



SYSTEMATIC LITERATURE REVIEW: FRAUD PREVENTION STRATEGIES IN ZAKAT INSTITUTIONS

Henu Wega Setyawigasta
Universitas Trunojoyo Madura, Indonesia.
Email: Hws.Wigasta24@Gmail.Com

Bambang Haryadi
Universitas Trunojoyo Madura, Indonesia.
Email: Bambang.Haryadi@Trunojoyo.Ac.Id

Fitri Ahmad Kurniawan
Universitas Trunojoyo Madura, Indonesia.
Email: Fitri.Kurniawan@Trunojoyo.Ac.Id

Mohammad Nizarul Alim
Universitas Trunojoyo Madura, Indonesia.
Email: nizarul@trunojoyo.ac.id

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ABSTRACT

The aim of this research is to find ways to stop financial statement fraud that occurs in both developed and developing countries. The Systematic Literature Review (SLR) method, popularized by Kitchenham, was used in this research methodology. It is hoped that this method will help find ways to prevent government financial report fraud that can be discovered, collected, and unified. Good and effective internal control, improving organizational culture, making policies and procedures to prevent fraud (anti-fraud policy), providing guidance to human resources (SDI), and a Whistleblowing System are some effective strategies for preventing financial report fraud, according to results of a synthesis of thirty articles.

Keywords: zakat; strategy; prevention; fraud

INTRODUCTION

One of the important principles of Islam is that it emphasizes justice and the common good as opposed to the concentration and circulation of wealth among a privileged few. In Islam, one important religious and socio-economic practice intended to prevent the concentration of wealth in the hands of a few is the imposition of zakat (Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021). One of the financial tools and resources used to develop Islamic economics is zakat. In practice, someone who wants to convey their zakat can be facilitated by a zakat institution. The aim of zakat institutions is to help people or communities in need, and paying zakat is part of every Muslim's worship and obligation. Another aim of zakat institutions is to reduce economic disparities among society. This can only be achieved if zakat institutions can collect zakat in large amounts (Zulfikri et al., 2022). Zakat Management Institutions need to ensure that their employees provide the best performance and meet the expectations of both Zakat Payers and Zakat Recipients (Wardani & Fachrunnisa, 2022).

Zakat institutions can carry out several main functions of modern public finance, namely handling social security rights and social assistance grants in Muslim countries (Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021). Substantially, the zakat management system in Indonesia has been changed because Law Number 23 of 2011 stipulates by the National Zakat Amil Agency (BAZNAS) as the main implementer in zakat management in Indonesia, and the government is given the authority to assist and supervise zakat management carried out by BAZNAS. The zakat management system regulated by Law (Pasal 1 ayat (1) UU No. 23 Tahun, 2011) relates to the Indonesian Zakat Management Work Procedures, Zakat Management Stakeholders in Indonesia, Institutional Formation of Zakat Management, and National Zakat Reporting and Accountability Flow. Zakat has been identified as an important tool for solving socio-economic problems in the Islamic world. Zakat is generally understood as obligatory alms given by well-off members of Islamic society to the less fortunate members among them (Hussain, 2021). Zakat is a religious concept that aims to purify the mind and eliminate stinginess. Zakat plays a fundamental role in improving the living conditions of Muslims in Muslim-majority countries (Boonyamanond & Chaiwat, 2020).

The aspects related to Zakat are mostly corporate philanthropy through giving by companies to the community to a certain extent, sponsoring modern

and traditional education. Zakat is a purely religious effort, which has socio-economic implications. This socio-economic includes using zakat proceeds to help people in need and admonishing people, especially the younger generation, to instill good moral character and productive activities. Thus, all social activities of a company are centered on adherence to Islamic teachings in carrying out every business (Abdullahi, 2019). Non-observance of zakat is considered a mischievous act (Ben Ismail & ALSadhan, 2023).

Recently, in July 2022, due to a scandal involving one of the largest philanthropic organizations in Indonesia which also has a zakat unit, most zakat organizations experienced a decline in trust in their organization (Kasri & Sosianti, 2023). Several leaders of zakat organizations voiced their concerns that this scandal could jeopardize the development of zakat institutions in Indonesia in achieving their potential and providing the desired impact on society (Sinulingga, 2022). Three factors that have a smaller influence on the intention to pay zakat than other factors are zakat regulations (4.14), board membership (4.20), trust in PPZ-MAIWP (4.29), and method of paying zakat (4.36) (Ghazali & Ibrahim, 2022). Lack of trust in zakat institutions can cause individuals to distribute their zakat directly to parties who are considered entitled to receive zakat funds (Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021). Zakat knowledge and the credibility of zakat institutions are also known to have a significant influence on the intention to pay zakat (Kasri & Sosianti, 2023).

