

## Can Productive Zakat, Entrepreneurial Experience, and Information Technology Drive MSME and SME Performance? A Case Study of BAZNAS Sleman Regency

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**Abstract:** This study investigates the impact of productive zakat, entrepreneurial experience, and information technology on the performance of Micro, Small, and Medium Enterprises (MSMEs) and Small and Medium Industries (SMIs). It focuses on 150 MSME and SMI actors funded by BAZNAS in Yogyakarta City and Sleman Regency, utilizing primary data collected via offline questionnaires. Multiple linear regression analysis, conducted using SPSS 27 and Microsoft Excel, reveals that productive zakat significantly enhances performance by increasing capital and providing sustainable support. Entrepreneurial experience also positively influences performance, offering practical skills and insights for overcoming business challenges. However, information technology shows no significant effect, attributed to low adoption and limited utilization. To bridge this gap, BAZNAS should implement targeted training on digital tools and e-commerce. The study highlights the need for integrated strategies combining financial, experiential, and technological support to drive sustainable growth among MSMEs and SMIs.

**Keywords:** *Productive Zakat, Entrepreneurial Experience, Information Technology, MSME Performance*

### Introduction

Economic growth plays a vital and essential role for a nation. The process of enhancing economic growth not only reflects societal welfare through increased per capita income but also indicates rising interest and purchasing power among the populace. Indonesia, as a country with significant economic potential, has garnered growing attention from the international community. Through economic growth, a nation's economy can experience substantial improvement. The assessment of economic growth can be observed in the micro, small, and medium enterprises (MSME) sector (Susanto, 2014).

Micro, Small, and Medium Enterprises (MSMEs) and Small and Medium Industries (SMIs) play an undeniable strategic role in advancing Indonesia's economy. Data from the Ministry of Cooperatives and Small and Medium Enterprises reveals that Indonesia currently hosts 65.4 million MSMEs and 4.35 million SMIs, collectively employing 114.7 million individuals or approximately 56% of the national workforce. Furthermore, MSMEs contribute over 60% to the country's Gross Domestic Product (GDP). However, during the pandemic, this contribution declined to 37.3%. Despite these challenges, MSMEs and SMIs have demonstrated resilience by adapting to digitalization and fostering collaboration to sustain their operations. Support from the government and financial institutions has also alleviated financial burdens and strengthened the strategic role of MSMEs and SMIs in the economy.

Despite the significant contributions of MSMEs and SMIs, their large numbers face numerous challenges. The Head of the MSME Development and Consumer Protection Department at Bank

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Indonesia (BI), Sari, identified four key issues for MSMEs in Indonesia, one of which is financial constraints. Limited funding hampers MSMEs' adaptability. Similarly, SMIs face challenges related to insufficient capital to expand their businesses. The Minister of Industry, Kartasasmita, noted that limited access to sufficient business capital often impedes SMIs from developing their operations. Riyanto (2012) also emphasized that entrepreneurial success is not solely dependent on business capital but is influenced by other crucial aspects, such as the quality of human resources (HR) and skilled labor, technological advancements, economic conditions, and organizational or legal frameworks.

Islam offers a solution to poverty through zakat, which facilitates the redistribution of wealth from the affluent to the less fortunate (Qadir, 2001). Zakat is intended to promote equitable distribution and justice within society, aiming to improve living standards. The legal basis for zakat is found in the Quran, Surah At-Taubah (9:103), which states:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

The mandate to distribute zakat can serve as a potential solution to alleviate poverty, considering its immense potential in Indonesia. According to a study conducted by the Center for Strategic Studies of BAZNAS in 2020, the potential of zakat in Indonesia is estimated to reach IDR 327 trillion annually. However, the actual amount collected nationally remains significantly lower than this potential, with realizations amounting to only IDR 13-14 trillion per year, equivalent to 4.3% of the estimated zakat potential (BAZNAS, 2023). Productive zakat can be implemented through the empowerment of *mustahik*, facilitated by zakat institutions. These institutions play a crucial role in ensuring the successful execution of *mustahik* empowerment programs (Widiastuti et al., 2021). Mawardi et al. (2023) further demonstrated that zakat empowerment programs and business mentoring positively influence the business growth of *mustahik*, thereby contributing to their overall welfare.

