



Incentive Zakat Agency  
Mechanism, a Comparison  
between Indonesia and  
Malaysia

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## Incentive Zakat Agency Mechanism, A Comparison Between Indonesia and Malaysia

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### Abstract

**1** *The objective of the research is to compare the incentive zakat agency mechanism between Indonesia and Malaysia. In Indonesia, private institutions are permitted to collect zakat and have the agency to support zakat collection, while in Malaysia only state institution collects zakat. To enhance zakat fund collectability, they need agencies located in specific institutions. However, both countries share a similar mechanism of incentive zakat agency allocation. The method of the research is based on a qualitative study. Some respondents are questioned and interviewed on a specific topic of incentive zakat agency mechanism. The result shows that the agency mechanism in private zakat institutions in Indonesia is more flexible than Malaysia. The agency is authorized to get zakat allocation to be disbursed to surrounding zakat recipients and develop the allocation report. On the other hand, a zakat rebate can be a supporting factor for Muslims to pay zakat more in Malaysia than in Indonesia. This is the first study which compare the incentive zakat agency mechanism between Indonesia and Malaysia. Most of previous research does not investigate and compare the zakat incentive.*

### Keywords:

zakat, mechanism, agency, incentive, allocation

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JEL: L33, P51



## 1. Introduction

The issue of zakat fundraising is still an interesting topic as not all Muslims are aware of the obligation of zakat payment. Many factors may cause why Muslims do not pay zakat. However, zakat is one of the five pillars of Islam which must be conducted by a Muslim or otherwise they are not classified as Muslim (Nurhayati & Siswanto, 2015a).

The mechanism of zakat collection must be improved to get a much zakat fund. This must be supported by a good system like tax collection. Previously, Muslims only paid zakat as obligatory worship and charity and endowment as advisable worship. At that time, zakat can be taken forcefully in the age of Umar bin Khattab. Then, tax and customs are considered as a supplementary income source for the state (Siswanto, 2012).

Different countries have applied different types of agencies for zakat collection. The agency is operated (a) under a ministry in such countries as Saudi Arabia and Kuwait; (b) under the government in such countries as Malaysia and Brunei; and (c) in a mixed type in such countries as Indonesia and Singapore. However, Malaysia and Indonesia share similarities in zakat fundraising which involve communities to be a partner for collection and distribution of zakat fund. Incentives are given in the form of zakat fund allocation distribution for a community agency. In Malaysia zakat payers can deduct their tax payment, while in Indonesia zakat can only deduct the taxable income. This payment is valid even though zakat payers give it to community zakat agencies (Munandar et al., 2019).

Zakat collection in Malaysia in 2016 was 2.5 billion RM (8.7 trillion IDR), while in Indonesia, it was 3.6 trillion IDR in 2016 (Baznas, 2016; Migdad, 2019). Malaysia was 2.4 fold zakat collection compared to Indonesia. However, total population in Malaysia is only 10% from Indonesia.

This research aims to compare the incentive zakat agency mechanism between Indonesia and Malaysia. No previous research is found in this case, while zakat fundraising is an important issue in some Muslim countries. Most of previous studies only discussed zakat agency management (Owoyemi, 2020; Widiastuti, Wahyuningsih, & Indrawan, 2016), accountability and transparency of zakat agency (Nikmatuniyah, Mulyati, & A, 2017) in a single country. To contribute to fill this gap, this paper compares incentive zakat agency mechanism between Indonesia and Malaysia.

Some countries organize zakat collection and distribution because of its importance for social welfare (Obaidullah, 2016). The optimal collection and distribution reduce the disparity between the rich and the poor. For that, some countries enhance the tax benefits such as tax deduction to incentivize zakat collection (Widiastuti, Mawardi, Robani, & Rusydiana, 2018). Some empirical evidence revealed that tax deduction regulation affects the tax payment level (Munandar et al., 2019). A high rate of zakat collection leads to sufficient resources to alleviate poverty and minimize economic injustice. For that, a high collection of zakat correlates with equal zakat distribution (Ridwan, 2016). For this issue, zakat institutions should implement good governance for increasing public trust and zakat collection (Amalia, 2019).

Some countries like Malaysia and Indonesia involve communities to be partners for collection and distribution. Unfortunately, the different regulation between Malaysia and Indonesia provides different incentives and zakat collection. Finally, zakat rebate can be an important factor for zakat payment in Malaysia rather than in Indonesia (Nurhayati & Siswanto, 2015; Siswanto & Nurhayati, 2012). Zakat fund management structure has some such characteristics as centralized, decentralized, distributed, delegated, coordinated, supervised, isolated and integrated. Indonesia practices the delegated type like that in Egypt,

Libya, while Malaysia practices the decentralized characteristics like UEA, Yemen, and Arab Saudi (Lubis, Ridho Lubis, & Almaarif, 2019). However, both countries have similarities in zakat rebates and management. Zakat would be effectively managed if it is under a government structure (Dodik Siswanto, 2017).

