PPZ MAIWP AZKA-PPZ AKADEMI ZAKAT

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WAKALAH ZAKAT AND DISTRIBUTION GOVERNANCE: A COMPARATIVE STUDY OF FIVE ZAKAT INSTITUTIONS IN MALAYSIA

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ABSTRACT

Wakalah zakat is a distribution mechanism that permits eligible zakat payers or appointed institutions to distribute part of zakat funds to qualified *asnaf* under the authority and conditions predetermined by zakat institutions. Although "wakalah" refers to a form of authorized representation in Islamic law, its public presentation and policy communication vary across state zakat authorities, namely Pusat Pungutan Zakat-Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP), Majlis Agama Islam Negeri Sembilan (MAINS), Lembaga Zakat Negeri Kedah (LZNK), Majlis Agama Islam Kelantan (MAIK), and Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs). This study compares how wakalah zakat arrangements are publicly communicated and disclosed by five selected zakat institutions in Malaysia. Utilizing qualitative document analysis, the study examines official websites, institutional documents, application forms, and academic literature related to wakalah zakat, accountability, and Islamic social finance. The findings show that PPZ-MAIWP provides the most organized publicly disclosed model among the sources examined through MyWakalah, while MAINS provides a fixed refund of 37.5%. LZNK emphasizes distribution to the destitute, the poor, and *fisabilillah*, while MAIK discloses a related *waad* concept through its e-Pembayar system. From a public-disclosure perspective, the study finds that wakalah zakat should be understood as a governance mechanism involving transparency, reporting, beneficiary targeting, and cross-state policy communication.

Keywords: wakalah zakat; zakat distribution; zakat governance; Islamic social finance; *asnaf*.

INTRODUCTION

Zakat plays a critical role in the Islamic economic system as both a religious obligation and a distribution mechanism. It is meant to purify wealth, support social protection, and channel resources from eligible zakat payers to specific beneficiaries known as *asnaf*. In Malaysia, zakat administration is state-based, with each state religious authority or zakat institution responsible for designing its own collection, distribution, reporting, and assistance mechanisms. Such decentralized administration allows state institutions to respond to local needs, but it also creates differences in policy presentation, operational procedures, and public access to information.

One increasingly important issue concerning the zakat distribution mechanism is wakalah zakat. Wakalah, in Islamic legal terms, refers to agency or delegated authority, in which one party appoints another to perform an act on its behalf. In zakat administration, wakalah usually takes the form of a refund or return of a specified portion of zakat that has already been paid to the zakat authority. The payer or partner institution will then distribute the said portion to eligible *asnaf* according to the rules of the institution. This structure maintains the authority of the zakat institution, as the zakat payers must first fulfill zakat payment through the official institutions before being recognized as an appointed distributor.

The practical application of wakalah lies in its ability to directly involve zakat payers in zakat distribution. Companies, organizations, universities, employers, and Islamic financial institutions, as well as eligible individual payers, may have close knowledge of needy groups within their communities. Hence, wakalah assists zakat institutions in extending their distribution reach while maintaining oversight through eligibility rules, reporting requirements, and approved beneficiary categories. This makes wakalah relevant not only to religious compliance but also to institutional governance, transparency, zakat payer engagement, and social accountability.

Even though the concept of wakalah is broadly shared across zakat institutions, its publicly documented implementation and policy presentation have varied. Differences can be observed in the term used, applicant categories, minimum zakat required, percentage of refund allowed, targeted asnaf, application process, and digital system support level. For example, PPZ-MAIWP developed MyWakalah as a platform for applications, distribution, and checking. On the other hand, MAINS provides a clear refund rate of 37.5%, while LZNK uses the term "distribution refund" and gives particular emphasis to selected *asnaf* categories. In addition, MAIK features the term "*waad*" in its e-Pembayar system, while publicly accessible information on a detailed wakalah framework in Perlis is limited.

