological,” “zakat AND psychosocial,” “zakat AND behavior,” “zakat compliance behavior,” “zakat recipients wellbeing,” “asnaf wellbeing Malaysia,” and “zakat institutions AND counseling.” These keywords were applied both individually and in combination using Boolean operators such as AND and OR to broaden the search scope and ensure the inclusion of studies addressing multiple dimensions of zakat research.

The initial search yielded approximately 87 articles related to zakat studies within the Malaysian context. To ensure the relevance and quality of the selected studies, a multi-stage screening process was conducted. In the first stage, the titles of the retrieved articles were reviewed to identify studies directly related to zakat research. Articles clearly unrelated to zakat or focusing exclusively on unrelated financial or theological discussions were excluded. Following this title screening process, 54 articles were retained for further evaluation.

In the second stage, the abstracts of the remaining articles were examined to determine whether the studies addressed psychosocial, psychological, behavioral, or human development dimensions associated with zakat. Articles that focused solely on accounting procedures, financial reporting, or purely jurisprudential discussions of zakat without any reference to human behavioral or social implications were excluded at this stage. After the abstract screening, 32 articles were considered relevant for further analysis.

The third stage involved a full-text assessment of the remaining articles. Each article was carefully evaluated to determine its suitability for thematic analysis based on methodological clarity, relevance to the research objectives, and explicit discussion of psychosocial or behavioral

aspects related to zakat. Through this final screening process, 20 articles were selected as the primary units of analysis in this study. The selection of twenty studies was deemed appropriate for thematic literature analysis, as the purpose of the study was to conduct an in-depth interpretative synthesis rather than a statistical meta-analysis.

To ensure consistency in the selection process, several inclusion and exclusion criteria were applied. Articles were included if they focused on zakat within the Malaysian context, were published between 2021 and 2025 to capture recent developments in zakat research, and examined at least one psychosocial, psychological, or behavioral variable such as wellbeing, financial stress, motivation, behavioral intention, institutional trust, counseling support, or related human development indicators. In addition, the selected articles consisted of empirical quantitative studies, qualitative research, or conceptual analyses grounded in systematic academic discussion.

Conversely, articles were excluded if they focused exclusively on jurisprudential or fiqh discussions of zakat without examining human behavioral or social implications, addressed only financial accounting or institutional auditing of zakat funds, were conducted outside the Malaysian context, or lacked clear methodological or conceptual relevance to the objectives of this study.

Following the selection process, the chosen articles were analyzed using a structured thematic coding procedure. The analysis began with an initial familiarization stage, during which each article was read multiple times to obtain a comprehensive understanding of its objectives, theoretical framework, methodology, and key findings. During this stage, preliminary notes were recorded regarding the main focus of each study and its relevance to psychosocial or behavioral aspects of zakat.

Subsequently, key information from each article was systematically extracted and organized into a synthesis matrix to facilitate cross-study comparison. The matrix included information such as the author and year of publication, research objectives, methodological design, study population (for example, zakat recipients, zakat payers, or zakat institutions), key variables examined, principal findings, and reported limitations. This structured matrix enabled the identification of patterns and relationships across different studies.

The thematic coding process was conducted inductively. Units of analysis consisted of key findings and analytical discussions within each article related to psychosocial or behavioral aspects of zakat. During the initial coding stage, several recurring concepts were identified, including psychological wellbeing among *asnaf*, financial stress, motivation and empowerment, zakat compliance behavior, institutional trust, counseling support within zakat institutions, digital zakat payment systems, and behavioral change among recipients.

These initial codes were then compared, refined, and grouped into broader conceptual categories through iterative analysis. Through repeated comparison and synthesis of the coded data, the analysis ultimately produced four dominant themes that consistently appeared across the reviewed literature. These themes were: psychosocial wellbeing of zakat recipients (*asnaf*), psychological determinants of zakat payment behavior, counseling and psychosocial support within zakat institutions, and innovation and digital transformation in zakat distribution. Importantly, these themes emerged inductively from the literature rather than being predetermined before analysis.