Fundraising in the government and private sectors has different types. The government's zakat institution would take zakat from the salary of state employees, while private zakat institutions would create an innovative program and accountability (Kholis, Sobaya, Andriansyah, & Iqbal, 2013). Other institutions like the Zakat unit of Wonoketinggal village is combining two models of fundraising, namely direct and indirect fundraising. The first is more effective since the UPZ (Zakat unit) has received support from the local government. They actively collect zakat from farmers (Ridwan, 2016).

The latest developments of Islamic charities and their role as the major non-state actors in Indonesia's field of social welfare shows that Islamic charity is no longer primarily associated with social welfare and social justice but increasingly with economic gain (Kailani & Slama, 2019). Zakat management and credibility have contributed to the development of the zakat institution. This condition is also supported by the community as a mutual contribution (Cokrohadisumarto, Zaenudin, Santoso, & Sumiati, 2019).

## **1** Methods

The research method is based on a qualitative study that employs cases in Indonesia and Malaysia. Two Malaysian zakat institutions, including zakat units and zakat payers in Malaysia, were interviewed. In Indonesia, two zakat institutions, zakat units, and stakeholders participated in the research.

The analysis would identify the comparison of incentive zakat agency mechanisms in Indonesia and Malaysia. Both countries may share similar characteristics as they rooted in the same tradition of Melayu ethnic. The main difference is that Indonesia was under Dutch colonialization while Malaysia was under British colonialization with different legal systems and monarchies.

The research method of data collection is information gathering from the zakat agency website about the coverage structure of zakat institution, zakat unit listing, category, payment, sharing ratio, and waiting type, zakat rebate. The data analysis is comparing coverage structure, listed in registered zakat institution, category of zakat unit, payment type, waiting time, sharing ratio, and zakat rebate for zakat unit in Indonesia and Malaysia.

The research has applied trustworthiness to ensure the reliability and validity aspects. Validity includes credibility and transferability, credibility by choosing competent resources and triangulation and transferability by description. Reliability consists of dependability by saving and analyzing data and confirmability by providing research phases.

## **3. Result and Discussion**

The analysis of the issue of zakat fundraising incentive for zakat unit in Indonesia and Malaysia would be discussed in some topics as follows (see table 1).

**Table 1. Comparison of Zakat Unit Mechanism**

No	Description	Indonesia	Malaysia
1	Coverage structure	National, provinces, city/regency (state and private)	State
2	Listed in registered zakat institution	Not all listed	Mostly listed
3	Category	Zakat unit	Zakat unit: varied
4	Payment type	Government: Fully Private: Partly	Full
5	Waiting time	Government: 5 days Private: None	Tentative (almost three months)
6	Sharing ratio	Flexible (30% in general, 100% in specific cases)	Flexible (50% in general)
7	Zakat rebate	Taxable income deduction	Tax deduction

Source: Research Data (2019)

a. Coverage Structure of zakat institution

The structure of zakat institutions in Indonesia consists of three levels: national, provincial and local. This includes private and state zakat institutions. The requirements of private zakat institution for national level the minimum zakat fund collection is Rp50 billion in one year; at the provincial level it is Rp20 billion in one year; and at the local level, it is Rp3 billion. Besides, they must have three branches in their sub-regions. Such terms and conditions do not apply to the state zakat organization as they can establish any zakat institution without any requirements. In Aceh province, the structure of zakat is similar to that of other provinces, but they have a smaller structure until the district (kampong). In Indonesia, the zakat unit is called Unit Pengumpul Zakat (UPZ). UPZ can range from Masjid to SOEs zakat institutions which were transformed to zakat unit due to the regulation. Any illegal zakat collection without permission would be fined up to Rp500 million and sentenced up to 5 years based on the Act No. 23/2011 on zakat. The issues here are:

- 1) There would be conflicts in the level of province and city/regency for state zakat institutions as they share similar coverage.
- 2) Conflicts may also occur among zakat institutions as they share similar zakat coverage.

The issue here is double zakat receivers if zakat institutions share have similar coverage in zakat distribution. Therefore, masjid as a zakat unit plays an important role in distributing zakat to the precisely needy and poor (see figure 1). Each masjid has smaller coverage for zakat distribution. Meanwhile, to empower people and the economy, masjid may have limitations to carry out this program.



Figure 1. Masjid as zakat unit in Indonesia

Source: Research data (2019)

In Malaysia, states have different authorities to collect and disburse the zakat fund. To raise the zakat fund, some agents are based on online, bank, company, university, and school. Each state may only collect and disburse zakat fund in their community in their state.

