

Content Analysis of Zakat Education on the Official Websites of Zakat Institutions in Malaysia

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ABSTRACT

Zakat education serves as a key component in strengthening the understanding, awareness, and appreciation of Muslims toward the obligation of zakat. This study aims to analyse the terminology used in the implementation of zakat education and to examine the educational content published by zakat institutions in Malaysia through their official websites for public dissemination. The study employs a qualitative content analysis method on 15 official websites of state and federal zakat institutions in Malaysia to identify the types of content and the terminologies used in presenting zakat education to the public. The analysis reveals a variety of terms used to refer to zakat education, such as dawah (religious propagation), promotion, campaign, and education. Furthermore, there are variations in the depth of zakat educational content across institutions; however, all share a common objective—to enhance public understanding and foster compliance with zakat obligations. The study recommends the establishment of a National Zakat Education Plan that integrates dawah approaches, strategic communication, and digital technology to improve zakat literacy among the public.

Keywords: zakat education, zakat content, zakat institutions in Malaysia

THE CONCEPT OF EDUCATION AND THE IMPORTANCE OF ZAKAT EDUCATION

Education forms the essential foundation for shaping a balanced individual in terms of spiritual, physical, and intellectual development. Its goal is to produce individuals who possess strong faith (aqidah), knowledge, good character, and skills to build themselves and society in accordance with the pleasure of Allah SWT. According to Hasan Langgulong (1986), education is a human effort to preserve the continuity of life as both an individual and a member of society.

The National Philosophy of Education (FPK) describes an integrated and holistic educational approach encompassing intellectual, moral, and social dimensions. Intellectual education guides individuals toward a life of well-being based on divine revelation; moral education shapes identity and humanity's value system; while social education ensures the quality and sustainability of human life (Zuraidah Othman & Hajah Aizan Ali, 2014).

The concept of Islamic education emphasizes the balance between knowledge, faith, and practice ('ilm, iman, amal). Education is not merely the transfer of knowledge, but also involves the formation of faith, thinking, and morality aimed at producing the insan kamil (complete individual). This goal is anchored in the tawhidic worldview that places Allah SWT as the ultimate purpose of all educational efforts. Hence, zakat education, as part of Islamic education, plays a crucial role in strengthening the spiritual, social, and economic consciousness of the ummah through understanding the wisdom and responsibilities associated with zakat.

Furthermore, the emergence of the Fourth Industrial Revolution (Industry 4.0) has introduced major challenges to the field of education. This revolution marks a shift from steam, electricity, and computer-based technologies to intelligent automation systems rooted in cyber-physical technology (Utusan Melayu, 2018). Industry 4.0 introduces various innovations such as automation, the Internet of Things (IoT), big data analytics, systems integration, robotics, and cloud technology—all of which are transforming the global development landscape.

These transformations pose challenges to human roles as human capital, as automation reduces the demand for direct labour. This raises questions about the relevance of education in producing societies that can adapt to the demands of emerging technologies (Kosmo, 2018). Consequently, zakat institutions must also adapt their educational approaches to ensure that human capital development remains relevant in the digital and automated era.

With the advancement of digital technology, zakat institutions in Malaysia are now utilizing official websites, social media platforms, and mobile applications as primary media for zakat education dissemination. The role of zakat education should thus be viewed as part of Islamic dawah and financial literacy initiatives that cultivate social awareness and communal responsibility among Muslims.

The educational aspect of zakat serves as the backbone of effective zakat management. According to Muhsin Nor Paizin (2013) and the Federal Territory Zakat Collection Centre (Pusat Pungutan Zakat MAIWP, 2025), understanding zakat is a prerequisite for Muslims' compliance with this religious obligation.

Zakat education encompasses the process of imparting knowledge, values, and awareness regarding the obligation of zakat in Islam. Its main objective is to establish correct understanding so that Muslims fulfil zakat sincerely, lawfully, and effectively as part of community development.

According to al-Qaradawi (2006) and Mohd Ashrof Zaki Yaakob et al. (2025), zakat not only purifies wealth but also purifies the soul from greed and materialism. The importance of zakat education includes correcting public misconceptions about zakat laws and conditions, enhancing compliance among Muslims—still relatively low in some segments—linking zakat to the socio-economic development of the ummah through the concept of productive distribution, and serving as a dawah medium to reinforce the Islamic concept of social responsibility.