Several strategies were employed to enhance the trustworthiness and credibility of the analysis. First, the study incorporated multiple types of research designs, including quantitative, qualitative, and conceptual studies, in order to minimize the risk of methodological bias. Second, each identified theme was supported by findings from multiple articles rather than relying on isolated studies. Third, cross-comparison between studies focusing on zakat recipients and studies examining zakat payers was conducted to provide a balanced perspective of the broader zakat ecosystem. In addition, the coding and theme development process involved iterative discussion among the researchers to ensure interpretative consistency and analytical reliability.

Nevertheless, several methodological limitations should be acknowledged. First, the analysis

was limited to twenty selected articles, which may not fully represent the entire body of zakat research in Malaysia. Second, thematic literature analysis relies partly on the interpretative judgment of researchers when synthesizing findings, and therefore, some degree of subjective interpretation may remain despite the use of systematic procedures. Third, variations in research designs, measurement instruments, and study populations across the reviewed articles limited the possibility of direct quantitative comparison between studies.

Despite these limitations, the thematic literature analysis conducted in this study provides a comprehensive overview of emerging trends, dominant themes, and research gaps in recent studies examining the psychosocial and behavioral dimensions of zakat in Malaysia. The approach offers valuable insights into how contemporary zakat research is evolving toward a more human-centered perspective that integrates economic, psychological, social, and spiritual dimensions of wellbeing.

RESULT AND DISCUSSION

Results

The thematic analysis conducted on twenty selected articles published between 2021 and 2025 revealed four major themes that characterize recent zakat research in Malaysia. These themes demonstrate how contemporary zakat studies increasingly explore the psychosocial and behavioral dimensions associated with zakat recipients, zakat payers, and institutional practices. The four themes identified in the analysis are: (1) psychosocial well-being of zakat recipients (asnaf), (2) psychological determinants of zakat payment behavior, (3) counseling and psychosocial support within zakat institutions, and (4) innovation and digital transformation in zakat distribution systems. Each theme reflects a different dimension of how zakat functions within the broader social ecosystem, involving both institutional structures and human experiences.

Theme 1: Psychosocial Well-Being of Zakat Recipients (Asnaf)

The first theme emerging from the literature concerns the psychosocial well-being of zakat recipients, particularly among economically disadvantaged individuals and students receiving educational zakat assistance. A total of seven articles ($n = 7/20$) examined how zakat support influences the welfare and life conditions of asnaf beneficiaries.

Several studies highlight the positive role of zakat assistance in improving the immediate welfare of recipients. For instance, Zin et al. (2024) found that zakat assistance helps reduce financial stress among asnaf students in higher education institutions. By alleviating financial burdens related to tuition fees and daily expenses, zakat support enables students to focus more effectively on their academic responsibilities. However, the study also revealed that psychological challenges such as academic pressure and uncertainty about future employment opportunities continue to affect the well-being of these students.

Similarly, Adnan (2025) examined financial well-being among university students categorized under the *fisabilillah* group. The findings indicate that zakat assistance contributes to short-term financial stability and reduces immediate financial hardship. Nevertheless, the study emphasized that financial assistance alone does not necessarily lead to long-term psychological recovery without complementary support such as financial guidance, mentoring, or personal development programs.

Other studies examining broader asnaf development initiatives (Alam et al., 2021; Esa et al., 2025) found that zakat distribution contributes to improvements in quality of life, including better access to education, healthcare, and employment opportunities. These improvements demonstrate the important role of zakat in strengthening the socio-economic stability of disadvantaged communities.

However, several scholars also noted that evaluations of zakat programs often rely heavily

on external indicators such as income level, employment status, and access to basic services. While these indicators are useful in measuring material progress, they may not fully capture the deeper psychological processes associated with empowerment and human development. Internal dimensions such as self-efficacy, resilience, motivation, and personal dignity are rarely examined systematically.

Furthermore, Mohamed et al. (2025) investigated a zakat-supported food bank initiative and found that recipients expressed positive perceptions regarding the assistance provided. Despite this positive response, the study did not identify strong evidence of long-term psychological transformation among beneficiaries.

Overall, the findings within this theme suggest that zakat assistance plays an important role in improving the basic welfare of asnaf recipients. However, the psychosocial dimensions of empowerment, resilience, and psychological recovery remain relatively underexplored in current zakat studies.