In the contemporary era, information technology has become an inseparable aspect of daily life. Its application simplifies both productivity and consumption activities. MSMEs and SMIs that integrate information technology into their business practices can enhance their performance, both administratively and in expanding their consumer base. Research conducted by Sacer and Oluic (2013) found that information technology significantly improves company performance. This suggests that incorporating information technology into business operations has a substantial impact on performance enhancement. Similar findings have been reported by Thanos et al. (2020), Basry and Sari (2018), Asrul et al. (2020), and Venita et al. (2023), who all affirmed the positive influence of information technology on business performance improvement.

Building on the aforementioned findings, this study offers a novel contribution by integrating productive zakat with other variables, such as entrepreneurial experience and information technology. Limited information exists on the extent to which information technology has been integrated into the management and distribution of productive zakat in BAZNAS Sleman District, presenting a knowledge gap that requires further exploration. In addition to the integration of new variables, this study also advances the research on information technology application in BAZNAS Sleman District. The study aims to demonstrate that productive zakat, entrepreneurial experience, and the use of information technology collectively influence the performance improvement of MSME and SMI actors, making this research particularly relevant.


## Literature Review

### *Productive Zakat*

The word "productive" comes from the English word "productive," which refers to the ability to produce many goods or valuable results. The combination of the words "zakat" and "productive" indicates a method of zakat distribution that aims to make zakat recipients more productive, as opposed to the concept of consumptive. In other words, the term "productive zakat" is used to refer to the distribution of zakat with the aim that the funds are used productively. Specifically, productive zakat refers to the distribution of zakat funds to the entitled in accordance with the principles of maqashid shari'ah, with

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an approach that is in accordance with Islamic teachings and the socio-economic objectives of zakat (Mawardi et al., 2023). Nevertheless, some scholars have different opinions regarding the law of investment of zakat funds. Some of them, such as Wahbah Zuhaily, Abdullah Nashih Ulwan, Muhamad Atha' al-Sayyid, and Sheikh Taqy Uthmani, argue that investment of zakat funds is not permitted. The reasons for the opinion of the scholars who state that it is not permissible for zakat funds to be invested include the investment of zakat funds in any form can delay the distribution or distribution of assets to those entitled to receive them (mustahik); can threaten the loss of assets, because in business there are two possibilities between profit and loss; operational funds will be spent more than the zakat funds that have been collected; can cause loss of individual ownership of property because all funds are owned by those who receive them (asnaf) in the form of collective ownership; and the role of the imam or who represents him (BAZNAS, 2023).

**Table 1.** Contemporary Views on Investment of Zakat Funds

Aspects	Allow	Disallow
Contemporary Scholars	Yusuf al-Qaradhawi, Syeikh Mustafa az-Zarqa, Syeikh Abd Fatah Abu Ghuddah, Abd Aziz al-Khiyyat	Wahbah Az-Zuhaliy, Abdullah Nasih Ulwan, Muhammad Ata al-Sayyid, Syeikh Muhammad Taqi Uthmani, Sheikh Tujani Sabunni Muhammad dan Syeikh Adam Syeikh Abdullah Ali Abdullah
Positioning of zakat/amil institutions	The qiyas of what the Prophet and the Companions did with investments from zakaah on livestock	Zakat/amil institution is only an intermediary (holder of trust) between muzaki and mustahik.
Consider cost-benefit	Istihsan, increasing the benefits that are fully given to mustahik	Exposure to risk of loss from investment.
Instrument investasi	The existence of Shariah-compliant instruments that allow	Administrative costs that can reduce zakat funds.
Practitioner	The zakat/amil institution is committed and guarantees that there is no reduction in the benefits that mustahik should receive.	Delaying the distribution of zakat to mustahik
Urgensi	There is no urgency to distribute zakat immediately	There is no urgency to distribute zakat immediately

The fatwa commission of the Indonesian Ulema Council in its session on February 2, 1982 concerning the productive use of zakat funds and public benefits provided a summary of the arguments regarding productive zakat as follows:

1. Qur'an Surah An-Nur: 56

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَاطِيعُوا الرِّسُولَ لَعَلَّكُمْ تُرْحَمُونَ

2. Syarah al-Muhazzab, Juz 5 p. 291

(Establish prayer and pay zakaah). Abu Hurairah narrated: One day while the Messenger of Allah was sitting, a man said: "O Messenger of Allah, what is Islam?" He replied: "Islam is that you worship Allah and do not associate partners with Him, establish the obligatory prayer, pay the obligatory zakat, and fast in the month of Ramadan." Then the man turned away. Then the man turned away. The Prophet said: 'Look at that man! They (the Companions) saw no one; then the Messenger of Allah said: "It is Gabriel, come to teach people their religion" (HR al-Bukhari and Muslim).

3. Kitab al-Baijuri, volume 1 p. 292

The poor and needy (can) be given (zakaah) that is sufficient for a lifetime (63 years). Then each of them should buy land and cultivate it (so that they can earn money for their daily needs). The head of the state may buy the land for them (without accepting the zakaah), as is the case with war officers. This is for the poor who cannot work. Those who can work are given zakaah to buy the tools of their trade. So, for example, those who are engaged in trade are given zakaah for the capital of the trade

properly, the amount of which is estimated that the proceeds of the trade are sufficient for daily life (without reducing the capital).

#### 4. Kitab I'alah at-Tabilin, Volume 2 pg. 189

It is permissible for the head of the state to take the zakaah of the poor and needy and give it to them. Each poor person is to be given a certain amount: If he is able to trade, he should be given the capital to trade, with the estimated profit sufficient to live on; if he is able to work, he should be given the tools of his trade. And for those who cannot work or trade, an amount sufficient for a lifetime (63 years). The words given an amount sufficient for a lifetime do not mean given as much zakaah to live on until the age of majority, but given a lot (approximately the zakaah of the gift is rotated) and the results are sufficient for him. Therefore, the zakaah is given to buy land (agriculture/plantations) or livestock if it can cultivate/maintain the land or livestock.

#### *Welfare*

Welfare is a fundamental concept that reflects the fulfillment of human needs across various dimensions, including material, physical, mental, and spiritual aspects. According to Indonesian Law No. 11 of 2009 on Social Welfare, welfare is defined as a state where the material, spiritual, and social needs of individuals are met, enabling them to live decently, develop their potential, and perform their social functions. This comprehensive approach is supported by social services such as rehabilitation, security, empowerment, and protection provided by the government and society. Nasikun (1993) identified four key indicators of welfare—security, well-being, freedom, and identity—while Koelle (1974), as cited by Bintarto (1989), emphasized material, physical, mental, and spiritual dimensions as critical measures of societal welfare. In the Islamic perspective, welfare is encapsulated in the concept of *falah*, signifying success and prosperity that integrates worldly and spiritual fulfillment. The Qur'an, in Surah Al-Hashr (59:7), reinforces the idea of equitable wealth distribution to ensure that societal prosperity is not limited to specific groups. This holistic view of welfare underscores the need for a balanced approach that addresses both the material and spiritual well-being of individuals and communities.


#### **Methodology**

This quantitative study examines the impact of productive zakat, entrepreneurial experience, and information technology on MSME and SME performance improvement among 150 respondents in Sleman Regency, Yogyakarta. Primary data were collected via structured questionnaires and analyzed using multiple linear regression. Results show that productive zakat significantly enhances performance by increasing capital and providing sustainable support, while entrepreneurial experience contributes positively by equipping business actors with essential skills. However, information technology had no significant effect due to adoption barriers. Findings highlight the need for integrated strategies, including financial, experiential, and technological support, to foster sustainable MSME and SME growth.

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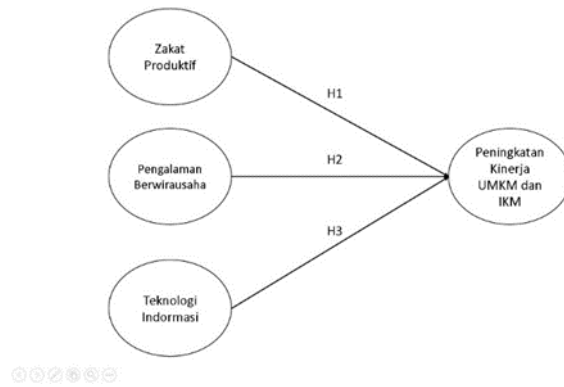


Figure 1. Research Framework

**Results and Discussion**

Sampling in this study used a questionnaire which was distributed offline and online via google form addressed to MSME and SME actors who received funding from BAZNAS Yogyakarta City and BAZNAS Sleman Regency. The samples used in this study were 150 respondents spread across Yogyakarta City and Sleman Regency.