Therefore, the implementation of zakat in Malaysia extends beyond collection and distribution; it also encompasses the responsibility of education and dawah to cultivate societal understanding and adherence to this divine obligation.

LITERATURE REVIEW

The study by al-Qaradawi (2006) and Mohd Ashrof Zaki Yaakob et al. (2025) emphasizes that zakat is not merely a financial obligation but also a mechanism for spiritual education and the development of a just society. The educational element of zakat involves the transmission of knowledge, values, and awareness so that Muslims understand zakat as an instrument of wealth purification and social solidarity.

Meanwhile, Juliana Nasution et al. (2023) found that most state zakat institutions employ dawah-oriented and strategic communication approaches in conveying zakat messages, including thematic campaigns and seasonal promotional activities. However, the study notes limitations in message coordination and technological integration across institutions.

Furthermore, Norafzan Awang et al. (2020) revealed that zakat literacy among Malaysians remains relatively low, particularly in the categories of business zakat and zakat on shares. The main contributing factors include a lack of deep understanding of zakat concepts and evidence, as well as shortcomings in delivering zakat messages interactively.

A study by Fadhila Khairani et al. (2021) on the official websites of zakat institutions found that most content is informative and linear, lacking interactive or reflective learning elements. Therefore, there is a pressing need to enhance the educational dimension of zakat through multimedia materials, infographics, and e-learning platforms to improve engagement and comprehension among the public.

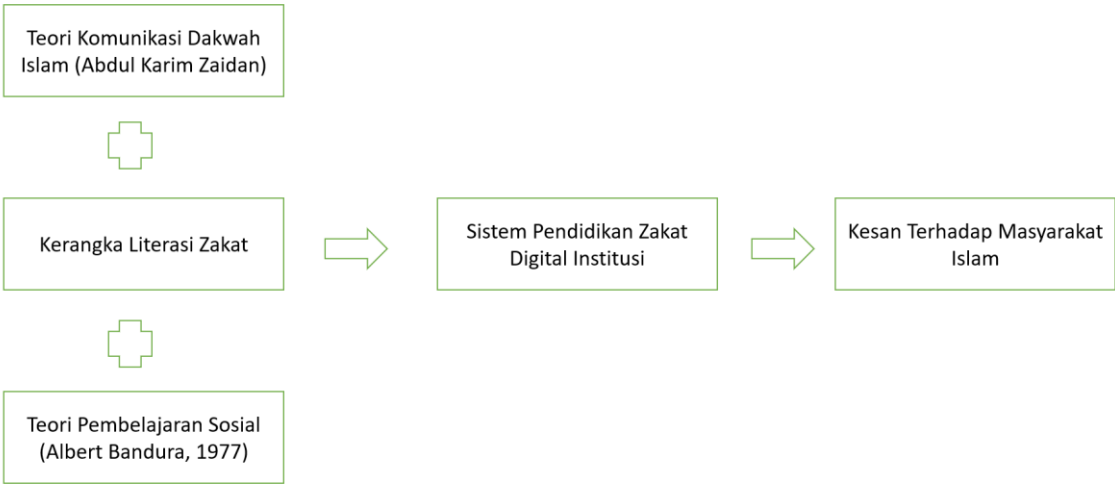
RESEARCH METHODOLOGY

This study adopts a qualitative content analysis approach focusing on the official websites of 14 state zakat institutions in Malaysia and the JAWHAR (Department of Waqf, Zakat and Hajj) portal.

Data were collected through content observation, which involved examining two main categories of zakat education, the terminologies used to represent educational initiatives; and the educational materials and content uploaded to the websites.

Data analysis was conducted using the thematic analysis method to identify patterns, recurring themes, and variations among institutions in their delivery of zakat education.

THEORETICAL FRAMEWORK



The conceptual framework integrates three key theories are the Islamic Dawah Communication Theory, the Zakat Literacy Framework, and the Social Learning Theory to explain how zakat institutions function as educators in disseminating zakat messages effectively, interactively, and strategically.

Islamic Dawah Communication Theory (Abdul Karim Zaidan, 2001) This theory outlines the principles of tabligh (propagation), ta’lim (education), and tazkirah (reminder), highlighting the role of zakat institutions as da’i (preachers) through digital media channels.