So far, zakat institutions or amil zakat institutions which function as intermediaries between muzakki (zakat givers) and mustahik (zakat recipients) handle zakat (Widiastuti et al., 2021). To increase public trust in zakat institutions, zakat reporting must be transparent (Sawmar & Mohammed, 2021). In many cases, lack of clarity about how zakat funds are used can give rise to doubt and skepticism in society (Latief & Sandimula, 2022). Therefore, zakat institutions must provide muzakki with clear reporting regarding their activities and finances (Jayanto & Munawaroh, 2019; Ruslan, 2022). With digital technology, zakat institutions can present data in real-time. This makes it easier for muzakki to track and verify how their zakat donations are used (Zulfikri et al., 2021). Overall, the elements of digital zakat management are related to a transparent zakat payroll system, transparent zakat reporting will increase accountability in zakat management. By increasing transparency, openness and efficiency of zakat management, zakat institutions can build trust in the muzakki

community (Hadi et al., 2024). Therefore, zakat will grow faster because people will become more confident and motivated to fulfill their obligations (Mohammed et al., 2021).

The problems can also arise from zakat governance from zakat institutions which is still not good (Kasri & Sosianti, 2023). (Hamidah & Reskino, 2021) revealed that there is a correlation between the implementation of good company management and the possibility of fraud which causes the performance of zakat institutions to be less than optimal. This is due to the fact that only a few percent of the Indonesian Muslim population is aware of official zakat institutions, so many of them give their zakat to informal institutions. Apart from that, according to (Kasri & Sosianti, 2023) not many zakat institutions employ sharia accounting professionals, which has the potential to disrupt the transparency and accountability that managers should practice when managing zakat funds. This could lead to an increase in fraud or unfair practices.

Zakat management is important to ensure its collection and distribution is carried out effectively. Zakat institutions also play a role in providing guidance and explanations about the importance of zakat to strengthen the conscience of Muslims (Ghani et al., 2018). Governance principles, such as transparency and fairness, contribute to the poor performance of zakat institutions. If there is no transparency between managers and stakeholders, such as zakat recipients, the community, government, and others, people will doubt whether the funds they pay will be used fairly (Wahyuni-TD et al., 2021). The results of research (Wahyuni-TD et al., 2021) show that good governance of zakat institutions and prevention of fraud have a significant effect on the performance of zakat institutions.

To increase public trust, evaluating good governance practices will improve the performance of Islamic institutions and improve sharia accounting performance. This will lead to high demand for sharia accounting regulations and sharia accounting standards for zakat institutions (Kasri & Sosianti, 2023). Therefore, it is very important to see how governance and fraud prevention are related to conditions that influence the performance of zakat institutions from a sharia forensic accounting perspective.

Carrying out early prevention is considered more efficient and effective than detecting fraud at zakat institutions. Based on the description above, the author is interested in conducting research on methods that can be used to

prevent fraud. The aim of this research is to find ways to carry out prevention at zakat management institutions in order to minimize the occurrence of fraud. In the event that zakat institutions have minimized fraud, it is hoped that this can enlighten the public that with good governance at zakat institutions, muzakki have more trust in official government or non-government zakat institutions to pay their zakat. In this research, the Systematic Literature Review (SLR) method, popularized by Kitchenham, was used by the researcher. Approximately 30 pieces of literature related to zakat from 2019 to 2023 were identified, collected and combined and reviewed for fraud prevention using this method.

THEORY

Understanding Zakat

One of the main pillars of the Islamic faith is Zakat. Zakat means purification, growth and cleanliness. In practice, zakat is a portion of wealth or income that Muslims are required to spend on certain things at certain times, as stated in Islamic law, namely the al-quran and Sunnah. (Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021). For nearly fourteen centuries, zakat has functioned as a social protection system among Muslims. In contrast, during the first two decades of the 20th century, the Western world was just developing a social protection system (Kahf & Al Yafai, 2015). Over the last forty years, Islamic economists have paid much attention to zakat, both in theory and in its application. However, this attention was relatively small compared with the attention given to the theory and application of Islamic banking and finance during the same period (Belouafi & Belabes, 2016). Zakat is now imposed on all types of modern wealth and income, with standards set by the ulama. The only thing conveyed is mal, or wealth, intended for personal use or consumption (Kahf & Al Yafai, 2015).