Accordingly, this study examines how selected zakat institutions publicly communicate wakalah-related governance, particularly terminology, applicant eligibility, payment thresholds, refund rates, beneficiary targeting, reporting requirements, and digital processes. The analysis of the study concerns publicly disclosed governance arrangements and policy communication. It does not evaluate internal governance performance or implementation effectiveness in practice.

LITERATURE REVIEW

Wakalah Zakat as Delegated Distribution Authority

Wakalah is a zakat distribution mechanism that allows zakat payers or partner institutions to distribute part of their zakat directly to eligible *asnaf*, subject to predetermined institutional conditions (Mohd Hussin et al., 2025; Paizin & Aziz, 2021). Such a procedure is not a remote arrangement that bypasses the zakat authority. It is rather a delegated arrangement in which the zakat institutions remain the primary authority, while the zakat payer or institutional partner serves as an authorized agent. This distinction is vital, as it situated wakalah within a governance framework rather than treating it simply as a refund facility.

In the Malaysian context, wakalah zakat is often treated as a zakat refund policy. The practice is that the zakat institution would specify a portion of zakat already paid, allowing the payer to distribute it to eligible recipients, subject to institutional rules (Ishak et al., 2023; Paizin & Aziz, 2021). This structure is also described in prior empirical studies as a form of localization or decentralization of distribution responsibility (Ishak et al., 2023; Wahid et al., 2021). Localization is especially relevant where zakat institutions encounter limitations in identifying beneficiaries across wide geographic areas or within specific organizational communities.

Advantages of Wakalah in Zakat Management

Many studies suggest that wakalah can improve the reach and timeliness of zakat distribution. Because appointed agents are closer to recipients, wakalah can help funds reach nearby, underserved, or difficult-to-identify *asnaf* more quickly (Paizin & Aziz, 2021; Wahid et al., 2021). This is relevant where social needs are localized and where institutions benefit from community-level knowledge.

In addition, wakalah is associated with greater participation among zakat payers. Amin (2024) argued that wakalah can function as an innovation diffusion, implying that acceptance of the wakalah system is shaped by how payers perceive its usefulness, institutional appeal, and ease of use. This suggests that wakalah may strengthen the relationship between zakat institutions and payers when the system is viewed as transparent, meaningful, and appropriate. Similarly, prior studies in corporate zakat payers indicate that wakalah can support corporate social responsibility initiatives when companies are permitted to channel zakat funds into organized community programs (Zaini et al., 2022).

Wakalah, Accountability, and Reporting Challenges

The advantages of wakalah do not eliminate the need for accountability. In fact, wakalah arrangements increase the need for reporting because parties outside the direct zakat institution's administrative machinery distribute zakat funds. At this juncture, Razali et al. (2022) argue that zakat institutions adopt wakalah partly because centralized distribution faces challenges related to data, staffing, and location. Nevertheless, the use of appointed agents also raises operational issues, such as account handling, determining rightful recipients, and compliance with the distribution conditions.

The previous literature has also raised serious concerns about transparency and trust. Public views on wakalah implementation and the desire for clearer information were highlighted by Paizin and Aziz (2021), who argued that zakat wakalah still requires stronger social performance and accountability measures. Reporting also becomes an important aspect when renewing or continuing wakalah arrangements, as weak reporting can undermine trust and confidence in whether the allocated funds reach the eligible *asnaf*. Digital tools, including online platforms and blockchain-style reporting, have been recommended as mechanisms to improve traceability, although its truthfulness depends on institutional adoption and data discipline (Paizin & Aziz, 2021; Razali et al., 2022; Zaini et al., 2025).