Theme 2: Psychological Determinants of Zakat Payment Behavior

The second theme represents the most dominant focus within the literature, appearing in nine of the twenty analyzed articles ($n = 9/20$). These studies primarily investigate the psychological and behavioral factors influencing individuals' intention and compliance in paying zakat.

Most studies within this theme adopt theoretical frameworks derived from social psychology, particularly the Theory of Planned Behavior (TPB). According to this framework, individuals' behavioral intentions are influenced by attitudes, subjective norms, and perceived behavioral control.

Isa et al. (2022), for example, found that positive attitudes toward zakat, supportive social norms, and individuals' perception of their ability to fulfill zakat obligations significantly influence their intention to pay zakat. In addition, trust in zakat institutions was identified as an important mediating factor linking intention to actual compliance behavior.

Similarly, Hamzah (2023) examined the adoption of digital zakat payment platforms and reported that perceptions of convenience, usefulness, and accessibility strongly influence individuals' willingness to use digital systems for zakat payment. These findings suggest that technological innovations in zakat management may significantly affect behavioral patterns among zakat payers.

Other studies focusing on institutional governance and transparency also highlight the importance of organizational credibility. When zakat institutions are perceived as transparent, accountable, and efficient, individuals are more likely to trust the system and fulfill their zakat obligations through official channels.

Despite these important contributions, the literature within this theme tends to emphasize cognitive and institutional determinants of behavior. Emotional, spiritual, and moral motivations underlying zakat payment behavior, such as empathy toward the poor or personal spiritual commitment, are rarely explored in depth.

Consequently, while existing studies provide valuable insights into compliance behavior, they often interpret zakat payment primarily through rational and institutional perspectives rather than broader psychological and spiritual dimensions.

Theme 3: Counseling and Psychosocial Support within Zakat Institutions

The third theme identified in the literature concerns the role of counseling and psychosocial support in zakat programs. A total of four articles ($n = 4/20$) discussed the potential importance of integrating counseling services into zakat management systems.

Nordin et al. (2025) reported that many asnaf recipients experience emotional difficulties such as feelings of inferiority, loss of confidence, and dependency on financial assistance. These

emotional conditions may hinder the effectiveness of zakat programs intended to promote economic independence and self-sufficiency.

Similarly, Abdul Rahman and Nasir (2023) argued that Islamic counseling approaches could play a significant role in strengthening the psychosocial development of zakat recipients. Counseling services may help individuals develop resilience, rebuild self-confidence, and regain motivation to improve their socio-economic conditions.

Despite the recognition of counseling as an important component of human development, its integration within zakat institutions remains limited. Many zakat organizations continue to prioritize financial distribution and administrative efficiency over psychosocial support services.

As a result, counseling interventions in zakat programs are often discussed conceptually in the literature but are rarely supported by empirical intervention studies. This suggests that the institutionalization of psychosocial support within zakat management remains at an early stage of development.

Theme 4: Innovation and Digital Transformation in Zakat Distribution

The fourth theme emerging from the analysis concerns innovation and digital transformation in zakat management systems. A total of five articles (n = 5/20) examined how technological developments and innovative distribution models influence zakat administration.

Research in this area generally highlights the role of technology in improving the efficiency and accessibility of zakat payment systems. Hamzah (2023), for instance, reported that digital payment platforms significantly enhance convenience and accessibility, particularly among younger generations who are accustomed to online financial transactions.

Other studies examining innovative distribution approaches such as conditional assistance programs and community-based welfare initiatives (Esa et al., 2025; Mohamed et al., 2025) suggest that these models may encourage behavioral change among zakat recipients. For example, conditional support programs linked to education or skills training may promote long-term self-reliance among beneficiaries.

However, the majority of studies within this theme evaluate innovation primarily from the perspective of system efficiency and service delivery. The psychological implications of these innovations, such as their potential impact on recipients' sense of empowerment, autonomy, and life satisfaction, remain relatively underexplored.

This indicates that while technological transformation has improved operational aspects of zakat management, its broader psychosocial implications have not yet been fully examined within existing literature.