Al-Qur'an and the Prophet Muhammad SAW provide clear and concrete warnings to those who delay or refuse zakat. Zakat is a physical and spiritual worship (Hussain, 2021). As clearly stated in the al-quran, eight groups of individuals known as Asnaf (recipients) will receive the collected zakat funds. They are the needy, the needy, those who administer zakat for the propagation of Islam, forgive slaves, people who are in debt, those who are on the path of God, and travelers (Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021). When rich people share part of their productive wealth with marginalized and vulnerable

groups in society, Zakat has many significant socio-economic benefits (Bin-Nashwan et al., 2020).

Zakat has two main goals to be achieved, namely to test faith in sacrifice and to instill a sense of concern and social responsibility for those who are less fortunate. Due to its status as an institution which is an essential element of faith or one of the absolute truths, zakat requires careful observance in its application, principles and ethos. Failure in this case is considered tantamount to an immoral act that deserves punishment (al-Qaraḍāwī, 1999). The main purpose of zakat, although not exclusive, is to alleviate poverty or at least provide poverty alleviation (Hussain, 2021).

Amil Zakat Financial Report

Amil zakat institutions can be said to be authoritative if they are transparent and capable of managing zakat. Transparency means providing information to the public because the public also has the right to know where their money is moving. Disclosure and transparency require zakat management organizations to publish information regularly, including information related to amil governance. In addition, financial reports must be prepared in accordance with Statement of Financial Accounting Standards 109, which contains complete financial report components from amil, such as balance sheets (reports of financial position), reports on changes in funds, reports on changes in management assets, cash flow reports and notes to financial reports, as well as audits. external organizations (Bank Indonesia, 2016). To increase muzaki trust, Law Number 23 of 2011 also requires zakat amil institutions to provide transparency in their financial reports.

In terms of preparing financial reports for zakat amil, there are several criteria including a trial balance prepared in accordance with the requirements, a financial position report prepared in accordance with the requirements of the applicable Statement of Accounting Standards, a report on the use of zakat, infaq, alms, other religious social funds, amil, and the budget State Revenue and Expenditures (APBN)/Regional Revenue and Expenditure Budgets (APBD) are prepared in accordance with requirements, cash flow and asset management reports are prepared in accordance with applicable accounting standard statements, and notes to financial reports are prepared in accordance with a standardized format. Furthermore, financial reports are prepared periodically,

requested approval from authorized officials, and submitted to interested parties. Financial reports are also published through internal and external media.

Understanding Fraud

There are two ways to get something profitable from other people illegally. This could be by physically forcing someone to give you whatever you want (using a knife, other weapon or gun), or by defrauding them of some of the assets they own. The first type of embezzlement is called robbery, and the second type can also be called fraud. Robbery is generally more violent and can be traumatic compared to fraud and can attract media attention, but the losses caused by fraud far exceed the amount of losses obtained from the impact of the robbery (Albrecht et al., 2018). (ACFE, 2017) Defines fraud as work done by a person to obtain benefits for themselves through the intentional misuse of the assets of the victim (individual) or the misappropriation of resources or assets in the organization (employer) (Singleton & Singleton, 2010).

Fraud is very different from mistakes committed on an unintentional basis. For example, if someone enters the wrong amount in an organization's financial report, it is not included in the category of fraud because they did not do it intentionally or did it to gain more profit. However, if in the same situation, someone deliberately enters the wrong amount in the financial statements with the intention of deceiving investors, then this can be categorized as fraud (Albrecht et al., 2011). Fraud is a method designed based on the ingenuity possessed by humans, namely by an individual or group, in order to obtain benefits that they get from other people by carrying out manipulation (Singleton et al., 2006).

The causes of fraud can also include the pressure that is being felt, the existence of a perceived opportunity, as well as various methods used to rationalize acceptable fraud. These three elements form a fraud triangle. Fraudsters in this case need a way to rationalize their actions so that they can be accepted. Perceived pressure, perceived opportunity, and rationalization are common things that occur in every fraud. Fraud committed can benefit oneself as well as a group or organization. Where employee fraud occurs, where an individual attempts to embezzle assets from his or her employer, will usually benefit the perpetrator. Management fraud, in which an official organization defrauds investors and creditors by manipulating financial statements, is most

often perpetrated to benefit the organization. Most fraud experts believe that pressure to commit fraud is divided into four main groups, namely: financial pressure, crime-related pressure, work-related pressure, and other pressure (Albrecht et al., 2011).

Prevention of Amil Zakat Fraud

Governance for Fraud Prevention

One of the principles of good governance is transparency. Transparency means that zakat institutions must provide information that is relevant and easy to access and understand by stakeholders so that they can help shareholders, creditors and stakeholders in making decisions. Accountability means that the institution is openly responsible for its performance.