Emerging models: Digitalization, Corporate Participation, and Sustained Distribution

Current research shows that wakalah is moving from a relatively manual arrangement to a more systematic administration. On this matter, Mohd Hussin et al. (2025) explained wakalah management through the wakalah zakat system and suggested that operational formalization is becoming increasingly important. In Indonesia, Rosyadi et al. (2025) examined Tokopedia's zakat payment model and found that it meets the pillars and conditions of wakalah, although reporting updates remain lagging. These findings led to a broader trend; digitalization can support wakalah, but it does not automatically solve reporting and accountability issues.

Maisyarah and Hamzah (2024) explored wakalah in terms of productive zakat and sustained funding, as zakat distribution management has increasingly been a topic of discussion. Another recent study by Muqorobin et al. (2026) recommends the use of wakalah contracts for cash-flow stabilization, suggesting that seasonal zakat collection can support continuous empowerment programmes. These emerging models expand the roles of wakalah beyond one-off distribution and place it within broader Islamic social finance innovation.

In addition, corporate and cross-sector models are also becoming more noticeable. Islamic financial institutions, university zakat units, and corporate zakat payers can also function as distribution intermediaries when authorized by the relevant zakat authority (Afandi & Zahroh, 2023; Ishak et al., 2023; Wahid et al., 2021). However, the effectiveness of these arrangements depends on the agents' trustworthiness, clarity of recipients' targeting, regular reporting, and institutional oversight (Marenza, 2024; Zaini et al., 2025).

Research Gap

Current studies have examined wakalah from conceptual, legal, operational, and payer acceptance perspectives. However, less attention is paid to how publicly available institutional data varies across Malaysian state zakat authorities. This gap is important because zakat payers often rely on official websites and application documents to understand the full operationalization of wakalah, including eligibility, rates, and responsibilities. If information is not disseminated evenly, wakalah implementation may appear inconsistent or unclear to the public.

This research seeks to address the gap by comparing five selected zakat institutions using official documents and websites, and is reinforced by academic literature on wakalah, accountability, and distribution governance. The study does not claim to evaluate the full operations of each zakat institution. Instead, it relies solely on publicly available institutional information and considers what these differences imply for governance, transparency, and payer understanding.

METHODOLOGY

This study employs a qualitative research design using document analysis. The method is considered suitable because the objective is to examine how wakalah zakat is publicly presented, defined, and operationally communicated by selected zakat institutions. The method is considered suitable because the objective is to examine how wakalah zakat is presented, defined, and operationalized in selected zakat institutions. This study focuses on written, publicly accessible information available on the respective zakat institutions' websites. Such approach allows for comparative analysis of the institutional policy communication and provides an initial understanding of differences across zakat authorities.

This research selected five (5) zakat institutions through purposive sampling, as they demonstrate different patterns of wakalah-related information. The selection was not intended to represent all zakat institutions in Malaysia statistically. The five cases were chosen to capture meaningful differences in how wakalah-related information is presented to the stakeholders, particularly the public. The primary purpose was not to generalize the findings to all state zakat authorities in Malaysia, but rather to show how selected institutions communicate wakalah through different terms, systems, rates, and applicant categories. PPZ-MAIWP is a highly structured and digitally supported model through MyWakalah (PPZ-MAIWP, 2026a). MAINS provides clear information on the refund rate and eligibility threshold, and LZNK reflects a *wakalah agihan* (distribution) refund approach with specific *asnaf* targeting. MAIK was included because its public system highlights *waad* through e-Pembayar (MAIK, 2026). MAIPs was included as a case where general zakat and *asnaf* assistance information is available, but detailed wakalah information is less visible in the official open sources examined (MAIPs, 2026).

The primary data sources are official websites, online portals, application forms, and publicly available institutional information related to wakalah, zakat distribution, waad, and *asnaf* assistance. These sources were supported by academic literature obtained from journal articles and research on wakalah zakat, zakat refund distribution, decentralized distribution system, accountability, digital zakat systems, and Islamic social finance. Supplementary literature is used to strengthen the interpretation of the institutional comparison and to relate the findings to wider scholarly discussion. The data analysis was conducted in three stages, as illustrated in the diagram below.