Discussion

The findings of this study reveal four dominant themes that characterize recent zakat research in Malaysia, namely: psychosocial well-being of zakat recipients, psychological determinants of zakat payment behavior, counseling and psychosocial support within zakat institutions, and innovation and digital transformation in zakat management. Each theme reflects a particular dimension of how zakat is understood within contemporary research and highlights both existing strengths and research gaps within the literature.

Theme 1: Psychosocial Well-Being of Zakat Recipients (Asnaf)

The first theme highlights the growing recognition of psychosocial well-being among zakat recipients as an important dimension of zakat outcomes. Several studies indicate that zakat assistance contributes significantly to improving the material conditions of asnaf recipients, particularly through financial support that helps alleviate immediate economic hardship. Improvements in access to education, healthcare, and basic living needs demonstrate the crucial

role of zakat in strengthening social welfare and poverty alleviation.

However, the analysis also reveals that many studies evaluate the effectiveness of zakat primarily through external socio-economic indicators such as income level, educational attainment, or employment status. While these indicators provide useful measures of economic improvement, they may not adequately capture deeper psychological processes associated with empowerment and human development. Issues such as self-confidence, resilience, motivation, and sense of dignity are rarely examined systematically in existing zakat studies.

From a theoretical perspective, these findings can be interpreted through the biopsychosocial-spiritual framework, which emphasizes that human well-being is shaped by the interaction of biological, psychological, social, and spiritual factors. Poverty is therefore not merely an economic condition but a multidimensional experience affecting individuals' emotional stability, social relationships, and spiritual meaning. When zakat programs focus primarily on financial distribution without addressing psychosocial needs, their impact on long-term human empowerment may remain limited.

This suggests that zakat programs could benefit from integrating broader human development approaches that address both material and psychological dimensions of poverty. Such integration would align more closely with the holistic objectives of zakat within Islamic teachings, which aim not only to alleviate hardship but also to restore dignity and strengthen social cohesion.

Theme 2: Psychological Determinants of Zakat Payment Behavior

The second theme represents the most dominant area within the literature and reflects the strong emphasis placed on understanding zakat payment behavior among Muslims. Many studies examine the factors influencing individuals' intention and compliance in fulfilling zakat obligations, often applying social psychological frameworks such as the Theory of Planned Behavior.

These studies consistently show that attitudes toward zakat, perceived social norms, and perceived behavioral control significantly influence individuals' intention to pay zakat. Institutional trust also emerges as a critical factor affecting compliance behavior, as individuals are more likely to fulfill their zakat obligations when they perceive zakat institutions as transparent, accountable, and efficient.

The prominence of this research theme reflects practical concerns within zakat institutions, particularly the need to strengthen zakat collection and enhance public confidence in institutional management. Understanding behavioral motivations, therefore, becomes essential for designing policies and communication strategies that encourage greater participation among zakat payers. Nevertheless, the literature within this theme tends to focus primarily on cognitive and institutional determinants of behavior. Emotional and spiritual motivations underlying zakat payment, such as compassion, empathy toward people experiencing poverty, or spiritual commitment, are rarely explored in depth. This suggests that current research may provide only a partial understanding of zakat payment behavior.

Future studies may therefore benefit from incorporating broader psychological and spiritual frameworks that recognize zakat not only as a financial obligation but also as an act of spiritual devotion and moral responsibility.

Theme 3: Counseling and Psychosocial Support within Zakat Institutions

The third theme addresses the role of counseling and psychosocial support in enhancing the effectiveness of zakat programs. Although relatively few studies examine this dimension, the existing literature highlights its potential importance in promoting sustainable empowerment among zakat recipients.

Several studies suggest that asnaf recipients often experience emotional challenges such as feelings of inferiority, lack of confidence, and prolonged dependency on financial assistance. These

psychological conditions may reduce the effectiveness of zakat initiatives aimed at encouraging economic independence and social mobility.

From the perspective of empowerment theory, sustainable poverty alleviation requires more than financial support; it involves strengthening individuals' capacity to take control of their lives and actively participate in socio-economic activities. Counseling services may therefore play a crucial role in helping zakat recipients rebuild confidence, develop coping strategies, and cultivate motivation for self-improvement.