#### b. Zakat unit listing

In Indonesia, the list of zakat units is not always available in zakat institution information such as website and brochure. This presents a problem for zakat payers who want to give their zakat as zakat rebate as it is only given if zakat is paid under the registered zakat institution including zakat unit. Only under the registered zakat institution can the payment of zakat be claimed for zakat rebate (zakat as taxable income deduction). Therefore, there is a way to check if the zakat unit is under zakat institution or otherwise. Table 2 shows that only Baznas West Java provides zakat units.

Table 2. Zakat units in Baznas West Java

NO	UPZ	Address
1	UPZ Pemerintah Provinsi Jawa Barat	Jalan Diponegoro No.22, Citarum, Bandung Wetan, Kota Bandung
2	UPZ Kanwil Kemenag Jawa Barat	Jalan Jendral Sudirman No.634, Dungus Cariang, Andir, Kota Bandung
3	UPZ Universitas Padjadjaran Bandung	Jl. Raya Bandung Sumedang KM.21 Jatinangor,Sumedang
4	UPZ Universitas Siliwangi Tasikmalaya	Jalan Siliwangi No.24, Kahuripan, Tawang, Tasikmalaya

5	UPZ Universitas Majalengka	Jl. K.H. Abdul Halim No. 103, Majalengka Kulon, Majalengka
6	UPZ Universitas Ibn Khaldun Bogor	Jalan KH Sholeh Iskandar KM.2, Kedung Badak, Tanah Sereal, Kota Bogor
7	UPZ RSUD Al Ihsan Baleendah	Jl. Ki Astramanggala, Baleendah, Bandung
8	UPZ Prodi Manajemen Dakwah UIN SGD	Jalan A.H. Nasution No. 105, Cipadung, Cibiru, Kota Bandung
9	UPZ Universitas Singaperbangsa Karawang	Jalan HS.Ronggo Waluyo, Puseurjaya, Telukjambe Timur, Karawang
10	UPZ Gerakan Muslimat Indonesia	Jl. Gading Utama Tim. No.2, Cisaranten Endah, Arcamanik, Kota Bandung
11	UPZ (PUI) Jawa Barat	Jl. Sandang No. 1 Cirengot Kel. Sukamulya Kec. Cinambo Kota Bandung
12	UPZ GPL KLN 69 Jawa Barat	
13	UPZ Puskopsyah Jawa Barat	
14	UPZ Yayasan Darul Aslan Ihwany	Gang Maksudi IV No 16 RT 003/003 Panjunan Astanaanyar Kota Bandung
15	UPZ Forum Komunikasi Kelompok Bimbingan Haji (FK-KBIH) Jawa Barat	Kantor MUI Jawa Barat Jl. LL RE. Martadinata No 105 Bandung

Source: <https://baznasjabar.org/content/unit-pengelola-zakat> (2020)

In Malaysia, zakat units which are called agents or assistants are registered in zakat institution information. Therefore, zakat payers would choose the closest zakat unit to give their zakat fund. This would ease and enhance the reliability of zakat payers as they would give zakat to the right place. Figure 1 shows the list of zakat units of Zakat Selangor, while the zakat unit of Pusat Pungutan Zakat (PPZ) can be seen in appendix 1.

## KEMUDAHAN PEMBAYARAN ZAKAT

### CAWANGAN / KAUNTER

- 27 cawangan LZS (MAIS) di seluruh negeri Selangor
- 14 kaunter Penolong Amil Universiti Awam / Institut Pengajian Tinggi Swasta



- 7 Buah Kaunter Bergerak (Zakat On Wheels)
- Kakitangan Kerajaan (Kod AG 4376)
- Kakitangan Swasta (Majikan)

### 9 KAUNTER EJEN BANK & POS



### KHIDMAT PEMBAYARAN ONLINE

- [www.zakatselangor.com.my/ezakatpay](http://www.zakatselangor.com.my/ezakatpay)