*Gender*

Table 2 shows that the number of male respondents was 39.5% and the number of female respondents was 60.5%. This means that the majority of MSME and SME respondents who received productive zakat funding in this study were women with a total of 89 people.

**Table 2.** Gender

Gender	Total	Percentage
Male	58	39,5%
Female	89	60,5%
Total	147	100%

*Demographics*

Based on table 3, it can be seen that the most respondents reside in Berbah with a total of 27.2%. Then followed by Tempel area with a total of 19%, Seyegan with a total of 15.6%, Wirobrajan and Mantrijeron with a total of 8.2% each, Gondokusuman with a total of 7.5%, Minggir with a total of 5.4%, followed by Gamping with a total of 4.8%, then Depok, Godean and Mlati with a total of 1.4% each.

**Table 3.** Demographics

Demographics	Total	Percentage
Berbah	40	27,2%
Depok	2	1,4%
Gamping	7	4,8%
Godean	2	1,4%
Gondokusuman	11	7,5%
Mantrijeron	12	8,2%
Minggir	8	5,4%
Mlati	2	1,4%
Seyegan	23	15,6%
Tempel	28	19%
Wirobrajan	12	8,2%
<b>Total</b>	<b>147</b>	<b>100 %</b>

*Business Age*

Based on table 4, the majority of MSME and SME actors who received productive zakat funding from BAZNAS Yogyakarta City and Sleman Regency have been running their businesses for a period of 1 to 3 years with 78 respondents, followed by MSME and SME actors who have been running their businesses for more than three years with 37 respondents, and the last is those who have been running their businesses for less than one year as many as 35 people.

**Table 4.** Age of business

<b>Business Age</b>	<b>Total</b>	<b>Percentage</b>
< 1 year	34	23,1 %
1 – 3 year	76	51,7 %
> 3 year	37	25,2 %
<b>Total</b>	<b>147</b>	<b>100 %</b>

*Validity Test*

In the study, the validity test was carried out using the SPSS version 27 program and using the Pearson Moment Product Correlation (Bivariate Pearson) where the results of the data processing will obtain the rcount value. The statement in the questionnaire can be said to be valid if rcount > rtable. In this study, the number of samples used was 150 respondents with a significance level of 0.05. The following are details of the results of the validity test on the variables used:

## 1) Productive Zakat Validity Test (X1)

Based on table 5, it can be concluded that all items in the statement used in this study regarding the productive zakat variable are declared valid as evidenced by the value of rcount > rtable, which is 0.1603. So that all statements in the productive zakat variable (X1) in this study can be continued in the next test. Entrepreneurial Experience (X2) all items in the statement used in this study regarding the variable entrepreneurial experience is valid as evidenced by the value of rcount > rtable which is equal to 0.1603. So that all statements in the entrepreneurial experience variable (X2) in this study can be continued in the next test.


Information Technology (X3) Items in the statement used in this study regarding information technology variables are declared valid, it can be proven from the value of rcount > rtable, which is 0.1603. So that all statements in the information technology variable (X3) in this study can be continued in the next test. The items Improved Performance of MSMEs and SMEs (Y1) in the statement used in this study regarding the variable performance improvement of MSMEs and SMEs are declared valid as evidenced by the value of rcount > rtable, which is 0.1603. So that all statements in the variable of improving the performance of MSMEs and SMEs (Y1) in this study can be continued in the next test.

**Table 5.** Validity Test of Productive Zakat

<b>No Item</b>	<b>Variable</b>	<b>Pearson Correlation (rhitung)</b>	<b>R Table (150)</b>	<b>Significance Value</b>	<b>Description</b>
Item 1	Productive (X1)	0,640	0.1603	0,001	Valid
Item 2		0,638	0.1603	0,001	Valid
Item 3		0,795	0.1603	0,001	Valid
Item 4		0,754	0.1603	0,001	Valid

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Item 5		0,804	0.1603	0,001	Valid
Item 6		0,638	0.1603	0,001	Valid
Item 1		0,848	0.1603	0,001	Valid
Item 2	Entrepreneurial Experience (X2)	0,822	0.1603	0,001	Valid
Item 3		0,718	0.1603	0,001	Valid
Item 4		0,777	0.1603	0,001	Valid
Item 1		0,809	0.1603	0,001	Valid
Item 2	Information Technology (X3)	0,778	0.1603	0,001	Valid
Item 3		0,636	0.1603	0,001	Valid
Item 4		0,307	0.1603	0,001	Valid
Item 1		0,585	0.1603	0,001	Valid
Item 2		0,693	0.1603	0,001	Valid
Item 3	Improved Performance of MSMEs and SMEs (Y1)	0,717	0.1603	0,001	Valid
Item 4		0,508	0.1603	0,001	Valid
Item 5		0,569	0.1603	0,001	Valid

### Reliability Test

To find out an instrument in the statement used is reliable or remains consistent even though it is used many times in different periods of time, it can be seen from the Cronbach Alpha value  $> 0.60$ . The statement is said to be reliable if the Cronbach Alpha value is greater than 0.60. The following are the results of the reliability test carried out in this study:

**Tabel 6.** Uji Reliabilitas

Variable	Number of Statements	Cronbach Alpha	Description
Zakat Produktif (X1)	6	0,779	Reliabel
Pengalaman Berwirausaha (X2)	4	0,813	Reliabel
Teknologi Informasi (X3)	4	0,754	Reliabel
Peningkatan Kinerja UMKM dan IKM (Y)	5	0,733	Reliabel

Based on table 6, it can be seen that Cronbach Alpha on productive zakat variables (X1), entrepreneurial experience (X2), information technology (X3), and performance improvement of MSMEs and SMEs (Y) have a Cronbach Alpha value of more than 0.60. Thus it can be concluded that all statement items in this questionnaire are reliable and can be continued to the next testing stage.

### Classical Assumption Test

#### Normality Test

The normality test is used to determine whether the residuals in the regression model used in the study are normally distributed or not. The normality test used in this study is the Kolmogorov-Smirnov test. The results of data processing that have been given to prove that all variables used are normally distributed can be seen in the following table:

**Table 7.** Uji Normalitas

Test Name	Value	Description
Asymptotic p-values	0,200	Valid
Monte Carlo	0,867	Valid

Based on table 7, it can be concluded that the results of the Kolmogorov-Smirnov normality test using the Asymptotic p-values and Monte Carlo method tests in this study have a significance value of 0.200 and 0.867, which is more than 0.005. Thus it can be interpreted that the data in this study are normally distributed.

#### *Multicollinearity Test*

To find out whether the regression model used in the study has a perfect correlation or imperfect correlation between exogenous variables, it can be seen from the Tolerance value or VIF (Variance Inflation Factor) value. If the Tolerance value  $> 0.10$  and the VIF value  $< 10$ , then there is no multicollinearity problem. The following are the test results in the research that has been done:

**Tabel 8.** Uji Multikolinieritas

Variable	Tolerance	VIF
Productive Zakat	0,834	1,199
Entrepreneurial Experience	0,848	1,180
Information Technology	0,942	1,062

Based on table 8, there are 3 exogenous variables used in this study, including the productive zakat variable (X1) has a tolerance value of  $0.834 > 0.10$  and has a VIF value of  $1.199 < 10$ , the entrepreneurial experience variable (X2) has a tolerance value of  $0.848 > 0.10$  and VIF  $1.180 < 10$ , and the information technology variable (X3) has a tolerance value of  $0.942 > 0.10$  and a VIF value of  $1.062 < 10$ . So it can be concluded that there is no multicollinearity problem between exogenous variables and other exogenous variables.

#### Heteroscedasticity Test

The heteroscedasticity test aims to determine whether in a regression model there is an inequality of variance of residuals between one observation and another. Testing heteroscedasticity in a multiple regression study is a prerequisite test that must be met. A good regression model is a model that does not occur symptoms of heteroscedasticity. The following are the test results in the research that has been done:


**Tabel 9.** Uji Heteroskedasdisitas

Model	Unstandarized Coefficient		Standarized Coefficient Beta	t	Sig.
	B	Std error			
(Constant)	3.309	1.059		3.144	.002
Zp	.000	.040	.001	.010	.992
Pb	-.055	.043	-.112	-1.261	.209
ti	-0.48	.056	-.073	-.864	.389

Based on the explanation of table 9 shows that the variables tested in this study do not have symptoms of heteroscedasticity. This statement can be proven from the significance value of each

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exogenous variable greater than 0.05, namely the variable productive zakat (X1)  $0.992 > 0.05$ ; variable entrepreneurial experience (X2)  $0.209 > 0.05$ ; and variable information technology (X3)  $0.389 > 0.05$ . So it can be concluded that the regression model used in this study can proceed to the next testing stage.

From Figure 4.6 above shows that the points are scattered randomly. The data points also do not collect only at the top and bottom, so it can be concluded that heteroscedasticity does not occur.

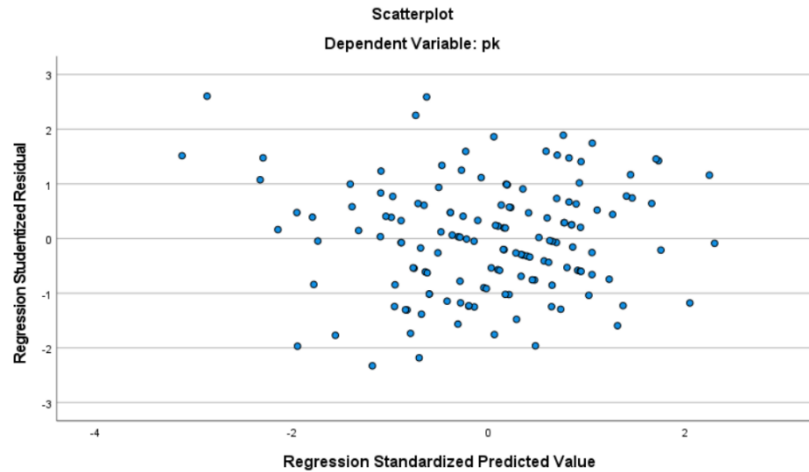


Figure 2. Scatterplot

*Multiple Linear Regression*

Based on the data that has been processed using the classical assumption test, it can be stated that all data used is normally distributed, there is no multicollinearity problem, and there are no symptoms of heteroscedasticity, thus the data that has been processed can meet the requirements of multiple regression model testing. The following is the multiple linear regression equation in this study:

**Table 10.** Multiple Linear Regression Equations

Model	Unstandardized Coefficient		Standardized Coefficient Beta	t	Sig.
	B	Std error			
(Constant)	15.173	1.950		7.780	<.001
Zp	.218	.071	.249	3.066	.003
Pb	.295	.078	.303	3.783	<.001
ti	-.033	.102	-.025	-.326	.745

From table 10 the results of multiple linear regression analysis are obtained with the regression equation, namely:

$$Y = 15.173 + 0.218X_1 + 0.295X_2 + (-0.033X_3) + e \tag{1}$$

The constant result is 15.173. This can be interpreted that the exogenous variables (productive zakat, entrepreneurial experience, and information technology) are equal to zero, then the increase in the performance of MSMEs and SMEs (Y) is predicted to be 15,404. This shows the basic value or starting point of the performance of MSMEs and SMEs without the influence of productive zakat, entrepreneurial experience, and information technology.

The regression coefficient value of the productive zakat variable (X1) is 0.218. This means that if there is an increase of 1 unit, the productive zakat variable will increase the performance of MSMEs and SMEs by 0.218. The regression coefficient value of the entrepreneurial experience variable (X2) is 0.295. This means that if there is an increase of 1 unit, the entrepreneurial experience variable will increase the performance of MSMEs and SMEs by 0.295. The regression coefficient value of the information technology variable (X3) is -0.033. This means that information technology does not have a significant effect on improving the performance of MSMEs and SMEs (Y).

*T Test (Partial Test)*

Partial test or t test is used to see the effect partially or individually of exogen variables on endogen variables. To determine the results of the t test, if  $t_{count}$  is greater than  $t_{table}$  or the significance value is less than 0.05 ( $t_{count} > t_{table}$  or sig.  $< 0.05$ ) then  $H_0$  is rejected and  $H_a$  is accepted. Based on the output results in table 10 and finding the t-table value of 1.976122494. So that the partial test in this study can be concluded that:

In the productive zakat variable (X1) has a t value of  $3.066 > 1.976122494$  and sig.  $0,003 < 0,05$ . So that  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that the variable productive zakat (X1) has a partial effect on the variable performance improvement of UMKM and IKM (Y).

In the entrepreneurial experience variable (X2) has a t value of  $3.783 > 1.976122494$  and sig.  $0,001 < 0,05$ . So that  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that the variable entrepreneurial experience (X2) has a partial effect on the variable performance improvement of UMKM and IKM (Y). The information technology variable (X3) has a t value of  $-0.326 < 1.976122494$  and sig.  $0,745 > 0,05$ . So that  $H_0$  is accepted and  $H_a$  is rejected. So it can be concluded that the information technology variable (X3) has no effect on the variable of improving the performance of MSMEs and SMEs (Y).

### *F Test*

The F test or simultaneous test is carried out to determine how much influence the exogenous variables together have on the endogenous variables. In the F test if the  $F_{count}$  value is greater than  $F_{table}$  and the significance value is less than 0.05 ( $F_{count} > F_{table}$  or sig.  $< 0.05$ ) then  $H_0$  is rejected and  $H_a$  is accepted. The following are the results of the F test that has been carried out:

**Table 11.** Uji F

Model	Sum of Squares	df	Mean Square	F	Sig.
Regresi	231.699	3	77.233	12.172	< 0,001
Residual	901.040	142	6.345		
Total	1132.740	145			

Based on table 4.15, it can be seen that the F table value is 2.666574213. Thus it can be concluded that  $F_{count} 12.172 > 2.666574213$  and sig value  $0.001 < 0.05$ . So that  $H_0$  is rejected and  $H_a$  is accepted. So all exogenous variables in this study simultaneously or together have an effect on endogenous variables.

### *Coefficient of Determination Analysis ( $R^2$ )*

The coefficient of determination test is carried out to determine how large the percentage of exogen variables on endogen variables that have been tested. The results of the coefficient of determination test are determined by looking at the R-Square value, the following are the results of the coefficient of determination test:


**Table 12.** Coefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.452	.205	.188	2.51900

Based on table 4.16, it can be seen that the value of Adjusted R - Square (coefficient of determination) is 0.194. This can be interpreted that the ability of productive zakat variables (X1), entrepreneurial experience (X2), and information technology (X3) in explaining the performance improvement of MSMEs and SMEs (Y) is 18.8% while the remaining 81.2% is explained by other variables not examined in this study.

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## Discussion

### *The Effect of Productive Zakat on MSME and SME Performance Improvement*

The concept of productive zakat refers to the allocation of zakat funds for productive purposes, specifically by providing capital assistance or resources to *mustahik* (zakat recipients) to help MSME and SME actors start or grow their businesses. Productive zakat is measured through six questionnaire items, each reflecting key aspects of zakat as business capital. The first question, regarding whether productive zakat is sufficient as business capital, yielded an average score of 4.14, indicating that most respondents believe zakat effectively supports MSME and SME actors in obtaining business capital. The second question, which evaluates whether zakat distribution aligns with Islamic principles, scored an average of 4.42, showing strong agreement among respondents about compliance with religious regulations. The third question, assessing the benefits of zakat funds for business development, had an average score of 4.10, suggesting that respondents acknowledge the benefits of zakat for business growth. The fourth question, regarding whether the zakat amount matches business needs, scored an average of 4.14, indicating alignment between zakat amounts and business requirements. The fifth question, examining the alignment of business types with zakat proportions, achieved an average score of 4.08. Lastly, the sixth question, addressing the training provided to zakat recipients, scored 4.27, showing a high appreciation for the training. The overall average Likert score for the productive zakat variable was 4.202, highlighting that productive zakat is highly valued by MSME and SME actors as support for their entrepreneurial activities.

These findings align with the study by Mawardi et al. (2023), which demonstrated the impact of productive zakat on the growth of *mustahik* businesses. The empowering nature of productive zakat enhances the capital of MSME and SME actors, contributing to business growth. Sundari (as cited in Tanjung, 2019) further supports this finding, emphasizing that productive zakat utilization increases the business performance of *mustahik*. This is evident from changes in revenue before and after receiving productive zakat.

### *The Effect of Entrepreneurial Experience on MSME and SME Performance Improvement*

Entrepreneurial experience was evaluated through four questionnaire items addressing critical aspects of business experience. The first question, about the alignment of business duration with experience, scored an average of 3.07, indicating that not all respondents perceived a direct correlation between business duration and entrepreneurial experience. The second question, assessing whether knowledge and experience enhance business performance, had an average score of 3.06, suggesting a neutral or slightly negative perception among respondents. The third question, regarding understanding of job descriptions, scored 3.90, indicating that most respondents had a good understanding of their roles and responsibilities. The fourth question, on proficiency and comfort with existing tools, scored 3.50, showing room for improvement despite moderate proficiency. The overall average Likert score for the entrepreneurial experience variable was 3.39, indicating that while entrepreneurial experience contributes positively, its impact is not as pronounced as that of productive zakat.

Research by Hasan et al. (2024) corroborates these findings, showing that entrepreneurial experience positively influences business actors. The accumulated experience of *mustahik* enhances their skills in managing tasks, seeking profits, and mastering their trade, ultimately improving performance. Similarly, Ananda et al. (2023) highlighted that entrepreneurial experience strengthens business performance by enabling actors to adapt to unexpected conditions, ensuring stability and continuous growth.

### *The Effect of Information Technology on MSME and SME Performance Improvement*

Information technology was evaluated through three primary questionnaire items measuring the intensity and frequency of technology use in businesses. The first question, assessing the intensity of IT use for over three years, scored an average of 4.11, suggesting that most respondents have utilized

IT extensively over an extended period. The second question, examining increased frequency of IT use, yielded an average score of 3.95, reflecting a moderate perception of increased usage, though not universally acknowledged. The third question, focusing on the growth in the number and variety of technologies employed, scored an average of 4.23, indicating respondents' awareness of increasing IT adoption. The fourth question, which assessed the impact of e-commerce on product marketing, scored 4.16, showing that respondents believe e-commerce is effectively used to enhance market visibility. Despite these relatively high Likert scores, the overall average score for the IT variable was 4.10, and further analysis confirms that IT does not have a significant impact on MSME and SME performance improvement.

The questionnaire results suggest that the lack of significant influence from IT on performance improvement can be attributed to limited expertise in effectively applying technology and low IT adoption rates among respondents. Some respondents remain skeptical about technology, preferring traditional practices. To address these issues, BAZNAS plays a crucial role in providing training and guidance on IT utilization. Collaborations with other institutions could also help deliver adequate financial and infrastructural support, enabling MSME and SME actors to be better prepared for IT adoption.

This finding is consistent with research by Ayani and Banjarhanor (2024), which reported that IT utilization did not significantly influence performance, primarily due to traditional business practices, lack of adaptation to modern advancements, and limited knowledge about IT application. Similarly, Opti and Farina (2022) reached comparable conclusions, highlighting that IT usage does not impact performance due to similar challenges in IT adoption and integration. These findings underscore the importance of overcoming adoption barriers to unlock the full potential of IT for MSME and SME development.

## Conclusion

This study aimed to investigate the influence of productive zakat, entrepreneurial experience, and information technology on the performance enhancement of MSMEs and SMEs registered with BAZNAS in Yogyakarta City and Sleman Regency. The findings reveal that all three hypotheses proposed at the outset of this research are substantiated. Productive zakat exerts a significant positive influence on MSME and SME performance enhancement, primarily due to its empowerment-oriented nature, which bolsters the capital of business actors. As the zakat allocation and training programs intensify, the growth of these enterprises is correspondingly enhanced. Entrepreneurial experience also demonstrates a significant positive effect on MSME and SME performance. The entrepreneurial expertise of the beneficiaries equips them with insights into job handling, enhances their profit-seeking skills, and enables them to better manage their businesses, thereby improving overall performance. However, information technology does not significantly impact MSME and SME performance. Despite its substantial potential, challenges such as inadequate expertise, low adoption rates, and skepticism among business actors hinder its effective utilization. To maximize the benefits of information technology, greater emphasis on education, financial support, infrastructure development, and mentorship is required.

Based on the research findings, BAZNAS is recommended to design strategic policies that strengthen the management of productive zakat, entrepreneurial experience, and the adoption of information technology to enhance MSME and SME performance. First, in the distribution of productive zakat, BAZNAS should prioritize empowerment by providing sustainable capital and business mentoring programs. Training and mentoring initiatives focusing on business skills, such as financial management, marketing, and product innovation, should be expanded to ensure beneficiaries can optimally utilize zakat funds. Second, BAZNAS should foster entrepreneurial experience by establishing platforms for experience sharing, such as business forums and incubation programs, enabling MSME and SME actors to learn from seasoned practitioners. Third, recognizing the challenges

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in leveraging information technology, BAZNAS should collaborate with educational and technological institutions to provide intensive, practical training on e-commerce, digital data management, and technology-based marketing. Furthermore, financial support for access to technological devices and internet infrastructure should be reinforced. These measures will enable BAZNAS to ensure that productive zakat, entrepreneurial experience, and information technology serve as effective instruments for empowering MSMEs and SMEs, thereby promoting sustainability and equitable economic growth.

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