Similarly, insights from well-being theory suggest that human well-being depends not only on economic security but also on psychological resilience, positive relationships, personal growth, and a sense of meaning in life. Integrating counseling services within zakat institutions contributes significantly to improving both the psychological well-being and long-term empowerment of beneficiaries.

Despite this potential, the literature indicates that counseling remains largely conceptual within zakat institutions. Most zakat programs continue to prioritize financial distribution and administrative efficiency, while psychosocial interventions remain underdeveloped and rarely evaluated empirically.

This finding highlights an important opportunity for future research and policy development, particularly in exploring how counseling-based interventions can complement financial assistance in supporting the holistic development of zakat recipients.

Theme 4: Innovation and Digital Transformation in Zakat Management

The fourth theme focuses on the role of innovation and digital transformation in improving zakat management systems. The literature demonstrates that technological advancements have significantly enhanced the efficiency, transparency, and accessibility of zakat collection and distribution.

Digital payment platforms, for instance, have made it easier for individuals to fulfill their zakat obligations through online systems. These innovations are particularly relevant in contemporary societies where digital financial services have become increasingly common. By simplifying payment processes and improving system transparency, digital platforms may also strengthen public trust in zakat institutions.

In addition to payment systems, several studies discuss innovative zakat distribution models such as conditional assistance programs and community-based empowerment initiatives. These programs aim to encourage behavioral change among recipients by linking financial assistance with participation in education, training, or entrepreneurial activities.

Despite these positive developments, the literature tends to evaluate innovation primarily from the perspective of operational efficiency and system usability. The broader psychological implications of digital transformation, such as its impact on empowerment, self-efficacy, or long-term independence among zakat recipients, remain relatively unexplored.

Comparatively, zakat studies in several other Muslim-majority countries have begun to examine how zakat can be integrated with community development programs, microfinance initiatives, and social entrepreneurship models. These approaches emphasize the transformative potential of zakat in promoting long-term social empowerment.

In contrast, research in Malaysia still tends to focus more strongly on institutional governance and system efficiency. While Malaysia possesses one of the most advanced zakat management systems in the Muslim world, the psychosocial and empowerment dimensions of zakat remain less developed within current research.

Table 1. Summary of Thematic Patterns in Zakat Research in Malaysia Based on the 20 Reviewed Articles

Research Dimension	Dominant Focus in Literature	Representative Studies	Key Implications
Zakat Payers and Institutional Trust	Behavioral intention, institutional trust, and acceptance of zakat management systems	Acceptance of Zakat Institutions Towards Micro Credit Financing; Zakat Management and Socio-Economic Development; Islamic Philanthropy and Poverty Alleviation	Research in this area is largely dominated by institutional governance and cognitive behavioral perspectives explaining zakat compliance.
Zakat Recipients (Asnaf) Well-being	Socio-economic welfare, quality of life, and poverty alleviation outcomes	Zakat Distribution in Improving the Well-being of Asnaf; Impact of Zakat on Quality of Life of Asnaf; Zakat Distribution and Poverty Reduction; Zakat and Poverty Alleviation in Malaysia	Most studies evaluate the effectiveness of zakat through economic indicators such as income improvement, living standards, and welfare outcomes.
Counseling and Psychosocial Dimensions	Emotional resilience, psychological support, and counseling interventions for asnaf	Cabaran Pelaksanaan Kaunseling Islam Terhadap Asnaf Fakir Miskin (MAINS); Asnaf Development Outcome: A Systematic Literature Review	The psychosocial and counseling aspects of zakat assistance are increasingly recognized but remain underexplored in empirical studies.
Innovation and Empowerment Strategies	Educational empowerment, entrepreneurship development, and innovative distribution mechanisms	Empowering Education Among Asnaf Through Distribution of Zakat; Empowering Asnaf Entrepreneurs Through Microcredit (Qard Hasan); Distribution Strategies for Asnaf Gharimin at LZS	Innovation in zakat programs increasingly focuses on empowerment strategies but their long-term psychosocial impacts remain unclear.

Source: Synthesized from thematic analysis of 20 selected zakat studies (2021–2025).