According to this principle, zakat institutions can be managed in a measurable manner for the benefit of zakat institutions by considering the interests of investors and other stakeholders. Zakat institutions have three responsibilities to comply with Law No. 23 of 2011 concerning zakat management and are responsible to the community, who are the parties who will provide zakat funds, so that zakat institutions can maintain the continuity of their operations in the long term and regain the trust of the good business community (Rachmi, 2023).

Internal Controls for Fraud Prevention

According to stakeholder theory, zakat institutions must have internal controls because an entity tries to align all its operations with the hope that stakeholders will feel the benefits. Internal control will reduce cases of fraud (Tuanakotta, 2010) states that internal control is the first step in preventing the situation. If done correctly, it will create a controlled environment, which will allow conditions to occur. Policies and supervision will run smoothly and minimize future risks, such as the possibility of employees experiencing accidents. Whether or not there is an opportunity to commit fraud influences fraud prevention (Rahmawati & Soetikno, 2012).

Most researchers agree that implementing good internal controls is one way to prevent accidents. To reduce undesirable events and losses due to fraud, zakat institutions must build and open their current internal control systems. According to (Mirinaviciene, 2014), some of the most effective controls are

inexpensive and should be used by all companies. These include job rotation, mandatory leave, training, fraud hotlines, and unannounced audits.

Institutional Culture towards Fraud Prevention

Organizational culture is related to the way employees perceive the dynamic characteristics of the organization. This means that culture is a descriptive term (Kurniasari, 2017). (Robbins & Judge, 2015), stated that culture is the variety of interactions, characteristics, habits that affect a group of people in their environment.

Every individual and organization must be responsible for what Allah SWT has given to those who are in need. In this case, a cultural institution is a system of shared beliefs held by the members of an institution and shapes most of their actions. Same with research (Putra et al., 2022), which shows that more incident prevention measures are taken by an institution. This is because the application of an honest organizational culture to employees of zakat institutions, both official and non-official, can reduce rationalization and prevent situations because employees consider these conditions to be unnatural. In this case, cultural institutions, especially good management, will reduce the condition of zakat institutions.

Prevention of Fraud on the Performance of Zakat Institutions

This theory offers a broader perspective of accountability that recognizes that Islamic organizations bear responsibility for many people. This supports accountability measures in Islamic organizations to prevent misuse and/or abuse by management (Kamaruddin & Auzair, 2020). As a result, zakat institutions increase prevention of incidents so that muzakki have more trust in official government or non-government zakat institutions to provide their zakat. Thus, the performance of zakat institutions will be better.

According to research conducted by (Ozili, 2020), the Muslim community does not believe in the information disclosed in the financial reports of zakat institutions. because he believes that talking about zakat being managed by Islamic institutions is unfair. Because it is not sincere, it can reduce the reward by good deeds. However, it is natural for zakat institutions to report all their actions to the muzakki. This is because Muslim communities cannot debate whether the charity, they give to zakat institutions will be distributed correctly.

Islamic institutions, especially zakat institutions, must be managed professionally and have good governance.

MUI Amil Zakat Fatwa

Based on a fatwa from the MUI, amil zakat is a person or group of people appointed by the government to manage the implementation of zakat worship or a person or group of people formed by the community and approved by the government to manage the implementation of zakat worship. The conditions for becoming a zakat amil are that they must be Muslim, they must be bukalaf (reasonable and mature), they must be trustworthy, and they must understand the laws of zakat and other matters related to their duties (Fatwa MUI No. 008, 2011).

The duties of the zakat amil include withdrawing or collecting zakat which includes collecting data on obligatory zakat, determining obligatory zakat objects, the amount of the zakat nishab, zakat rates, and special requirements for each obligatory zakat object, maintaining zakat which includes storing, maintaining, and protect zakat assets. Distribution of zakat, which ensures that zakat assets are distributed correctly and appropriately to zakat mustahiq. Regarding the operational costs of zakat management, these are basically provided by the government (ulil amr). If operational costs are not provided by the government or are insufficient, the costs that are Amil's responsibility are taken from zakat funds which are Amil's share or from Fi Sabilillah's share within reasonable limits, or from funds outside of zakat. Businesses that aim to increase awareness of zakat, such as advertising, can be financed from zakat funds which are part of Amil or Fi Sabilillah proportionally, in accordance with the rules of Islamic law, and in accordance with fairness (Fatwa MUI No. 008, 2011).

As a result of the principle of fairness, zakat amils who do not receive salaries from the state or private institutions are not entitled to receive a share of the zakat funds that are Amil's share. On the other hand, zakat amil who receive salaries from the state or private institutions are entitled to receive a share of the zakat funds that are Amil's share. It is impossible for an amil to accept gifts from muzakki as part of his responsibilities as an amil. Amil may not give gifts to muzakki that come from zakat assets (Fatwa MUI No. 008, 2011).