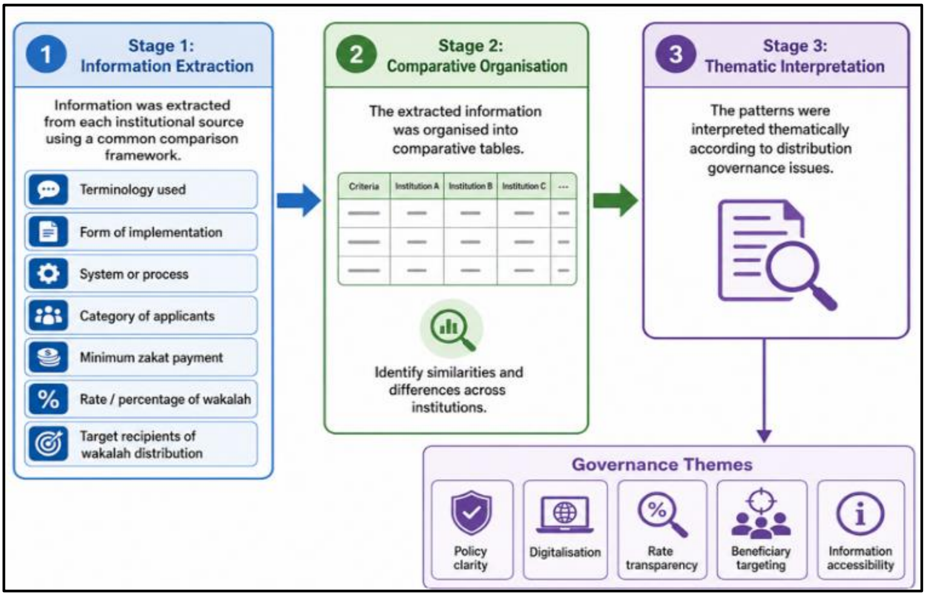

Figure 1: Three-Stage Analytical Procedure for Wakalah Zakat Document Analysis

As shown in Figure 1, firstly, the data was retrieved from each institutional source based on a common comparison framework. The criteria determined include the terminology used, the form of implementation, the system or process, the category of applicants, the minimum zakat payment, the rate or percentage of wakalah, and the target recipients of wakalah distribution. Secondly, the retrieved data were organized into comparative tables to identify differences and similarities across institutions. Thirdly, patterns were interpreted thematically according to distribution governance issues, namely policy clarity, digitalization, rate transparency, beneficiary targeting, and information accessibility.

To reinforce the trustworthiness of this study, it relies only on identifiable institutional sources and separates available data from data that was not publicly disclosed. Whenever data specific to a rate, category, or procedure was not found in the source examined, the study reports it as not clearly stated rather than assuming that such a policy does not exist. This distinction is imperative, as the study analyses public information disclosure rather than the full internal administrative practice of the zakat institution.

This research has several limitations. Firstly, it is based on publicly available documents and websites; hence, it may not include unpublished internal guidelines, recent circulars, or practices communicated directly to applicants. Secondly, the study is limited to five institutions and should not be generalized to all Malaysian zakat authorities without further research. Thirdly, the analysis is primarily descriptive and interpretive, not evaluative; it does not measure the actual impact of wakalah distribution on *asnaf* outcomes. Future research may address these limitations through interviews with zakat personnel, zakat payers, university zakat units, and recipients of wakalah distributions. In addition, future studies may also extend the analysis to all state zakat authorities in Malaysia to determine whether wakalah is practiced, how it is formally defined, and whether its governance is publicly disclosed.

FINDINGS AND DISCUSSION

General Comparison of Publicly Disclosed Wakalah Arrangements

Table 1 overleaf presents a general comparison of publicly disclosed wakalah arrangements and related concepts across the five selected zakat institutions in Malaysia. The table depicts that the institutions differ not only in procedural details, but also in the language used to describe zakat distribution arrangements. Table 1 indicates that, among the public sources examined, PPZ-MAIWP provides the most structured and detailed publicly documented wakalah model, as its system, applicant categories, and rates are disclosed on a dedicated platform. This supports the prior literature that digital as well as systematic administration assists in formalizing wakalah operations and improving public access to information (Mohd Hussin et al., 2025; Yunita, 2021). Conversely, MAINS opts for a clearer rate-based approach by setting a fixed percentage. On the other hand, LZNK emphasis on the distribution destination, especially focusing on the destitute, poor, and *fisabilillah*. Detailed public information establishing a formal wakalah framework was not identified for MAIK or MAIPs in the sources examined. However, MAIK's e-Pembayar system displays a *waad* module, which is treated here as a related but conceptually distinct arrangement rather than evidence of a formal wakalah scheme.

Table 1: General Comparison of Wakalah Implementation between Five Zakat Institutions in Malaysia

Zakat institutions	Term/ concept used	Form of implementation	System/ process	Key observation
PPZ-MAIWP	Wakalah zakat	Refund of part of zakat paid to the payer for distribution to eligible *asnaf*	MyWakalah	Most structured publicly documented model in terms of digital system, applicant categories, and rates among the sources examined
MAINS	Wakalah zakat	Refund of 3/8 or 37.5% to eligible zakat payers	Application to MAINS	Clear fixed rate and minimum threshold
LZNK	Wakalah *Agihan*/ *Agihan Balik*	Distribution refund to eligible applicants with focus on selected *asnaf*	Wakalah agihan form	Emphasizes distribution to the destitute, poor, and *fisabilillah*
MAIK	*Waad*	Detailed wakalah information not publicly presented in the sources examined; e-Pembayar shows the *waad* module	e-Pembayar	Shows terminological variation and digital payer-facing approach
MAIPs	Not	Detailed wakalah	MAIPs	Information

	specifically presented as an open wakalah scheme	information not clearly presented in official open sources examined	zakat / assistance portal	focuses more on zakat services and *asnaf* assistance

(Source: PPZ-MAIWP, 2026a; MAINS, 2026; MAIPs, 2026; MAIK, 2026 & LZNK, 2026)

Note: wakalah=agency or delegated authority; *wakalah agihan*=delegated distribution; *agihan balik*=return/refund distribution; and *waad*=promise or undertaking. These translations describe the terminology used in the public institutional sources and do not imply that the arrangements have identical legal effects.

This difference in disclosure confirms that wakalah zakat in Malaysia is influenced by state-level governance arrangements. The variation term used such as wakalah zakat, *wakalah agihan*, *agihan balik*, and *waad*, may reflect differences in local administrative practices. Nevertheless, such practice may create confusion if zakat payers assume that all terms carry the same legal and operational implications. From the governance perspective, clearer terminology is essential as wakalah involves delegated handling of zakat funds and hence requires accurate understanding of roles and responsibilities.

The term waad requires conceptual distinction from wakalah. *Waad* refers to a promise by one party to undertake a Shariah-compliant action in the future, whereas wakalah establishes an agency relationship in which a principal authorizes an agent to act on its behalf (Bank Negara Malaysia, 2017; Paizin & Aziz, 2021). Accordingly, the presence of a waad module in MAIK's e-Pembayar system should not, without further institutional documentation, be treated as equivalent to a formal wakalah arrangement. The public sources inspected does not specifically state why MAIK uses the term *waad*, so this study does not infer an institutional motive such as limiting legal liability. For the zakat payer, the distinction matters because wakalah entails delegated distribution authority and corresponding agency responsibilities, while waad denotes a promise or undertaking rather the same agency relationship.

Categories of Applicant, Zakat Scale, Wakalah Rates, and Distribution Targets

To compare how wakalah arrangements are publicly specified by the respective zakat institutions, Table 2 provides a more specific comparison of applicant categories, minimum zakat payment, wakalah rate, and the intended recipients of wakalah distribution. It is evident that PPZ-MAIWP provides the most differentiated applicant structure, as it recognizes individuals, companies or organizations, employers, and higher educational institutions. The rate differs across categories ranging up to 50% for individuals, companies and higher educational providers, and up to 37% for employers. This differentiated model offers a more segmented approach to zakat payers' participation and may encourage different types of payers to engage in distribution according to their institutional capacity.

For PPZ-MAIWP, the employer category is governed by separate criteria tied to staff-salary zakat deductions. Employers must record at least RM100,000 in annual staff zakat deductions, and the maximum 37.5% rate applies where at least 80% of staff make their zakat deductions through PPZ-MAIWP (PPZ-MAIWP. 2026b). This category-specific ceiling appears linked to the employer's role in administering collective salary deductions rather than the direct payment structures used for other applicant categories, although the public source does not state the policy rationale explicitly.

On the other hand, MAINS uses a uniform rate of 37.5% (3/8) across eligible categories, with a minimum zakat payment of RM50,000 per year. The advantage of such a method is executional clarity. Payers can easily understand the applicable percentage once they meet the threshold. This finding supports the notion that transparent rate structures are important for payers' trust and policy administration. In wakalah management, rate clarity is not merely an administrative detail; it also affects payer anticipation and the ability to plan distribution activities.

The practice of wakalah arrangement in LZNK differs as it emphasizes the target recipients of distribution. Its *wakalah agihan* approach focuses on the destitute, the poor, and fisabilillah, suggesting a more controlled beneficiary framework. It is found that the rate was not clearly mentioned in the form examined, the focus on beneficiaries is crucial as wakalah requires accurate *asnaf* targeting. Such practice is consistent with what is highlighted by Afandi and Zahrol (2023) and Zaini et al. (2025) emphasizing that the value of wakalah depends on clear beneficiary identification and trustworthy agents.

From a governance perspective, restricting delegated distribution to fakir, miskin, and fisabilillah narrows the beneficiary categories for which an appointed distributor must assess eligibility and may therefore reduce beneficiary-classification risk. The LZNK form also gives priority to recipients in Kedah, reinforcing the localized character of the arrangement (LZNK, 2026).

This is an analytical interpretation of the governance effect of the restriction, since the public form states the conditions but does not explain the institution's underlying rationale.

Governance Implications: Transparency, Decentralization and Accountability

The findings suggest that wakalah is best explained as a decentralized distribution mechanism with strong governance. Decentralization can increase reach and flexibility because appointed zakat payers or partner institutions may know local potential recipients better than the related zakat institution. This is consistent with Wahid et al. (2021), who associate wakalah with sustainable and localized zakat distribution, and with Ishak et al. (2023), who highlight the role of Islamic financial institutions in distributing zakat refunds. However, delegation also creates accountability risks as more parties are involved in identifying, distributing and reporting zakat funds.

Transparency is crucial for wakalah governance. When institutional websites provide clear applicant categories, minimum thresholds, rates, and reporting obligations, wakalah participants can understand their responsibilities clearly. PPZ-MAIWP and MAINS exemplify two different forms of clarity: the former with a dedicated digital system and segmented categories, while the latter has a fixed percentage and a clear eligibility threshold. In situations where wakalah information is not clearly visible, the public may find it difficult to distinguish between general zakat assistance, wakalah, agihan balik, and waad.

Another important aspect of wakalah management is digitalization. MyWakalah under the jurisdiction of PPZ-MAIWP demonstrates how a dedicated digital platform can make wakalah more visible and easier to administer (PPZ-MAIWP, 2026a). The literature suggests that digital systems can support zakat management by improving access, recording, and reporting (Mohd Hussin et al, 2025; Yunita, 2021). Nevertheless, digitalization alone is not enough. As highlighted by Rosyadi et al. (2025), even digital zakat payment models may face reporting delays. Therefore, digital systems must be supported by clear data entry, timely reporting, and follow-up mechanisms.

This study also highlights the necessity for a stronger social performance approach. Zaini et al. (2025) argue that zakat wakalah requires accountability and the measurement of social performance. This argument is pertinent, as wakalah should be assessed not only by whether the funds were returned and distributed but also by whether the distribution reached the right recipients, addressed real societal needs, and produced meaningful outcomes. Zakat institutions may consider publishing simplified annual summaries of wakalah distributions, including the number of approved applicants, the total wakalah amount, the categories of asnaf, and distribution outcomes.

Table 2: Applicant Categories, Payment scale, Wakalah rates and Distribution targets

Zakat institution	Eligible applicant	Minimum zakat payment	Wakalah rate / percentage	Target recipients of wakalah distribution
PPZ-MAIWP	Individual	Min RM20,000 zakat on wealth / income	Up to 50%	Eligible *asnaf*, excluding amil
	Company / Organization	Min RM10,000 zakat on wealth / business	Up to 50%	
	Employer	Min RM100,000 staff salary zakat deduction	Up to 37.5% (maximum applies where at least 80% of staff make zakat deductions through PPZ-MAIWP)	
	Higher Education Institution	No minimum threshold stated in the source examined	50%	
MAINS	Individual	RM50,000 per year	37.5% or 3/8	Eligible *asnaf*, with priority in Negeri Sembilan
	Company / Organization	RM50,000 per year	37.5% or 3/8	
	Employer	RM50,000 per year	37.5% or 3/8	
	Higher Education Institution	RM50,000 per year	37.5% or 3/8	
LZNK	Individual	Zakat payment exceeding RM10,000	Not clearly stated in the form examined	Fakir, miskin, and *fisabilillah*
	Organization	Zakat payment exceeding RM10,000	Not clearly stated in the form examined	
MAIK	Not clearly stated as a wakalah applicant category	Not clearly stated	Not clearly stated	Not clearly stated
MAIPs	Not clearly stated as a wakalah applicant category	Not clearly stated	Not clearly stated	Not clearly stated

(Source: Compiled by authors from website of PPZ-MAIWP, 2026b; MAINS, 2026; MAIPs, 2026; MAIK, 2026 & LZNK, 2026)

Overall Discussion

The study has shown that the five selected zakat institutions publicly communicate wakalah-related arrangements with different levels of visibility and detail. These differences are not necessarily weaknesses. It is also found that state-based zakat administration institutions allow each institution to design an approach that suits its local context, administrative capacity, and recipients' profile. However, when the same broad concept is communicated differently across states, the community may become confused. For instance, a corporate wakalah participant operating in multiple states may face different thresholds, refund percentages, and reporting requirements. This makes cross-state policy communication an important aspect of zakat governance. Perhaps it is timely to assess wakalah zakat as a governance mechanism, as it connects zakat institutions' authority, payers' participation, *asnaf* rights, and the need for transparent reporting. A well-managed wakalah system can increase payer engagement, strengthen distribution reach, and support localized assistance. However, weak communication, unclear terminology, or limited reporting can reduce public confidence and make it difficult to assess effectiveness.

Figure 2 illustrates the proposed conceptual framework of wakalah zakat as a governance mechanism. It demonstrates how differences in publicly communicated state-level arrangements may affect public understanding, zakat payer engagement, reporting transparency, and institutional accountability. Hence, the study does not recommend that all states adopt identical wakalah models. Rather, it suggests that minimum standards of public communication could be upgraded. These may include clear descriptions, eligible categories, minimum payment thresholds, refund rates, *asnaf* categories, reporting obligations, contact points for applicants, and disclosure of Shariah compliance assurance or auditing mechanisms. Such improvements would maintain state autonomy while improving public understanding and institutional accountability

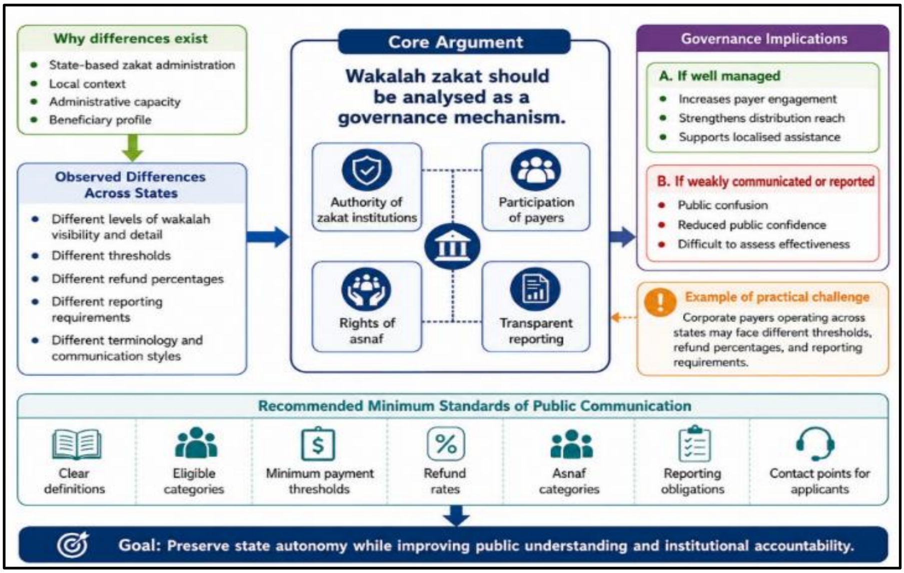

Figure 2: Proposed Wakalah Zakat as a Governance Mechanism Conceptual Framework

CONCLUSION

This study compared the publicly disclosed wakalah arrangement of five selected Malaysian zakat institutions. The findings reveal that wakalah-related policies are communicated and disclosed in different ways across the institutions examined. Among the public sources examined, PPZ-MAIWP provides the most structured and digitally visible wakalah model through MyWakalah, while MAINS provides a clear fixed rate of 37.5% to eligible zakat payers. LZNK targets distributions to the destitute, poor, and *fisabilillah*, whereas MAIK discloses a related *waad* module through e-Pembayar, which this study treats as conceptually distinct from a formal wakalah arrangement. It is also found that even though MAIPs provides zakat and *asnaf* assistance information, a detailed public wakalah framework is not clearly identified in the sources examined.

The study affirms that wakalah zakat is not merely a refund or distribution mechanism, it functions as a governance mechanism encompassing delegation, trust, reporting, and beneficiary targeting. The diversity of publicly documented state-level practices reflects the decentralized nature of zakat administration in Malaysia. Simultaneously, the differences necessitate clearer public communication so that zakat payers understand their eligibility, responsibilities, and distribution limits. Future research can examine institutional procedures and gather the perspectives of zakat enforcement officers, corporate payers, university zakat units, and *asnaf* recipients. Such research would provide a better understanding of how wakalah operates in practice, and whether it improves the reach and effectiveness of zakat distribution.

For institutions where detailed wakalah or related arrangement are not visibly disclosed in open sources such as website, an immediate and relatively low-cost transparency measure is to publish a standardized FAQ or downloadable guidance note. At minimum, it should state the terminology used, applicant eligibility, payment thresholds, related rates, allowable asnaf categories, reporting obligations, Shariah compliance assurance, and contact number. Such disclosure could improve public understanding before committing to a dedicated digital wakalah platform.

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STATEMENT ON THE USE OF GenAI

ChatGPT was used to assist with language refinement, translation, manuscript structuring, and the creation of a framework diagram. The authors reviewed and verified all content and remained fully responsible for the final manuscript.

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