Table 2. Matrix of Articles Included in the Thematic Analysis

No	Author or Study	Year	Study Focus	Research Design	Context / Sample	Theme
1	Cabaran Pelaksanaan Kaunseling Islam Terhadap Asnaf Fakir Miskin (MAINS)	2024	Islamic counseling implementation challenges	Case study	Asnaf fakir miskin	Counseling & psychosocial
2	Zakat Distribution in Improving the Well-being of Asnaf	2023	Zakat distribution and well-being	Conceptual review	Asnaf communities	Asnaf well-being
3	Asnaf Development Outcome: A Systematic Literature Review	2025	Outcomes of asnaf development programs	Systematic review	Zakat programs	Counseling & psychosocial
4	Analysis Review on Zakat Aid Distribution in Malaysia	2024	Zakat distribution mechanisms	Literature review	Malaysian zakat institutions	Asnaf well-being
5	Empowering Education Among Asnaf Through Distribution of Zakat	2024	Educational empowerment through zakat	Empirical study	Asnaf students	Empowerment & innovation
6	Empowering Asnaf Entrepreneurs Through Microcredit Financing (Qard Hasan)	2024	Entrepreneur empowerment	Conceptual framework	Asnaf entrepreneurs	Empowerment & innovation
7	Distribution Strategies	2025	Zakat distribution	Case study	Asnaf gharimin	Empowerment &

	for Asnaf Gharimin at LZS		strategies			innovation
8	Acceptance of Zakat Institutions Towards Micro Credit Financing	2024	Institutional acceptance and governance	Quantitative	Zakat institutions	Zakat payers & institutional trust
9	Zakat and Poverty Alleviation in Malaysia	2022	Poverty reduction through zakat	Empirical study	Malaysian asnaf	Asnaf well-being
10	Effectiveness of Zakat Distribution in Malaysia	2019	Effectiveness of zakat aid	Quantitative	Asnaf households	Asnaf well-being
11	Zakat Management and Socio-Economic Development	2021	Institutional role in development	Empirical	Zakat institutions	Institutional trust
12	Zakat Distribution and Poverty Reduction	2021	Impact on poverty reduction	Quantitative	Asnaf communities	Asnaf well-being
13	Impact of Zakat on Quality of Life of Asnaf	2020	Quality of life assessment	Survey study	Asnaf recipients	Asnaf well-being
14	Zakat and Social Welfare System	2021	Role of zakat in welfare system	Conceptual	Social welfare context	Institutional dimension
15	Islamic Philanthropy and Poverty Alleviation	2021	Islamic philanthropy framework	Conceptual	Islamic social finance	Institutional dimension
16	AZKA International Journal of Zakat and Social Finance studies	2022	Zakat distribution research	Mixed studies	Malaysia	Institutional dimension
17	International Journal of Zakat studies	2023	Zakat governance and policy	Literature review	Global zakat system	Institutional dimension
18	Journal of Islamic Accounting and Business Research articles	2024	Governance of zakat institutions	Empirical studies	Zakat management	Institutional trust
19	Zakat education empowerment study	2024	Education development through zakat	Quantitative	Asnaf students	Empowerment
20	Zakat entrepreneurship empowerment framework	2025	Sustainable asnaf empowerment	Conceptual model	Asnaf entrepreneurs	Empowerment & innovation

Source: Synthesized from the selected literature on zakat research in Malaysia and related contexts.

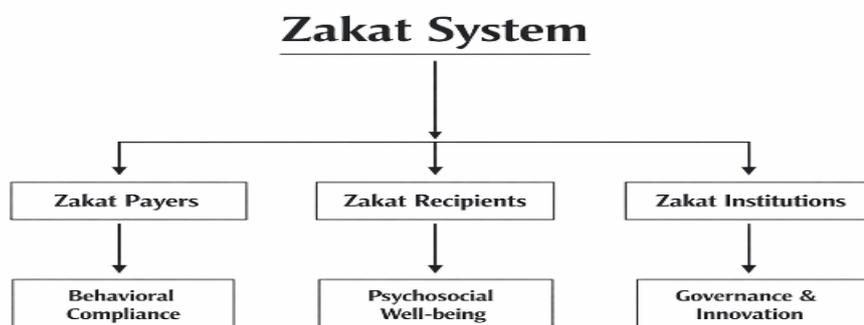


Figure 1. Thematic Framework of Psychosocial and Behavioral Dimensions of Zakat

Source: Developed by the authors based on the thematic synthesis of the reviewed literature.