METHOD

In this article, the Systematic Literature Review (SLR) study method is used by researchers. SLR includes a thorough review of the literature to find, explore, and interpret any research related to a particular topic according to the research question, research area, or phenomenon of interest (Brereton et al., 2007). A systematic review is a type of secondary study. This review aims to synthesize the existing literature, identify gaps in current research, and provide a conceptual framework as a foundation and starting point for advancing knowledge (Costabile, 2023).

This method begins with formulating research questions, followed by a systematic search strategy (identification, screening, feasibility), assessing the quality of selected articles, as well as data abstraction and analysis (Jafri et al., 2023). SLR is the most suitable method to use when the researcher aims to review and evaluate the extensive body of knowledge on a topic of interest (Lim et al., 2022).

Data search begins by searching for previous studies through search engines in digital libraries. Google Scholar was used as a data source. The article is found in two stages. Researchers visited the websites of the journals Taylor & Francis, Emerald, Journal of Islamic Monetary Economics and Finance, Global Journal Al-Thaqafah, Applied Sciences, Sinta 1, Sinta 2, Sinta 3, Sinta 4 and other international journals. First of all, look for scientific articles with the keyword "zakat" published from 2018 to 2023. At the initial stage, 210 articles related to the theme of zakat were found. After that, the results from the first stage are combined with the article's need to answer the research question, the article collection process continues in the second stage. To carry out the search, filtering techniques for titles and abstracts as well as checking the results of articles were used. In the second stage related to article collection, 55 articles were screened according to research needs. Of the 55 articles, 30 articles were then filtered that discussed preventing fraud related to Zakat and selected 25 articles that did not refer to the research topic, namely preventing fraud related to Zakat. To carry out the search, a filtering method was used on the title and abstract of the article and to examine the content of the article.

Table 1: Previous Research Related to Zakat

No	Author	Title	Index	Number of Citations
1	(Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021)	Zakat Compliance In Muslim Countries: An Economic And Socio-Psychological Perspective	Q2	33
2	(Boonyamanond & Chaiwat, 2020)	Investigating Zakat Payment Of Thai Muslims	Sinta 1	11
3	(Ghani et al., 2018)	Effect Of Board Management And Governmental Model On Zakat Payers' Trust On Zakat Institutions	Q3	37
4	(Wahyuni-TD et al., 2021)	The Effects Of Good Governance And Fraud Prevention On Performance Of The Zakat Institutions In Indonesia: A Shari'ah Forensic Accounting Perspective	Q2	58
5	(Kasri & Sosianti, 2023)	Determinants Of The Intention To Pay Zakat Online: The Case Of Indonesia	Sinta 1	3
6	(Hadi et al., 2024)	Digital Zakat Management, Transparency In Zakat Reporting, And The Zakat Payroll System Toward Zakat Management Accountability And Its Implications On Zakat Growth Acceleration	Q2	1
7	(Zulfikri et al., 2022)	Trust Enhancement In Zakat Institutions Using Blockchain Technology: A Qualitative Approach	ISSN 2421-2172	5
8	(Alam et al., 2022)	The Impact Of Productive Zakat Program On The Economy Of Zakat Recipients: Study In	Sinta 3	2

No	Author	Title	Index	Number of Citations
BAZNAS Surakarta				
9	(Syaikhu et al., 2022)	The Zakat Management Legal Conflict Of The Prismatic Society In Central Kalimantan	Sinta 2	3
10	(Hasan, 2019)	Legal Aspects Of Zakat Empowerment In Indonesia	Sinta 1	3
11	(Achmad & Handayani, 2022)	Peradaban Pengelolaan Zakat Di Dunia Dan Sejarah Zakat Di Indonesia	Sinta 4	1
12	(Kailani & Slama, 2020)	Accelerating Islamic Charities In Indonesia: Zakat, Sedekah And The Immediacy Of Social Media	Q2	105
13	(Prasetyo & Fitria, 2022)	Analisis Tingkat Penerapan Pengendalian Internal Pada Badan Amil Zakat Dompot Dhuafa Kalimantan Timur	ISSN 2 715- 3800	2
14	(Nor et al., 2021)	The Role Of Blockchain Technology In Enhancing Islamic Social Finance: The Case Of Zakat Management In Malaysia	ISSN: 1463- 6689	49
15	(Abdullahi, 2019)	Zakat As Tool For Social Cause Marketing And Corporate Charity: A Conceptual Study	Q2	55
16	(Hussain, 2021)	Tamlik-Proper To Quasi-Tamlik: Unconditional Cash Transfer (UCT) Of Zakat Money, Empowering The Poor And Contemporary Modes Of Distributing Zakat Money With Special Reference To British Muslim Charities	Q2	2
17	(Triantini & Masnun, 2018)	Use Of Charitable Alms (Zakat) By Incumbent Candidates In Regional	Sinta 3	1