Zakat Literacy Framework (Herdian Kertayasa, 2024)

This framework emphasizes three dimensions of literacy:

- 1. Knowledge — understanding the definitions, rulings, pillars, and conditions of zakat.
- 2. Comprehension — recognizing types of zakat, eligible recipients (asnaf), and the wisdom (hikmah) behind zakat.
- 3. Application — practicing zakat payment and nurturing social awareness.

Social Learning Theory (Albert Bandura, 1977) This theory explains that learning occurs through observation, imitation, and reinforcement, especially via visual and interactive models such as videos, testimonials, and practical examples that encourage behavioural change.

In this framework, Islamic dawah communication provides the normative foundation, zakat literacy structures the knowledge content, and social learning establishes the visual and motivational strategies. The integration of

these three theoretical perspectives forms a comprehensive digital zakat education system, enhancing understanding, awareness, and compliance among Muslims toward the obligation of zakat.

Analysis of the Diversity of Zakat Education Terminologies Used by Zakat Institutions in Malaysia

The analysis reveals that zakat institutions in Malaysia employ a variety of terminologies to describe the continuous implementation of zakat education programs. Among the commonly used terms are zakat dawah, zakat promotion, zakat campaign, and zakat education. This diversity of terms reflects the distinctive communication styles and delivery strategies adopted by each institution in educating the public about the obligation and social significance of zakat.

The term “zakat dawah” generally emphasizes the spiritual and devotional dimension of zakat. It focuses on conveying the message of zakat through religious approaches that highlight its wisdom (hikmah), rewards, and spiritual value. This approach aligns closely with the traditional role of the amil (zakat officer) as a preacher who guides the community to understand zakat as an act of worship that purifies both the soul and wealth.

In contrast, the term “zakat promotion” reflects a more modern approach rooted in social marketing and strategic communication. Zakat promotion aims to enhance public awareness and influence attitudes toward zakat payment through visual campaigns, slogans, and mass media utilization. This strategy emphasizes wide reach and message appeal, focusing on attracting potential zakat payers through persuasive and accessible communication channels.

Meanwhile, the term “zakat campaign” is often associated with seasonal programs conducted within specific periods, typically during Ramadan or at the end of the year. Such campaigns are usually carried out under special themes or slogans that encourage Muslims to fulfil their zakat obligations during peak collection periods. This campaign-based approach helps direct public attention toward immediate action, resulting in short-term increases in zakat collection rates.

The term “zakat education”, on the other hand, represents a more comprehensive and structured approach encompassing seminars, workshops, academic discourses, and community programs. Zakat education focuses on long-term literacy development and deep understanding of the jurisprudence (fiqh), wisdom, and social role of zakat in the development of the ummah. This approach is academic and systematic, consistent with the role of zakat institutions as knowledge-based dawah agencies.

Overall, this diversity of terminologies reflects the plurality of zakat education strategies practiced by zakat institutions in Malaysia. Although differing in terminology and method, all share a common goal—to strengthen understanding, raise awareness, and foster compliance among Muslims regarding their zakat obligation. This variation also demonstrates the adaptability of zakat institutions in aligning their communication strategies with societal needs, technological developments, and diverse target audiences.

Table 1: Official Website Links Referenced for Zakat Education Content Analysis

No.	State	Zakat Institution	Zakat Education Content Link
1	Persekutuan	Jabatan Wakaf, Zakat dan Haji (JAWHAR)	https://www.jawhar.gov.my/
2	Wilayah Persekutuan	Majlis Agama Islam Wilayah Persekutuan (MAIWP)	https://www.zakat.com.my/
3	Selangor	Lembaga Zakat Selangor	https://www.zakatselangor.com.my/
4	Johor	Majlis Agama Islam Negeri Johor	https://www.maij.gov.my/#
5	Melaka	Pusat Zakat Melaka	https://www.izakat.com/ui.php
6	Negeri Sembilan	Majlis Agama Islam Negeri Sembilan	https://www.mains.gov.my/online/
7	Perak	Majlis Agama Islam dan Adat Melayu Perak	https://www.maiamp.gov.my/
8	Kedah	Lembaga Zakat Negeri Kedah	https://www.zakatkedah.com.my/
9	Pulau Pinang	Pusat Urus Zakat, Majlis Agama Islam Negeri Pulau Pinang	https://zakat.mainpp.gov.my/

10	Perlis	Majlis Agama Islam dan Adat Istiadat Melayu Perlis	https://www.maips.gov.my/
11	Pahang	Pusat Kutipan Zakat, Majlis Agama Islam dan Adat Resam Melayu Pahang	https://zakatpahang.my/
12	Kelantan	Majlis Agama Islam dan Adat Istiadat Melayu Kelantan	https://www.e-maik.my/v2/
13	Terengganu	Majlis Agama Islam Dan Adat Melayu Terengganu	https://www.maidam.gov.my/
14	Sabah	Majlis Agama Islam Sabah	https://appszakat.sabah.gov.my/index.php
15	Sarawak	Tabung Baitulmal Sarawak, Majlis Islam Sarawak	https://www.tbs.org.my/www/

Analysis of Zakat Education Content on the Official Websites of Zakat Institutions in Malaysia

This study found that nearly all state zakat institutions in Malaysia provide zakat education content on their respective official websites. Such content serves as an important medium for disseminating knowledge and understanding to the public regarding the obligation of zakat and the wisdom (hikmah) behind its implementation.

In general, the zakat education materials presented can be categorized into several main components, as summarized in Table 2 below.

Table 2: Main Components of Zakat Education Content on Official Websites of Zakat Institutions in Malaysia

No.	Topic	Content Description
1	Legal Basis and Evidence of Zakat	Explains the obligation of zakat based on the Qur'an and Hadith.
2	Definition and Concept of Zakat	Describes the meaning, objectives, and wisdom (hikmah) of zakat.
3	History and Wisdom of Zakat	Introduces the practice of zakat since the time of Prophet Muhammad (PBUH).
4	Pillars and Conditions of Zakat	Details the fiqh aspects related to the validity and requirements of zakat.
5	Types of Zakat	Covers zakat on wealth, business, gold, agriculture, and income.
6	Zakat Recipients (Asnaf)	Clarifies the eight categories of zakat recipients as stated in Surah al-Taubah (9:60).
7	Methods of Calculation and Payment	Includes interactive zakat calculators and online payment tools.
8	Testimonials and Distribution Reports	Showcases the social impact of zakat distribution to the community.
9	Zakat Laws and Enactments	Explains the legal enforcement of zakat in each state.
10	Zakat Fatwas	Presents contemporary legal opinions (fatwas) related to zakat issues.
11	Legal Q&A (Frequently Asked Questions)	Provides clarification on common legal and practical issues related to zakat.

This categorization illustrates how zakat education content on institutional websites integrates religious knowledge, legal understanding, and digital interactivity to promote awareness, literacy, and compliance among Muslims in Malaysia.

The analysis of zakat education content reveals several significant findings that can be categorized into three main dimensions: content strengths, content weaknesses, and opportunities for enhancement.

Strengths of the content. Most zakat institution websites present clear, well-organized, and easily understandable information. The content is systematically structured, enabling users to grasp the fundamental concepts of zakat

efficiently. Additionally, the presence of user-friendly design and interactive features, such as zakat calculators, greatly facilitates accurate and quick calculations.

This approach not only enhances public accessibility to zakat information but also encourages effective zakat compliance and promotes higher zakat literacy among Muslims. By integrating educational content with practical tools, zakat institutions have successfully positioned their websites as digital learning hubs that combine knowledge dissemination and social responsibility.

Weaknesses of the content. However, the analysis also identifies several limitations that warrant attention. Some websites lack reflective and spiritual engagement elements that could enrich the learning experience. Inspirational content such as stories of generosity, dawah videos, and multimedia-based learning materials remain underutilized.

This shortcoming results in zakat education content that is overly linear and text-oriented, offering limited emotional and spiritual resonance. These limitations may stem from internal challenges faced by zakat institutions, such as budget constraints for digital content production, a lack of specialized talent in creative digital media, or bureaucratic hurdles in approving dynamic content. Addressing these operational barriers is crucial for institutions to transition from static information providers to engaging digital educators. Consequently, users—especially younger audiences—may find the material less engaging or meaningful, which can hinder the internalization of zakat values as part of their faith and social consciousness.

Opportunities for improvement. There are substantial opportunities for enhancing zakat education through the development of a dynamic and interactive e-learning zakat platform. Such a platform could integrate multimedia elements—video tutorials, self-paced learning modules, zakat literacy quizzes, and virtual reward systems—to enrich pedagogical approaches and make learning more engaging.

This innovation has the potential to transform zakat education into an interactive digital experience, aligned with the expectations of modern, tech-savvy communities. Moreover, this initiative would reinforce the mission of zakat institutions as centres of dawah and Islamic education, serving not merely as administrative bodies but as active agents in nurturing spiritual awareness, moral responsibility, and holistic understanding of zakat based on the principles of Maqasid al-Shariah.

It is important to acknowledge that this study focuses exclusively on digital content dissemination through official websites. Consequently, it does not encompass traditional face-to-face zakat education methods, such as tazkirah in mosques, community outreach programs, or physical service counters, which remain significant channels for specific demographics. Future research should aim to bridge this gap by conducting comparative studies between digital and physical zakat education strategies to provide a more holistic view of the ecosystem.

In summary, while zakat institutions in Malaysia have made significant strides in digitalizing educational content, greater emphasis on interactivity, reflection, and spiritual depth is necessary to ensure that zakat education continues to inspire, transform, and elevate the consciousness of the ummah in fulfilling this divine obligation.

CONCLUSION

Zakat education serves as a vital instrument in shaping public understanding, awareness, and compliance with the obligation of zakat. The analysis of zakat institutions' official websites in Malaysia indicates that educational efforts have indeed been implemented through various approaches. However, these initiatives still largely focus on the legalistic and jurisprudential (fiqh) dimensions of zakat. Although the inclusion of text-based content, infographics, and videos has expanded public access to zakat knowledge, the dimensions of values, wisdom (hikmah), and social reflection have yet to be fully integrated.

Zakat institutions should not only function as collectors and distributors of zakat but also as educators of the ummah, nurturing understanding of the underlying wisdom, values, and philosophy of zakat. This role must be advanced through strategic dawah approaches, structured digital communication, and interactive learning materials that can engage and educate the younger generation of Muslims. Effective zakat education must be

integrative, combining intellectual, spiritual, and social elements within a learning system grounded in Islamic values.

To enhance the effectiveness of zakat education in Malaysia, several strategic recommendations are proposed:

First, establishment of a National Zakat Education Master Plan (PIPZN). JAWHAR, as the coordinating authority, should collaborate with all state zakat institutions to standardize the content, terminology, and approaches of zakat education nationwide, ensuring consistency and coherence across institutions. This master plan must also incorporate a structured feedback loop involving both the public and zakat institutions. This ensures that the standardized content remains relevant, addresses actual public misconceptions, and adapts to the evolving questions and needs of the community.

Second, development of an e-Zakat Learning Hub. The creation of an interactive digital education platform offering modules on zakat jurisprudence, educational videos, literacy quizzes, and micro-credential certification would facilitate self-paced learning aligned with the Islamic concept of lifelong learning.

Third, integration of Maqasid al-Shariah Values. Zakat education content should reflect the values of *hifz al-din* (protection of faith), *hifz al-mal* (protection of wealth), and *hifz al-nafs* (protection of life) in every module. This ensures that zakat education transcends legal discussion to become a catalyst for human development and social well-being.

Fourth, enhancement of Amil Competency as Educators and Dawah Agents. Continuous training in digital dawah communication, Islamic pedagogy, and media literacy should be provided to zakat officers, enabling them to deliver knowledge effectively, ethically, and engagingly.

Fifth, monitoring and Evaluation of Zakat Education Impact through Audience Engagement. The implementation of a National Zakat Literacy Index (ILZN) is essential to measure levels of knowledge, understanding, and practice among the public. To ensure the effectiveness of educational campaigns, zakat institutions should conduct periodic surveys, focus group discussions (FGDs), and public polls. These feedback mechanisms will help institutions assess whether the terminology and content used are truly understood by the target audience, allowing for data-driven adjustments to their communication strategies.

In conclusion, zakat education must be viewed as a strategic agenda for holistic ummah development, rather than a secondary function of zakat institutions. An integrated approach that unites dawah communication, zakat literacy, and social learning can cultivate a knowledgeable, ethical, and socially responsible Muslim community that upholds Islamic economic justice. When zakat education is systematically implemented and grounded in the principles of Maqasid al-Shariah, it not only increases zakat compliance rates but also strengthens the welfare of the ummah and contributes to the advancement of Islamic civilization in Malaysia.

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