As illustrated in Figure 1, the zakat system can be understood as an interconnected ecosystem involving three key actors: zakat payers, zakat recipients, and zakat institutions. Each component represents a distinct but interrelated dimension within zakat research.

The first dimension concerns zakat payers, where most existing studies focus on behavioral compliance, particularly through psychological constructs such as attitudes, trust in institutions, and intention to fulfill zakat obligations. The second dimension concerns zakat recipients (asnaf), and research primarily examines the socio-economic and psychosocial well-being resulting from zakat assistance. The third dimension refers to zakat institutions, which play a central role in governance, innovation, and the design of distribution mechanisms.

The framework highlights that zakat should not be viewed solely as a financial redistribution system but rather as a holistic ecosystem that integrates behavioral, psychosocial, and institutional dimensions. Understanding these interconnected elements is essential for developing more effective zakat programs that promote both economic welfare and sustainable human empowerment.

CONCLUSION

This study provides a thematic synthesis of recent zakat research in Malaysia by examining the psychosocial and behavioral dimensions associated with zakat recipients, zakat payers, and zakat institutions. Based on an analysis of 20 selected studies published between 2021 and 2025, four dominant themes were identified: the psychosocial well-being of zakat recipients, the psychological determinants of zakat payment behavior, counseling and psychosocial support within zakat institutions, and innovation and empowerment strategies in zakat distribution.

The findings indicate that zakat research in Malaysia remains largely dominated by studies focusing on institutional governance and behavioral compliance among zakat payers, particularly through frameworks related to trust, attitudes, and digital payment systems. In contrast, the psychosocial experiences of zakat recipients receive comparatively less attention. While existing studies demonstrate that zakat assistance contributes to poverty reduction and improved material well-being, the psychological processes of empowerment, resilience, and personal development among asnaf recipients remain insufficiently explored.

The study also highlights the emerging importance of counseling and psychosocial support within zakat programs. Although several studies acknowledge the emotional challenges faced by asnaf recipients, the integration of counseling interventions within zakat institutions remains limited and rarely examined empirically. In addition, innovation- and empowerment-oriented initiatives, such as educational support, entrepreneurship development, and microcredit financing, demonstrate the potential of zakat as a tool for long-term socio-economic empowerment.

Overall, the findings suggest that zakat should be understood not merely as a mechanism of financial redistribution but as a holistic system that integrates economic, psychological, social, and spiritual dimensions of human well-being. From a practical perspective, zakat institutions may benefit from adopting more integrated approaches that combine financial assistance with psychosocial support and empowerment initiatives. Future research should therefore systematically explore the psychosocial dimensions of zakat, particularly through interdisciplinary studies examining counseling-based interventions and long-term empowerment outcomes among zakat recipients.

REFERENCES

- Abdul Rahman, R., & Nasir, N. M. (2023). Islamic counseling approaches in supporting asnaf development programs. *International Journal of Zakat*, 8(2), 45–58. [Google scholar](#)
- Adnan, M. A. (2025). Financial well-being among asnaf students in Malaysian higher education institutions. *AZKA International Journal of Zakat and Social Finance*, 6(1), 33–49. [Google scholar](#)
- Alam, M. M., Said, J., & Abd Aziz, M. A. (2021). Asnaf development outcome: A systematic literature review. *SAGE Open*, 11(3), 1–12. <https://doi.org/10.1177/21582440251357982>