No	Author	Title	Index	Number of Citations
		Elections In Indonesia (Two Case Studies)		
18	(Rini, 2020)	A Review Of The Literature On Zakat Between 2003 And 2019	ISSN: 2146-4138	12
19	(Bin-Nashwan, Abdul-Jabbar, Dziegielewski, et al., 2021)	Moderating Effect Of Perceived Behavioral Control On Islamic Tax (Zakat) Compliance Behavior Among Businessmen In Yemen	Q2	47
20	(Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021)	Zakat Compliance In Muslim Countries: An Economic And Socio-Psychological Perspective	Q2	33
21	(Schaeublin, 2019)	Islam In Face-To-Face Interaction: Direct Zakat Giving In Nablus (Palestine)	ISSN-No: 2058-184X	13
22	(Hamidi et al., 2021)	Determinant Of Zakat Productive Towards Small Medium Enterprise (SMEs) Incomes Of Recipient Of Zakat	Sinta 4	8
23	(Aligarh et al., 2021)	Do Individual Factors, Religiosity Factors, And Demographic Factors Predict Intention To Pay Zakat?	Sinta 2	21
24	(Ben Ismail & AlSadhan, 2023)	Simultaneous Classification And Regression For Zakat Under-Reporting Detection	Q2	2
25	(Fuadah, 2022)	Zakat Sebagai Upaya Dalam Pemberantasan Korupsi Di Indonesia	Sinta 4	0
26	(Zulfikri et al., 2023)	A Conceptual Framework Of The Blockchain Technology Adoption For Zakat Institution In Indonesia	ISSN 2421-2172	2
27	(Muthohar,	Analysis Of Influence Of	Sinta 2	12

No	Author	Title	Index	Number of Citations
	2019)	Intrinsic Aspect, Demography Aspect And Service Of Zakat Institution Toward Zakat Payment To Zakat Institution		
28	(Mursal et al., 2023)	The Contribution Of Amil Zakat, Infaq And Shadaqah Muhammadiyah (LAZISMU) Institutions In Handling The Impact Of Covid-19	Q1	54
29	(Latief & Sandimula, 2022)	How Accountable Is Zakat Management In Indonesia? An Evidence From BAZNAS Of North Sulawesi	Sinta 2	5
30	(Zulfikri et al., 2021)	Proposing Blockchain Technology Based Zakat Management Model To Enhance Muzakki's Trust In Zakat Agencies: A Conceptual Study	Sinta 2	16

Data will be extracted after thirty articles that will answer the research questions have been collected. After collecting information relevant to the research question, the main goal of data extraction is to perform data synthesis. Data synthesis is the process of combining research results, answering research questions, and making conclusions from research.

RESULTS AND DISCUSSION

Table 2 describes the approach used to prevent fraud based on the results of the SLR method data extraction.

Table 2: Literature related to Zakat Fraud Prevention Strategy

No	Author	Country	Fraud Prevention Strategy
1	(Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021)	Malaysia	Creating an honest organizational culture for employees of official government and non-government zakat institutions. Instilling the character of

No	Author	Country	Fraud Prevention Strategy
			trustworthiness in zakat recipients.
2	(Boonyamanond & Chaiwat, 2020)	Thailand	Ensure Amil Zakat's ability to be accountable for its management to the public by involving related parties such as muzaki and mustahik, so that good control is obtained over the implementation of zakat management.
3	(Ghani et al., 2018)	Malaysia	Ensuring Amil's ability to manage zakat funds must be supported by his expertise in various fields. This is a necessity to produce good and professional zakat management.
4	(Wahyuni-TD et al., 2021)	Indonesia	Organizations must have clear systems, procedures and rules as an institution, so that the sustainability of the institution does not depend on a person's figure, but on the system. If open management is implemented, there will be a control system that involves external elements, namely the community itself.
5	(Kasri & Sosiati, 2023)	Indonesia	Organizations must have a good accounting and financial management system. So that accountability and transparency are easier to implement. Fund security is relatively more guaranteed because there is a clear control system so that efficiency and effectiveness are relatively easier to implement.
6	(Hadi et al., 2024)	Indonesia	Creating good internal control for the entire organization, from top management level to the lowest level.
7	(Zulfikri et al., 2022)	Indonesia	Providing information and ensuring ease of obtaining information regarding activities carried out within the organization. Information must be disclosed in full, including the vision, mission of the management structure,

No	Author	Country	Fraud Prevention Strategy
			form of planning and results of activities to the community and muzaki. Disclosure of information must be open, easily accessible, published regularly and up to date.
8	(Alam et al., 2022)	Indonesia	Providing guidance to Sumber Daya Insani (SDI) includes providing education and training, forming and maintaining work enthusiasm, counseling, transfers, promotions and achievement assessments.
9	(Syaikhu et al., 2022)	Indonesia	Organizations must have a good accounting and financial management system. So that accountability and transparency are easier to implement. Fund security is relatively more guaranteed because there is a clear control system so that efficiency and effectiveness are relatively easier to implement.
10	(Hasan & Pasyah, 2019)	Indonesia	Full time zakat management, namely zakat management carried out 8 hours per day. Zakat assets are managed by people who have competence in accordance with their respective work posts. All administrators (who collect their zakat) receive reasonable compensation for their services. The assessment orientation in zakat institutions is achievement orientation. The offices and facilities owned by zakat institutions are very representative of keeping up with the times.
11	(Achmad & Handayani, 2022)	Indonesia	Providing seminar training, outreach activities, publications and literacy writing related to zakat in national mass media. Carrying out zakat campaigns and evaluations, massively strengthening digital zakat, and

No	Author	Country	Fraud Prevention Strategy
			strengthening research.
12	(Kailani & Slama, 2020)	Indonesia	Carry out internal and external supervision of the flow of zakat funds managed by the government which is conceptualized as a modern tax as a form of transparency in the management of zakat funds.
13	(Prasetyo & Fitria, 2022)	Indonesia	Providing competency certificates carried out systematically and objectively through competency tests that refer to Indonesian national work competency standards, special work competency standards, or international standards.
14	(Nor et al., 2021)	Malaysia	Implement a transparent system so that the processes in it can be seen and shared with everyone. Creating a strong security system. Makes it easy to track every transaction data on the blockchain network.
15	(Abdullahi, 2019)	Nigeria	Creating good internal control for the entire organization, from top management level to the lowest level.
16	(Hussain, 2021)	England	Carrying out effective internal controls in managing zakat in the form of cash. Carry out physical calculations of cash by comparing it to the cash zakat receipt report.
17	(Friantini & Masnun, n.d.)	Indonesia	Carry out both internal and external supervision of the involvement of politicians in zakat management.
18	(Rini, 2020)	Indonesia	Increasing the zakat literacy index in Indonesia through training. Holding seminar activities related to zakat. Carrying out outreach activities in the community. Increase publication and literary writing related to zakat in national mass media.
19	(Bin-Nashwan,	Yaman	Zakat institutions are advised to make

No	Author	Country	Fraud Prevention Strategy
	Abdul-Jabbar, Dziegielewski, et al., 2021)		efforts to design policies that will positively change the attitudes and norms of zakat payers. Once developed, these policies must be tailored to previously acquired control perceptions related to the “most salient PBC perceptions” (e.g. skills and abilities), the difference between low intent and high intent.
20	(Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021)	Yemen	Increasing the religiosity of zakat managers at zakat institutions can have a positive impact on a person's motivation to pay zakat and can also prevent fraud at zakat institutions. Increasing muzaki religiosity can also increase compliance with paying zakat.
21	(Schaeublin, 2019)	Palestina	In COSO ethical values are included in the control environment component. Instilling good ethics can prevent fraud. Ethics is an important factor in creating and maintaining public trust in an organization.
22	(Hamidi et al., 2021)	Indonesia	Providing seminar training, outreach activities, publications and literacy writing related to zakat in national mass media. Carrying out zakat campaigns and evaluations, massively strengthening digital zakat, and strengthening research.
23	(Aligarh et al., 2021)	Indonesia	Increasing the religiosity of zakat managers at zakat institutions can have a positive impact on a person's motivation to pay zakat and can also prevent fraud at zakat institutions. Increasing muzaki religiosity can also increase compliance with paying zakat.
24	(Ben Ismail & AlSadhan, 2023)	Saudi Arabia	Creating good internal control for the entire organization, from top management level to the lowest level.

No	Author	Country	Fraud Prevention Strategy
25	(Fuadah, 2022)	Indonesia	Zakat as one of the practices required in Islam, if carried out with sincerity and full awareness, can eliminate the nature of greed and stinginess which is the basis for someone committing acts of corruption.
26	(Zulfikri et al., 2023)	Malaysia	By using Blockchain, it is hoped that it can be more transparent and prevent fraud.
27	(Muthohar, 2019)	Indonesia	Providing seminar training, outreach activities, publications and literacy writing related to zakat in national mass media. Carrying out zakat campaigns and evaluations, massively strengthening digital zakat, and strengthening research.
28	(Mursal et al., 2023)	Indonesia	There is a need for supervision of amil LAZISMU institutions both internally and externally so that their work programs comply with applicable regulations.
29	Nur Fitry Latief, Nur Shadiq Sandimula	Indonesia	Optimizing the website by establishing policies regarding internet and website use at each BAZNAS branch to report information related to zakat. collaborating with BAZNAS from other provinces who have effectively integrated their websites into daily operations. Socialization of the website to the wider community. Establish an SAI and integrate it into their organizational structure. Accelerate collaboration with surrounding State Islamic Universities, such as the State Islamic Institute (IAIN) in Manado which has adequate human resources.
30	Zulfikri Zulfikri, Salina Hj Kassim, Weni	Indonesia	By using the Blockchain "Bitcoin: Peer To Peer Electronic Money System" which allows online payments to be

No	Author	Country	Fraud Prevention Strategy
	Hawariyuni		made directly from one party to another, it is hoped that this will be more transparent and prevent fraud. With Blockchain, transactions can take place in a decentralized manner. As a result, Blockchain can maximize cost savings and efficiency.

Table 2 above shows all the conclusions from the strategy to prevent fraudulent government financial reports, among others:

1. Quality and Successful Internal Control

Fraud in organizations is influenced by internal control systems, human resource competence, and good peace. An important part of internal control is ensuring that the internal auditor's function runs optimally. With the presence of internal auditors, it is hoped that good internal control can be created for the entire organization, from the top management level to the lowest level (Hadi et al., 2024). One form of effective internal control in managing zakat as a prevention of fraud is by calculating the physical cash cash by comparing it to the cash zakat receipt report (Abdullahi, 2019).

2. To Improve Organizational Culture

Good leaders, a good work environment, and integrity-conscious staff who foster moral values are some of the ways an organizational culture can develop. To increase employee anti-fraud awareness, organizations can review their employee promotion systems, which will provide employees with opportunities to promote directly. They must always provide opportunities for employees to develop through training, workshops, seminars and other self-development activities.

3. Create Laws That Prevent Fraud

Anti-fraud policies, such as computer security policies, fraud investigations, and codes of ethics or work ethics, must be maintained and disseminated to employees to prevent financial statement fraud.

4. Carry out coaching on Sumber Daya Insani (SDI)
Providing seminar training, outreach activities, publications and literacy writing related to zakat in national mass media. Carrying out zakat campaigns and evaluations, massively strengthening digital zakat, and strengthening research. This is important to do in order to increase competence Sumber Daya Insani (SDI) (Alam et al., 2022).
5. Whistleblowing System
Whistleblowing system can be used to disseminate information about illegal acts committed by members of the organization, former members of the organization, or the general public. Every organization must have clear systems, procedures and rules as an institution. So that the sustainability of the institution does not depend on a person's figure, but on the system. If open management is implemented, there will be a control system that involves external elements, namely the community itself (Wahyuni-TD et al., 2021).

CONCLUSION

The aim of this research is to study how zakat institutions can prevent fraud. This research is important because zakat institutions, both government and non-government, collect zakat, infaq and alms to give to those who are entitled to receive them. Zakat managers, as respected institutions, must maintain public trust in the funds they receive and are then responsible for their distribution. Zakat managers must make every effort to prevent zakat funds from being misused and distributed unfairly. By implementing strong internal controls at this Islamic institution, fraud can be prevented.

According to the results of the analysis of thirty articles on the theme of zakat, good and effective internal control, improving organizational culture, implementing fraud prevention policies and procedures (anti-fraud policy), providing guidance to Sumber Daya Insani (SDI), Providing competency certificates which are carried out regularly. systematic and objective, implementing a transparent system, increasing religiosity among zakat and muzaki managers, creating a strong security system, and a whistleblowing system are several useful strategies for preventing financial report fraud.

The results of the research above can be used as a reference for the four elements of fraud prevention which can be used as input for central and regional government agencies that are creating strategies to prevent financial statement fraud. Additionally, additional research could be conducted to test how effective these four elements of fraud prevention are. This research has been carried out optimally, however this research is not free from existing limitations. Some of the limitations in this research are that the researcher only visited the websites of the journals Taylor & Francis, Emerald, Journal of Islamic Monetary Economics and Finance, Global Journal Al-Thaqafah, Applied Sciences, Sinta 1, Sinta 2, Sinta 3, Sinta 4 only. This researcher only provides results related to fraud prevention at zakat institutions. It is hoped that future researchers can add more articles obtained from reputable international journal websites and then carry out reviews and provide results in the form of prevention, detection and response to acts of fraud in zakat institutions.

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