### EJEN KHIDMAT ONLINE

- |   |  |
|---|--|
| • <b>MAYBANK</b><br><a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a>                      | • <b>OCBC</b><br><a href="http://www.ocbc.com.my">www.ocbc.com.my</a>                      |
| • <b>CIMB</b><br><a href="http://www.cimbclicks.com.my">www.cimbclicks.com.my</a>                       | • <b>BANK RAKYAT</b><br><a href="http://www.irakyat.com.my">www.irakyat.com.my</a>         |
| • <b>PUBLIC BANK</b><br><a href="http://www.pbbank.com">www.pbbank.com</a>                              | • <b>BSN</b><br><a href="http://www.mybsn.com.my">www.mybsn.com.my</a>                     |
| • <b>BANK ISLAM</b><br><a href="http://www.bankislambiz">www.bankislambiz</a>                           | • <b>MYEG</b><br><a href="http://www.myeg.com.my">www.myeg.com.my</a>                      |
| • <b>RHB BANK</b><br><a href="http://www.rhb.com.my">www.rhb.com.my</a>                                 | • <b>POSONLINE</b><br><a href="http://www.posonline.com.my">www.posonline.com.my</a>       |
| • <b>AFFIN BANK</b><br><a href="http://www.AffinOnline.com">www.AffinOnline.com</a>                     | • <b>AGRO BANK</b><br><a href="http://www.agrobank.com.my">www.agrobank.com.my</a>         |
| • <b>ALLIANCE</b><br><a href="http://www.allianceislamicbank.com.my">www.allianceislamicbank.com.my</a> | • <b>HONG LEONG ISLAMIC BANK</b><br><a href="http://www.hilsb.com.my">www.hilsb.com.my</a> |
| • <b>AM BANK</b><br><a href="http://www.amonline.com.my">www.amonline.com.my</a>                        |  |

## KAD DEBIT DAN KAD KREDIT ISLAMIK

- Di semua cawangan LZS (MAIS) seluruh negeri Selangor
- Kad Debit MEPS
- Cashless Machine (Kaunter LZS terpilih)



### 3 MESIN ATM

- BIMB
- Public Bank
- OCBC Bank

### KIRIMAN POS

- Cek / Kiriman Wang / Draf Bank / Wang Pos

### MOBILE BANKING

- Maybank – Phone Banking  
(Dial 1300-88-6688)
- I-TAP (Bank Islam)

### ZAKAT FITRAH

- Penolong Amil Fitrah

### PADI

- Penolong Amil Padi

### 55 EJEN PERUNDING

#### SYARIKAT

- Addin Smart Resources Sdn Bhd
- Aflah Associates
- Akademi Al Ghazali Sdn Bhd
- Al-Naqiy Islamic Solutions Sdn Bhd
- AMACC Management Services
- Amanah Ikhair Malaysia (AIM)
- As-Salihin Trustee Berhad
- AUB Resources
- Bangiteam Group PLT
- Bistulin Sdn Bhd
- CR MILLIONAIRE
- DNJ Consultant PLT
- Efficient Frontier Capital Advisors Sdn Bhd
- EKA Resources Sdn Bhd
- Iman Wealth Management
- Link Global Sdn Bhd
- Rapart Resources



<ul style="list-style-type: none"> <li>• SCR Strategic And Advisory Sdn Bhd</li> <li>• SKY7 Ventures Sdn Bhd</li> <li>• Solusi Unggul Services</li> <li>• The Utmost Ventures Group Sdn Bhd</li> <li>• Transtech Solutions Sdn Bhd</li> <li>• Warisan Management Consultants</li> <li>• Warhamna Consulting Group</li> <li>• ZAR Consultancy Services Sdn Bhd</li> </ul> <p><b>KOPERASI</b></p> <ul style="list-style-type: none"> <li>• Angkatan Koperasi Kebangsaan Malaysia Bhd</li> <li>• Koperasi Remiser Bumiputra Berhad</li> </ul> <p><b>YAYASAN</b></p> <ul style="list-style-type: none"> <li>• Yayasan Al Baghdadi</li> <li>• Yayasan Aminuddin Baki</li> <li>• Yayasan Anak-Anak Yatim Wardatul Jannah</li> <li>• Yayasan Dana Kobajikan Muslim Malaysia</li> <li>• Yayasan Ikhlas</li> <li>• Yayasan Pelajaran Mara (YPM)</li> <li>• Yayasan Takmir</li> </ul> <p><b>AUDIT</b></p> <ul style="list-style-type: none"> <li>• AFTAAS Syariah Advisory Sdn Bhd</li> <li>• Atarek Kamil Ibrahim &amp; Co</li> <li>• Headir &amp; Co</li> <li>• MHM Associates</li> <li>• Mohd Nizaruddin &amp; Co</li> </ul> <p><b>CUKAI</b></p> <ul style="list-style-type: none"> <li>• Abd Aziz bin Abu Bakar</li> <li>• AlJeffry bin Abdul Rashid</li> <li>• Asiah @ Aziyah binti Mohd Yusof</li> <li>• Fatimah binti Ariffin</li> <li>• Himayardi bin Hafidz</li> <li>• Kamaludin bin Abdul Rahman</li> <li>• Mazlan bin Haji Ahmad</li> <li>• Mohamad Astura bin Yusop</li> <li>• Mohammed Zuber bin Hashim</li> <li>• Mohd Sham Aziz @ M. S. Azih bin Ismail</li> <li>• Mohd Awaludin bin Marsuk</li> <li>• Mohd Harris bin Abu Bakar</li> <li>• Mohd Zaighani bin Hassan</li> <li>• Musa bin Othman</li> <li>• Rosnah binti Nayan</li> <li>• Salmizah binti Mokhtar</li> </ul>	<p><b>14 KAUNTER EJEN IPTA/IPTS</b></p> <ul style="list-style-type: none"> <li>• Universiti Teknologi MARA (UITM)</li> <li>• Universiti Kebangsaan Malaysia (UKM)</li> <li>• Universiti Islam Antarabangsa Malaysia (UIAM)</li> <li>• Universiti Putra Malaysia (UPM)</li> <li>• Universiti Tenaga Nasional (UNITEN)</li> <li>• UNITAR International University (UNITAR)</li> <li>• Universiti Islam Malaysia (IIM)</li> <li>• Universiti Multimedia (MMU)</li> <li>• Kolej Universiti Islam Antarabangsa Selangor (KUIS)</li> <li>• Infrastructure Universiti Kuala Lumpur (IUKL)</li> <li>• Universiti Selangor (UNISEL)</li> <li>• Management &amp; Science University (MSU)</li> <li>• Universiti Kuala Lumpur (BRITISH MALAYSIAN INSTITUTE)</li> <li>• Cyberjaya University College Of Medical Sciences (CUCMS)</li> </ul> <p><b>15 PENOLONG AMIL INSTITUT PENDIDIKAN ISLAM SWASTA (IPIS)</b></p> <ul style="list-style-type: none"> <li>• Akademi Integrasi Tahfiz Al Falah</li> <li>• Maahad Tahfiz Akademi Iqro' Al Quran</li> <li>• Maahad Tahfiz Al Itqaan</li> <li>• Maahad Tahfiz Al Quran Al Islahi</li> <li>• Maahad Tahfiz Al-Quran Wa As Sunnah</li> <li>• Maahad Tahfiz Sains Fatimah Az-Zahrah</li> <li>• Maahad Tahfiz Sulaimaniyyah</li> <li>• Madrasah Tahfiz Al Furqan</li> <li>• Sekolah Menengah Islam Al Farabi</li> <li>• Sekolah Rendah Huffaz</li> <li>• Sekolah Islam Integrasi Safinatun Najah</li> <li>• Sekolah Mithali Khalifah</li> <li>• Sekolah Agama Islam Al-Taqwa</li> <li>• Sekolah Rendah Islam Al-Amin, Keramat</li> <li>• Sekolah Rendah Hira, Shah Alam</li> </ul>
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Figure 1. Zakat unit in Zakat Selangor brochure

In Zakat Selangor, an agency can distribute zakat as well especially in university and school. The beneficiaries are students from related zakat units. This, however, would create a sense of belonging to the institutions where students study.

### c. Category

In Indonesia, the zakat unit can collect and disburse the zakat fund. By regulation, the zakat unit is under Act No. 23/2011. Zakat unit is only mentioned under the government zakat institution at the levels of sub district (kecamatan) and village (kelurahan). Based on the government regulation No. 14/2014, the government zakat institution can establish zakat units in any places such as government offices, companies, schools, and masjids, at the national, provincial, and local levels. Zakat unit only collects zakat funds based on that regulation. UPZ is also supervised by the national zakat institution (Baznas). This refers to the regulation of the Ministry of Religious Affairs No. 30/2016. Detailed regulation on the zakat unit is elaborated in the national zakat institution regulation No. 2/2016. Zakat units can also distribute zakat funds after they fully transfer to the zakat institution. The maximum distribution is 70%, while masjid can distribute 100% of the zakat fund (article No. 35).

However, the zakat units under private zakat institutions are not explicitly regulated, but it is permissible to establish a zakat unit.

Meanwhile, in Malaysia, there are two types of institutions. They only collect the zakat fund (penology amil) and collect and disburse the zakat fund (ejen). Each state has different regulations on the zakat unit. Zakat only collects and distribute in the specified state, and no across zakat distribution is allowed.

d. Payment, sharing ratio, and waiting time

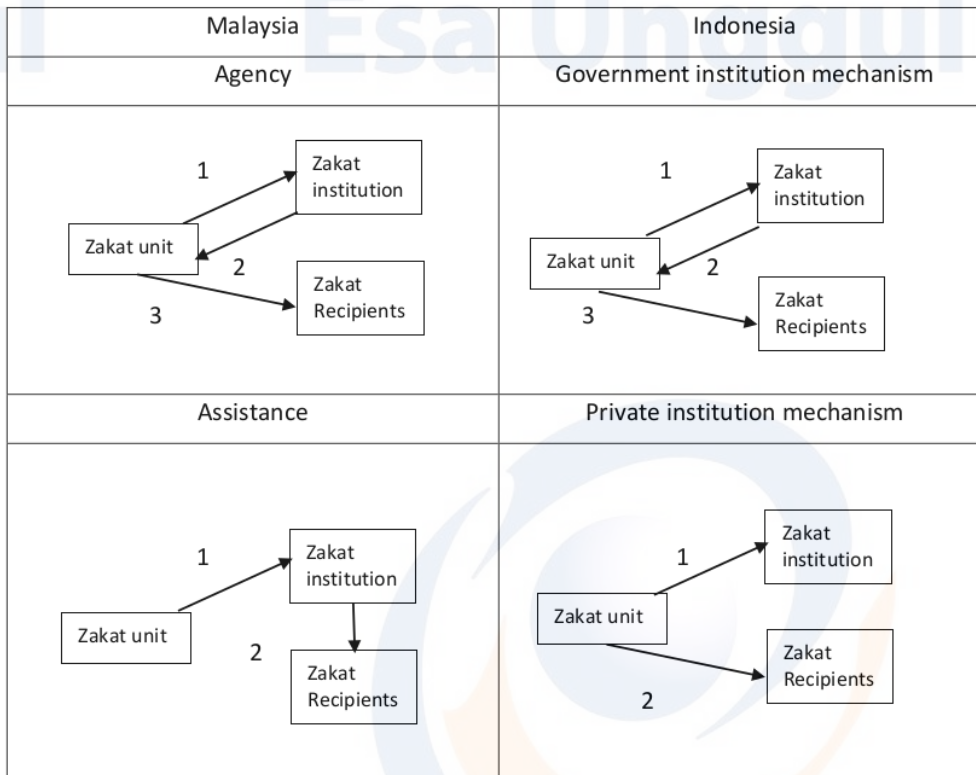


Figure 2. Zakat mechanism type

In Indonesia, the mechanism of zakat fund payment to zakat institution can be classified into private type and government type. In private type, zakat units can only give partial zakat funds to the zakat institution. For example, zakat units can collect Rp100 million. Then they only give Rp 30 million to the zakat institution. There is no waiting time as the zakat unit only gives a part of zakat to the zakat institution. In general, zakat units can only give 30% or less to the zakat institution based on the agreement of both parties. In government type, all zakat funds must be given to zakat units. If there are some distributions, zakat units can propose to the zakat institution. It takes about 5 days for the zakat fund to be distributed to zakat units. The maximum portion that zakat units can distribute is 70% for institutions and 100% for the masjid. This can be applied to any zakat unit institution.

In the case of Malaysia, zakat units must give fully Rp100 million and in return, zakat units will get Rp50 million. The amount includes the 6.5% portion for the amil (zakat

manager) in general. In Indonesia, the maximum portion for amil (zakat manager) is not explicitly stated in the agreement. Zakat units have to wait for around 2 months. This process continues so that the fund would come to zakat units any time since the first transfer. The mechanism of zakat fund type among zakat units, zakat institutions and zakat recipients can be seen in Figure 2.

#### e. Zakat rebate

Zakat rebate can be an incentive for zakat payers as they give zakat to the registered zakat units. In Indonesia, zakat payment can deduct taxable income. The process usually takes place after annual tax payment. When zakat payers want to propose a zakat rebate, they must propose restitution by filling the tax report. Over tax payment would be paid after the restitution process. Table 3 shows the difference between taxable income deduction and tax deduction.

In Malaysia, zakat deducts tax directly. For example, a Muslim pays zakat of RM15, while his tax is RM30. Therefore, he would have to pay tax only RM15 in that month. In Malaysia, zakat rebates can be conducted anytime within a year.

**Table 3. Comparison of Zakat Rebate**

Description	Zakat as a tax Deduction	Zakat not as taxable income deduction	Zakat as a taxable income deduction
Taxable income	100	100	100
Zakat	15	15	15
Tax (rate 30%)	30	30	25.5
Total paid	30	45	40.5

#### 4. Conclusion

Incentive zakat mechanism can be classified into two parties: (a) zakat units are legalized and authorized to distribute zakat fund to the surrounding areas that would create a sense of belongings to zakat payers and result in a zakat rebate; (b) zakat institution would also get bigger zakat fund from zakat units. Zakat institution would get partial funds from zakat units. This would increase the coverage of potential zakat. In general, the participation of zakat units in the collection and distribution of zakat funds would benefit the surrounding community. In the long run, all zakat recipients would be covered by zakat units. This can be the originality of the research.

The limitation of this study is only from public information and only comparing coverage structure of zakat institution, zakat unit listing, category, payment, sharing ratio, and waiting type, zakat rebate. For that, the data analysis is comparing coverage structure, listed in registered zakat institution, category of zakat unit, payment type, waiting time, sharing ratio, and zakat rebate for zakat unit in Indonesia and Malaysia. Future research should broaden the information and also confirming the information by interviewing the officers from the zakat unit from both countries. Also, next study should broaden and deepen the information analysis by empirical analysis.

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Appendix 1 List of zakat unit in Pusat Pungutan Zakat

EJEN FIRMA M.A.T.A (PERCUKAIAN)

BIL	SYARIKAT	NAMA
1.	AIM WANGSA CONSULTANCY (GST No.: 001218437120) No. 31-1, Jalan 3/27B Seksyen 10, Wangsa Maju 53300 Kuala Lumpur	En. Abd Aziz b Abu Bakar Tel : 012-3210848 / 03-41426896 Emel : <a href="mailto:aimwangsa@gmail.com">aimwangsa@gmail.com</a>
2.	HI-KAY CONSULT SDN BHD (GST No.: 001189081088) Lot 3.62, Tingkat 2, Medan Mara Jalan Raja Laut 50350 Kuala Lumpur	Pn Khalijah bt Awang Tel: 03-26914916 Emel : <a href="mailto:hikayconsult.com.my">hikayconsult.com.my</a>
3.	LTAX SECRETARIAL SDN BHD (GST No.: 001774522368) No. 11-2, Jalan Pantai Murni 2 Pantai Dalam, 59200 Kuala Lumpur	En. Mohammad Astura b Yusop Tel : 03-22413100 Emel : <a href="mailto:myltax@yahoo.com">myltax@yahoo.com</a>
4.	METASCO SERVICES SDN BHD (GST No.: 001028653056) No. 17-2, Jalan 2/27F, Seksyen 5 KLSC Wangsa Maju, 53300 Kuala Lumpur	En. Musa b Othman Tel : 03-41426820 Emel : <a href="mailto:metasco_services@yahoo.com">metasco_services@yahoo.com</a>
5.	MH ACCOUNTING & MANAGEMENT SERVICES (GST No.: -?? ) 31-1, Jalan 3/27 B, Seksyen 10, Wangsa Maju, 53300 Kuala Lumpur	Pn. Mimi Hiryani bt Ahmad Tel : 012-3210848 03-41426896 Emel : <a href="mailto:aimwangsa@gmail.com">aimwangsa@gmail.com</a>
6.	MNS Management & Consultants Sdn Bhd (GST No.: 000662470656) E-1-12, Tingkat 1, Residensi Bestari, Taman Ukay Bestari, 68000 Ampang, Selangor	En. Mohamed Mustafa b Zubir Tel : 03-41617799 Emel : <a href="mailto:mnsmt89@gmail.com">mnsmt89@gmail.com</a>
7.	PENINSULAR CORPORATE CONSULTANT SDN BHD (GST No.:) 240 A, Jalan Bandar 13 Pusat Bandar Melawati 53100 Kuala Lumpur	En. Muhammed Zuber b Hashim Tel : 03-41052959 Emel : <a href="mailto:pnp_peninsular@yahoo.com">pnp_peninsular@yahoo.com</a>
8.	GREEN TEAM CONSULTANT SDN BHD (GST No.: 000128385024) 2770-A, Jalan Changkat Permata Taman Permata, 53300 Kuala Lumpur	En. Zulkefly b Omar Tel : 03-4107 7615 Emel : <a href="mailto:greenconsultant2000.@yahoo.com">greenconsultant2000.@yahoo.com</a>

9. RA EXCELL MANAGEMENT SDN BHD (GST No.: )  
No. 18-1B, Jalan Pandan 3/10 Pandan Jaya, 55100  
Kuala Lumpur Pn. Rosnah bt Nayan  
Tel : 03-92812061  
Emel : raexcellsb@yahoo.com.my
10. RDA MANAGEMENT CONSULTANCY SDN BHD  
(GST No.:) 136-1, Tingkat 1 Jalan Pahang, 53000  
Kuala Lumpur En. Danial b Badderon  
Tel : 03-40249899  
Emel : rdamcsb@yahoo.com
11. ROSDELIMA & CO (GST No.: 000155979776) No  
68-3 Blok H, Platinum Walk Danau Kota Jalan  
Langkawi 54200 Kuala Lumpur Pn Rosdelima bt Mohd Ali Jaafar  
Tel : 03-41432725  
Emel : admin@rosdelima.com
12. ZAILAN & ASSOCIATES (GST No.: 000820035584)  
Suite 2-1-45, 1st Floor , Wisma Rampai Jalan  
34/26, Taman Sri Rampai Setapak, 53300 Kuala  
Lumpur En. Zailan bin Mohamed  
Tel : 03-4022 6778  
Emel : admin@zailanassociates.com
13. ZALGHANI & CO (GST No.: 001782591488) C5-1,  
1st Floor, Jalan Selaman 1 Dataran Palma 68000  
Ampang, Selangor En. Mohd Zalghani b Hassan  
Tel : 03-4270 7033  
Emel : zalghani@streamyx.com
14. KINABALU CONSULTANCY SERVICES (GST No.:)  
Lot U0031, 1st Floor Jalan OKK Awang Besar P.O.  
Box 81862, 87028 W.P Labuan En. Abdul Latif Bin Samadi  
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2.	ATAREK KAMIL IBRAHIM & CO Chartered Accountants (AF 1300) (GST No.: 002118160384) No. 89-3, Jalan 2/27F Pusat Bandar Wangsa Maju (KLSC) 53300 Kuala Lumpur	En. Wan Idris bin wan Ibrahim Tel : 03-41426515 Emel : anas@tarek.com.my
3.	MNZWAJ Associates (GST No.: ) No. 28A, Wisma Waja Jalan Kota RAja E27/E Hicom Town Centre, Seksyen 7 40400 Shah Alam, Selangor	En. Mohd Nasri Ismail Tel : 03-5191 7334 Emel : info@mnjwaja.com

4. AFTAAS TAXATION SERVICES SDN. BHD. Tuan Haji Tarmili bin Dulah Khusni  
Rampai Business Park, AFTAAS 2, Jalan Rampai  
Niaga 2, 53300 Kuala Lumpur Tel : 03-4143 9330  
Emel : aftaas@aftaas.com
5. SALIHIN ConsultantING GROUP Sdn Bhd (GST En. Salihin bin Abang / Pn. Hartini bt  
No.: 001161469952) No. 555, Jalan Samudra Md Musa  
Utara 1 Taman Samudra, 68100 Batu Caves, Selangor Tel : 03-61874678  
Emel : info@salihin.com.my
6. MOHD NIZARUDIN & CO (GST No.: ) En. Mohd Nizaruddin bin Muhd Isa  
No. 8-3B, Tingkat 3, Plaza Citra Jalan Citra, 43000 Kajang, Selangor Tel : 03-41083302  
Emel : mncaccounts@yahoo.com
- 5 ABU BAKAR RAJUDIN & CO (GST No.: En. Pn Akma / Pn Maimun  
001874354176) Tel : 03-2273 3588  
Suite A, Resort Business Suite 18-2, Jalan Emel : burnsrajudin@gmail.com  
Kampung Attap  
50460 Kuala Lumpur
8. QISSRA PROFESIONALS SDN. BHD. (GST No.:) Pn Siti Khadijah  
No. 1-35, Jalan Prima SG 2 Prima Gombak Tel : 019-2621361  
68100 Batu Caves, Selangor Emel : khadjah\_tas@yahoo.com.my
9. KHALIL & CO Chartered Accountants (NF 1062) En Khalil Makmon  
(GST No.: 000815448064) No. 319-B. Lorong Tel : 03-41473439  
Kedah, Melawati Square Taman Melawati, Emel : khalilmnz@gmail.com  
53100 Kuala Lumpur

## EJEN LAIN – LAIN

BIL	SYARIKAT	NAMA
1.	AL NAQIY ISLAMIC SOLUTION SDN BHD (GST No.:) D-0-8, Plaza Damas Jalan Seri Hartamas 1 50480 Kuala Lumpur	En. Admi Shazman bin Ismail Zauri Tel : 03-6201 1062 Emel : hadirofieee@alnaqiy.com
2.	CAPAIAN ASPIRASI SDN. BHD. (GST No.:) S10, Podium 1, Menara Ansar, No. 65, Jalan Trus 80000 Johor Bahru, Johor	Ustaz Ismail Tel : 07-222 4002 Emel : ismailma@jcorp.com.my
3.	8 EURO ASIA Corporate Services Sdn Bhd (GST No.) 28-3-2, Jalan Semarak Api 3, Diamond Square Off Jalan Gombak 53100 Kuala Lumpur	Rudy Kurniawan Tel : 03-40236061 Emel : shera@euroasia.com.my

4. AS-SALIHIN TRUSTEE BERHAD (GST No.: 000362414080) 101 & 201, Blok A, Business Centre  
No. 10, Jalan SS 6/1, Kelana Jaya 47301  
Petaling Jaya, Selangor  
Telefon: 03 7880 9595  
Faks: 03 7880 8190  
E-mel: [general@as-salihin.com](mailto:general@as-salihin.com)
5. ANGKATAN KOPERASI KEBANGSAAN ALAYSIA BERHAD (GST No.: 001056964608)  
Wisma Ungku A. Aziz Jalan SS 6/3, Peti Surat 8797, Pejabat Pos Kelana Jaya, 46798  
Petaling Jaya, Selangor  
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