- Al-Qaradawi, Y. (2000). *Fiqh al-zakah: A comparative study of zakah regulations and philosophy in the light of the Qur'an and Sunnah*. Dar Al-Taqwa. [Google scholar](#)
- Beck, A. T. (2011). *Cognitive behavior therapy: Basics and beyond* (2nd ed.). Guilford Press. [Google scholar](#)
- Chapra, M. U. (2008). *The Islamic vision of development in the light of maqasid al-Shariah*. Islamic Research and Training Institute. [Google scholar](#)
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications. [Google scholar](#)
- Esa, E., Yusof, M., & Hamid, N. A. (2025). Distribution strategies for asnaf gharimin in Lembaga Zakat Selangor (LZS). *ARJHSS Journal*, 8(10), 27–32. [Google scholar](#)
- Hairunnizam, W., & Sanep, A. (2019). *Pengurusan zakat di Malaysia: Isu dan cabaran semasa*. Penerbit Universiti Kebangsaan Malaysia. [Google scholar](#)
- Hamzah, H. (2023). Digital zakat payment adoption among Malaysian Muslims. *Journal of Islamic Accounting and Business Research*, 14(2), 210–225. [Google scholar](#)
- Isa, Z., Ab Rahman, A., & Hassan, R. (2022). Determinants of zakat compliance behavior among Muslim taxpayers in Malaysia. *International Journal of Zakat*, 7(1), 21–34. [Google scholar](#)
- Kahneman, D. (2011). *Thinking, fast and slow*. Farrar, Straus and Giroux. [Google scholar](#)
- Kasim, N., & Saad, R. A. J. (2021). Zakat distribution and poverty reduction: Evidence from Malaysia. *Journal of Risk and Financial Management*, 14(8), 351. <https://doi.org/10.3390/jrfm14080351>
- Kuran, T. (2010). *The long divergence: How Islamic law held back the Middle East*. Princeton University Press. [Google scholar](#)
- Lembaga Zakat Selangor. (2025). *Distribution strategies for asnaf gharimin*. LZS Research Report. [Google scholar](#)
- Mohamed, A. M., Rahman, S. A., & Yusoff, M. (2025). Zakat-supported food bank initiatives and community welfare outcomes. *International Journal of Social Finance*, 10(1), 55–69. [Google scholar](#)
- Nordin, N. M., Salleh, M., & Ahmad, H. (2025). Psychological challenges among asnaf recipients in zakat assistance programs. *Journal of Islamic Social Welfare*, 4(2), 77–92. [Google scholar](#)
- Qardhawi, Y. (2000). *Fiqh az-zakah*. Dar Al-Taqwa. [Google scholar](#)
- Ryff, C. D. (1989). Happiness is everything, or is it? Explorations on the meaning of psychological well-being. *Journal of Personality and Social Psychology*, 57(6), 1069–1081. [Google scholar](#)
- Sen, A. (1999). *Development as freedom*. Oxford University Press. [Google scholar](#)
- Sulaiman, M., & Zakaria, M. (2021). Zakat management and socio-economic development in Muslim societies. *Journal of Islamic Accounting and Business Research*, 12(5), 657–672. [Google scholar](#)
- Suyanto, B. (2021). Islamic philanthropy and poverty alleviation: Contemporary perspectives. *Cogent Social Sciences*, 7(1), 1878718. [Google scholar](#)
- Usman, N., & Rahman, A. (2022). Zakat and social welfare systems in Muslim societies. *Journal of Islamic Economics*, 15(2), 121–135. [Google scholar](#)
- World Bank. (2020). *Poverty and shared prosperity 2020: Reversals of fortune*. World Bank. [Google scholar](#)
- Yusoff, M. B., & Dali, N. R. (2024). Empowering education among asnaf through zakat distribution in Malaysia. *AZKA International Journal of Zakat and Social Finance*, 5(2), 14–28. [Google scholar](#)
- Zin, N. M., Ahmad, S., & Hamid, M. A. (2024). Zakat distribution in improving the well-being of asnaf: A conceptual review. *International Journal of Research and Innovation in Social Science*, 8(3), 89–101. [Google scholar](#)

Zulkifli, M., & Abdullah, M. (2022). Analysis review on zakat aid distribution in Malaysia. *Al-Qanatir: International Journal of Islamic Studies*, 26(2), 45–60. [Google scholar](#)

Zulkifli, N., & Salleh, M. (2024). Empowering asnaf entrepreneurs through microcredit financing: A sustainable zakat framework. *ResearchGate Working Paper*. [Google scholar](#)

Copyright Holder:

© Authors. (2026)

First Publication Right:

© Ghaidan Jurnal Konseling & Kemasyarakatan

This article is under:

