

MACROECONOMIC INFLUENCE ON ZAKAT GROWTH IN 34 INDONESIAN PROVINCES

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ABSTRACT

This study aims to evaluate the effect of macroeconomic variables on zakat growth in Indonesia using the Random Effect Model (REM). The data used is panel data from 2019-2023. The variables analyzed include Gross Regional Income (GRDP) per capita, Regency/City Minimum Wage (MSW), percentage of Muslim population, and Covid-19 pandemic. The regression results show that GRDP per capita and UMK do not have significant influence on zakat growth, with p-value greater than 0.05. In contrast, the percentage of Muslim population has a significant influence on zakat growth, with p-value <0.05, which indicates that the higher the percentage of Muslim population, the greater the potential for zakat growth. In addition, the condition of the Covid-19 pandemic does not show a significant influence on zakat revenue. This study found that demographic factors, especially the proportion of Muslim population, have more influence on zakat collection than economic indicators such as GRDP per capita and UMK. The findings of this study can be used to evaluate the performance of zakat collection by zakat management organizations in Indonesia and by policymakers in order to improve the realization of zakat collection more optimally.


Keywords: Zakat, GRDP Per Capita, UMK, Percentage of Muslim Population, Covid-19, Random Effect Model

INTRODUCTION

Zakat has an important role as an instrument of justice distribution in society. Through Zakat, it has a significant role as a social net in facing economic challenges, especially in the midst of crisis or unstable economic conditions (Choiriyah et al., 2020). As an instrument of wealth redistribution, zakat helps to ease the burden of vulnerable groups through the distribution of funds to mustahik, such as the poor, the needy, and those in debt. In modern context, zakat can also be used to support economic empowerment programs, such as skills training, business capital, and community development, which aim to create economic independence (Ahmad, 2004; Shamad Muis et al., 2024). In addition, zakat management integrated with social policy can be an effective instrument in strengthening the community's resilience to adverse impacts such as unemployment, inflation, or pandemic, thus reducing social inequality and promoting long-term economic stability (Choiriyah et al., 2020). As affirmed in QS. At-Taubah verse 60, zakat is intended for eight groups, including the poor, the needy, and those in debt, so its function is very strategic in achieving social justice.

Data from the Ministry of Social Affairs (Kemensos) shows that the poverty rate in Indonesia remains a major challenge (Antara, 2025). In 2023, around 8,57% of Indonesia's population lived below the poverty line (BPS, 2025). Zakat can be one of the solutions to overcome this problem. The collected zakat funds can be allocated to programs that support the improvement of community welfare, such as education, health, and economic empowerment. For example, zakat has been able to empower the Bajo Tribe community through a community-based assistance model, with a focus on activities such as religious education mentoring, business capital support, and routine health check-ups (Husein et al., 2024).

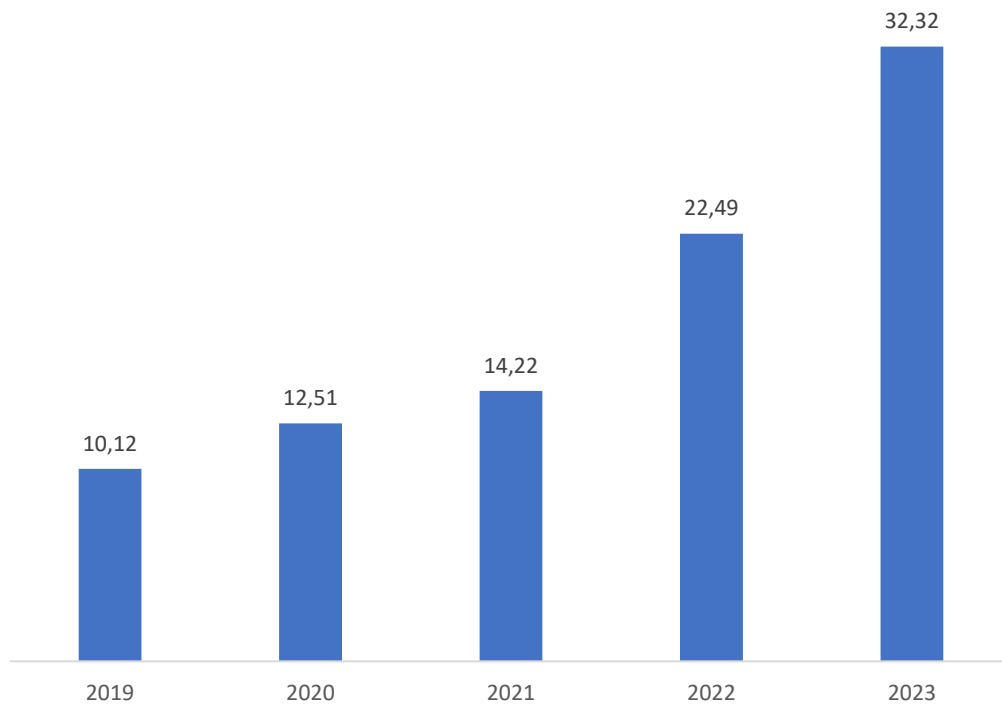
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With collaboration between the Ministry of Social Affairs (Kemensos) and zakat management institutions, the huge potential of zakat can be maximized. The BAZNAS report in 2022 noted that the potential of zakat in Indonesia reached IDR327 trillion, but in 2023 only IDR32.32 trillion was realized. If this potential is managed optimally, zakat can become a stronger social safety net for the poor and vulnerable (BAZNAS, 2023). The suboptimal collection of zakat is influenced by several factors, such as the level of religiosity of the zakat payers (muzaki), the digitalization of fundraising activities by zakat management organizations (OPZ), the transparency of activities, and the reputation of the OPZ (Amar et al., 2024).

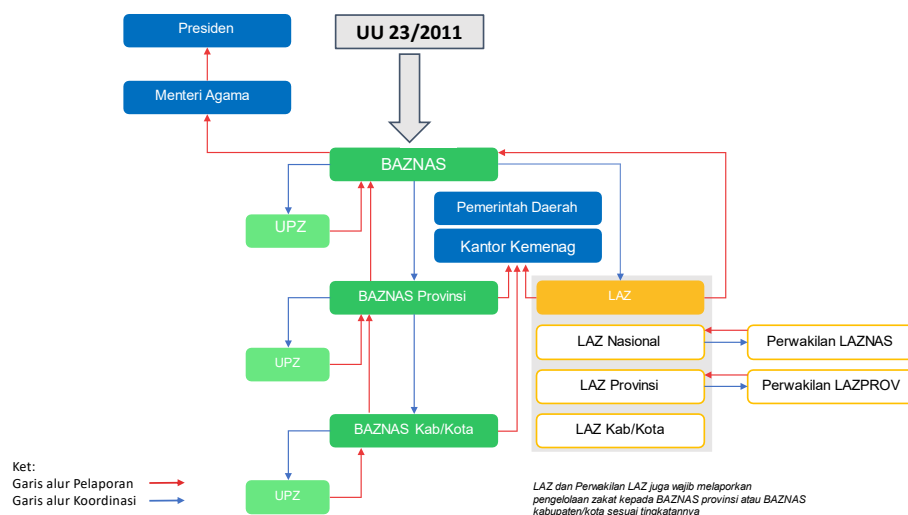


Source: Data processed

Graph 1. National Zakat Revenue 2019-2023 (Trillion)

Zakat management in Indonesia has experienced significant developments, especially after the enactment of Law No. 23/2011 on Zakat Management. According to research by (Rabbani & Romansyah, 2020), Law No. 23 of 2011 has had a positive impact on the existence and sustainability of Amil Zakat Institutions (LAZ) in Indonesia, by increasing accountability and transparency in zakat management. In addition, the implementation of the Law also encourages the professionalism of the National Amil Zakat Agency (BAZNAS) in a more structured zakat management system. However, some studies show that there are still challenges in harmonization between BAZNAS and LAZ, as well as the need for increased socialization of regulations to the public to achieve more optimal zakat management.

The zakat management system in Indonesia includes the collection, distribution, and utilization of zakat funds. Institutions such as BAZNAS and Lembaga Amil Zakat (LAZ) play a key role in this process.



Source: BAZNAS (2023)

Figure 1. National Zakat Governance

The chart above provides an overview of the governance of zakat in Indonesia. BAZNAS as a non-structural institution established to manage zakat is assisted by LAZ.

Previous research related to macroeconomics and zakat is that the growth of zakat is strongly influenced by several economic variables such as per capita income, inflation, and poverty level. Increased per capita income is directly proportional to the ability of the community to pay zakat. Study by (Hasanah, 2022) shows that an increase in people's income increases the volume of zakat funds collected. This reflects that a more prosperous society has a greater ability to fulfill their zakat obligations.

In addition, inflation rate is also a variable that affects zakat collection. High inflation can reduce people's purchasing power thus affecting their ability to pay zakat. According to research by (Wahab & Rahim Abdul Rahman, 2011), fluctuations in the prices of basic goods caused by inflation often have a negative impact on zakat contributions. Therefore, economic stability is an important factor in maintaining zakat growth.

Another significant variable is the poverty rate. The higher the poverty rate, the greater the need for zakat distribution. However, zakat collection can be hampered because fewer people have the ability to pay zakat. Research by (Hakim & Luqman, 2024) shows that increasing zakat literacy and economic empowerment of the poor can be a solution to overcome this challenge, so that zakat growth is maintained. This challenge became even more pronounced during the COVID-19 pandemic, which not only increased poverty levels but also reduced the number of zakat payers due to widespread economic disruption.

This condition became even more complex with the emergence of the COVID-19 pandemic. President Joko Widodo on March 2, 2020 officially announced the first case of COVID-19 in Indonesia. The COVID-19 pandemic has had a significant impact on Indonesia's macroeconomic conditions. In 2020, economic growth contracted by -2.07%, which was the first recession since the 1998 Asian economic crisis. This contraction was caused by a decline in economic activity, especially in the trade, tourism and transportation sectors, due to large-scale social restrictions (PSBB). The unemployment rate also increased dramatically, with more than 2 million workers laid off during the pandemic. On the other hand, inflation showed a downward trend due to weakening

purchasing power, while the government tried to maintain economic stability through the national economic recovery (PEN) program (Hendra et al., 2025).

This study analyzes the effect of macroeconomic conditions on zakat receipts in 34 Indonesian provinces during the covid-19 pandemic and outside the pandemic. It is expected that using data from 34 provinces can reflect the national performance of zakat. This research expands the scope of previous studies that only focus on discussing micro variables separately in relation to zakat revenue. Specifically, this study takes the object of 34 provinces in Indonesia as the scope of its analysis. The findings of this study are expected to contribute in providing an overview to the government and BAZNAS regarding the variables that affect the growth of zakat in each province.

LITERATURE REVIEW

Zakat

Zakat is one of the pillars of Islam that is required for Muslims who meet certain conditions. At the time of the Prophet Muhammad SAW, zakat was managed directly by the state through baitul mal. The collection and distribution of zakat is done in an organized manner to help the poor, free slaves, and other needs listed in QS. Modern zakat management in Indonesia is regulated in Law Number 23 Year 2011, which establishes the National Amil Zakat Agency (BAZNAS) as an official institution to collect and manage zakat professionally (Ministry of Religious Affairs of the Republic of Indonesia, 2020).

Factors that affect the growth of zakat in a country include the level of community income, the level of faith, government policies, and macroeconomic conditions. The income level of the community is one of the main factors, because zakat is only required for those who have excess assets. In addition, government policies that support zakat management, such as tax incentives, also encourage the growth of zakat (Hasan et al., 2022).

The level of public faith also affects the growth of zakat. The higher the public awareness of religious obligations, the greater the participation in zakat payments. This is reinforced by the role of zakat institutions that continue to increase educational campaigns about zakat. On the other hand, economic conditions such as inflation and unemployment can have a negative impact on zakat growth because they reduce people's purchasing power (Alghina et al., 2019).

In addition, technology is also an important driver in zakat management. With the digitalization of zakat, such as online payment platforms, collecting zakat becomes easier and more efficient. This innovation allows people to give zakat anytime and anywhere, thus increasing the potential of zakat significantly (BASNAS, 2024).

Gross Regional Domestic Product (GRDP) Per Capita

GRDP per capita is an economic indicator used to measure the average value added generated by each individual in a region. The value of GRDP per capita is calculated by dividing the total GRDP by the total population in the region. This indicator reflects the level of economic welfare of the community and is used to analyze regional economic growth. An increase in GRDP per capita indicates positive economic growth, while a decrease indicates economic stagnation or decline (Source: BPS, 2023).

Muslim Population

Indonesia has the largest Muslim population in the world. Based on BPS data in 2021, around 87.2% of Indonesia's total population of more than 270 million are Muslims. As Muslims, the Muslim population is obliged to pay zakat according to sharia

provisions when it has reached the nisab (minimum limit of wealth). The potential of zakat in Indonesia is estimated to reach IDR 327 trillion per year, but the actual collection is still far below this figure, which shows the challenges in optimizing public awareness of zakat (BAZNAS, 2022).

Working Minimum Wage (UMK)

The Working Minimum Wage (UMK) is a minimum salary standard set by local governments to protect workers from inadequate wages. The UMK aims to improve workers' welfare and minimize social inequality. Keynesian theory states that an increase in wages can increase people's purchasing power, which then drives economic growth through increased domestic consumption. However, an increase in UMKs that is not matched by productivity can increase production costs and suppress the growth of the small and medium enterprise sector (Colander, 2020).

Covid-19

Covid-19 is a disease caused by the SARS-CoV-2 virus, first detected in Wuhan, China, in December 2019. The pandemic has had a significant impact on the global economy, including Indonesia. Social restriction policies and the closure of various economic sectors have led to a decrease in people's purchasing power, an increase in the unemployment rate, and a weakening of the small and medium business sector. On the other hand, the pandemic has also accelerated the adoption of digital technology in various aspects, including zakat management (WHO, 2020).

RESEARCH METHODS

This research uses quantitative approach with panel data analysis method to examine the influence of macroeconomic variables on zakat growth in 34 provinces of Indonesia. Panel data is chosen because it is able to accommodate differences in characteristics between provinces (cross-section) as well as changes in variables over time (time series). The empirical model used in this study is:

$$ZAKT = \beta_0 + \beta_1PDRBKpt + \beta_2MUSLM + \beta_3UMK + \beta_4COVID + e$$

Description:

- ZAKT : Zakat growth in the province at time t (dependent variable).
PDRBKpt : Gross Regional Domestic Product per capita.
MUSLM : Percentage of Muslim population.
UMK : Working Minimum Wage.
COVID : Dummy variable for Covid-19 pandemic period
(1 for pandemic, 0 for non-pandemic)

Table 1 presents the definition of variables and data sources in this study.

Table 1. Variable Definitions

Variable	Definition	Source
Dependent Variable		
ZAKT	According to Yusuf Qardhawi (2000), zakat is a property obligation issued by Muslims who are able and given to certain groups who are entitled to receive it as determined in Islamic law..	PPID BAZNAS RI

Variabel Independent		
PDRBKpt	GRDP per capita is the total value of gross regional domestic product (GRDP) divided by the total population in a region. This indicator is used to measure the average income of people in a particular region (BPS, 2021). Formula: $PDRB \text{ Per Kapita} = \frac{PDRB \text{ Total}}{Jumlah \text{ Penduduk}} \times 100\%$	Statistics Indonesia
MUSLM	The percentage of Muslim population is the proportion of Muslim population to the total population in an area. This data is usually obtained from the results of population censuses conducted by BPS or other statistical institutions (BPS, 2021). The formula for calculating the Muslim population: $Penduduk \text{ Muslim} = \frac{Jumlah \text{ Penduduk Muslim}}{Total \text{ Penduduk}} \times 100\%$	Statistics Indonesia
UMK	UMK is the minimum wage limit set by the local government for each district/city as a minimum salary standard for workers in the region. UMKs are influenced by the need for a decent living and regional productivity (Ministry of Manpower, 2022). The formula for calculating the UMK is based on KHL (Decent Living Needs): $UMK = KHL + (\text{Penyesuaian Inflasi dan Pertumbuhan Ekonomi})$	Statistics Indonesia
COVID	COVID-19 is a global pandemic that affects almost all aspects of life, including economic, social and health systems. In this study, COVID-19 can be measured using indicators such as the number of active cases, mortality rates, or its impact on the regional economy (WHO, 2020; Bappenas, 2021).	Dummy Variable, 0= Not Covid 1= Covid condition

The research population covers 34 provinces in Indonesia during the period 2019-2022. The research subjects are these provinces with different macroeconomic characteristics. The hypothesis in this study uses the Random Effect Model (REM). REM was chosen after conducting the Chow Test, Housman Test and LM Test.

RESULTS AND DISCUSSION

Results

Statistical Description

The average ZAKAT revenue in 34 provinces is IDR 91,709,103,040.99. The median ZAKAT revenue is IDR 32,029,196,588, which means that half of the provinces have ZAKAT revenue below this figure, while the other half have revenue above it. This indicates that there are some provinces with much higher ZAKAT receipts, thus affecting the average value. The table 2 presents the statistical description of the processed data.

Tabel 2. Statistical Description

	ZAKT	PRDBKpt	UMK	MUSLM
Mean	91709103041	66581,96471	2693705,965	0,775887935
Standard Error	10228194461	3973,27374	43908,00522	0,020328824
Median	32029196588	52203	2678863,1	0,884921854

Standard Deviation	1,33359E+11	51805,15144	572490,3465	0,265055433
Minimum	0	19630	1570922,73	0,094220718
Maximum	5,97259E+11	299675	4901798	0,986069099
Sum	1,55905E+13	11318934	457930014	131,9009489
Count	170	170	170	170

The standard deviation of zakat revenue is IDR 133,359,339,857.15, indicating a considerable degree of variation or spread in the data among the provinces. The highest zakat revenue is recorded at IDR 597,258,945,129, indicating a province with a very large ZAKAT potential compared to other provinces. The total zakat revenue in 34 provinces is IDR 15,590,547,516,969. This amount reflects the great potential of zakat revenue at the national level.

The average GRDP per capita is IDR 66,581.96 thousand. This figure shows the average level of economic contribution per individual across all provinces in Indonesia. The median GRDP per capita is IDR 52,203 thousand, which means that half of the provinces have GRDP per capita values below this figure, while the other half are above it. The lower-than-average median indicates that there are some provinces with much higher GRDP per capita values than the majority of provinces. The standard deviation of GRDP per capita is IDR 51,805.15 thousand, indicating a significant level of variation in GRDP per capita between provinces. This value indicates the existence of economic disparities in different regions. The highest GRDP per capita was recorded at IDR 299,675 thousand, indicating the province with the highest level of economic contribution per individual.

Zakat receipts across the 34 provinces vary significantly. There is a notable disparity between zakat collection in Java and outside Java. The highest zakat receipt was recorded by BAZNAS of Jakarta Province, amounting to IDR 255,393,746,728 in 2023, while the lowest was in East Nusa Tenggara (NTT) Province, with a total of IDR 71,035,950 in 2020.

The average minimum wage in 34 provinces is IDR 2,693,705.96. This value reflects the average level of minimum wages set in all Indonesian provinces. The standard error of the UMK is IDR 43,908.01, indicating that the spread of UMK data in the provinces is not too far from the average. The median UMK is IDR 2,678,863.10, meaning half of the provinces have UMK values below this figure, while the other half are above it. A median close to the mean indicates a relatively balanced distribution. The standard deviation of UMKs is IDR 572,490.35, indicating that there is considerable variation in UMK values among provinces. The highest UMK was recorded at IDR 4,901,798, indicating the province with the highest minimum wage level. The lowest UMK was recorded at IDR 1,570,922.73, indicating the province with the lowest minimum wage level.

The average percentage of Muslim population in the 34 provinces is 77.58%, indicating that the majority of the population in most Indonesian provinces are Muslim. The median Muslim population percentage is 88.49%, meaning that half of the provinces have a Muslim population percentage above this figure, while the other half have a percentage below it. The higher than average median indicates that there are some provinces with a much lower percentage of Muslim population than the majority. The highest percentage of Muslim population is recorded at 98.6%, indicating a province with an almost entirely Muslim majority. The lowest percentage of Muslim population is recorded at 9.42%, indicating a province with a Muslim population that is a minority.

Multicollinearity Test

The multicollinearity test aims to detect a strong linear relationship between independent variables in the regression model. Multicollinearity can cause the coefficient estimates to be unstable, difficult to interpret, and decrease the accuracy of the model. This test ensures that the independent variables make a unique contribution to the dependent variable (Damodar N. Gujarati, 2009).

Table 3. Multicollinearity Test Results

	ZAKT	PDRBKpt	UMK	MUSLM
ZAKT	1.000000	0.580321	0.052741	0.048994
PDRBKpt	0.580321	1.000000	-0.150778	0.006037
UMK	0.052741	-0.150778	1.000000	0.009378
MUSLM	0.048994	0.006037	0.009378	1.000000

The correlation coefficient of PDRBKpt and MUSLM is $-0.150778 < 0.85$, PDRBKpt and UMK is $-0.006037 < 0.85$ and the correlation of MUSLM and UMK is $0.009378 < 0.85$. So it can be concluded that the data is free from multicollinearity.

The results of the panel data regression using the Random Effect Model are presented in table 4. below.

Table 4. Panel Data Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.51E+10	7.16E+10	-0.909518	0.3644
PDRBKpt	-95767.97	258097.8	-0.371053	0.7111
UMK	14289.93	15496.82	0.922120	0.3578
MUSLM	1.62E+11	6.84E+10	2.363132	0.0193
COVID	-1.09E+09	5.43E+09	-0.200708	0.8412
Weighted Statistics				
R-squared	0.035228	Mean dependent var		1.17E+10
Adjusted R-squared	0.011840	S.D. dependent var		3.43E+10
S.E. of regression	3.41E+10	Sum squared resid		1.92E+23
F-statistic	1.506234	Durbin-Watson stat		1.489842
Prob(F-statistic)	0.202671			
Unweighted Statistics				
R-squared	0.122996	Mean dependent var		9.17E+10
Sum squared resid	2.64E+24	Durbin-Watson stat		0.108675

Based on Table 4, it is explained that the Prob (F-statistic) value is 0.202, where this value is greater than the 5% significance level. This means that the variables of gross regional domestic income per capita, percentage of Muslim population, minimum wage and Covid-19 factor statistically do not simultaneously affect the growth of zakat.

Discussion

This study uses Random Effect Model (REM) to evaluate the effect of several independent variables on zakat growth. Based on the regression results and comparing

the t-statistic value with the t-table (2.068 at 5% significance level), the following is the interpretation of the results.

Gross regional income variable has a t-statistic of -0.371053, with a p-value of 0.7111 which is smaller than the t-table value (2.068). This result shows that GRDP per capita has no significant influence on zakat growth. Thus, the level of GRDP per capita in a province is not directly correlated with zakat revenue. In line with the research of (Ridwan et al., 2019) which states that GRDP per capita is not the main factor influencing zakat collection. This is because the distribution of income in society does not always reflect the ability to pay zakat. reasons behind this result is that GRDP per capita only reflects the average income of a region, without considering the distribution of income within it. Income inequality can lead to a situation where the majority of wealth is concentrated in a small segment of the population, thereby limiting the number of individuals eligible to pay zakat, even if GRDP increases. The implication is that an increase in GRDP does not automatically lead to higher zakat collection, and conversely, a decrease in GRDP does not necessarily result in a significant decline in zakat, depending on the structure and distribution of income in the society. Therefore, zakat growth is more influenced by income equality and zakat awareness than by the GRDP figure alone.

The UMK variable has a t-statistic of 0.922, with a p-value of 0.3578, which is also smaller than the t-table (2.068). This result shows that UMK has no significant influence on zakat growth. This means that an increase or decrease in UMK in a region has no direct impact on the growth of zakat. This is in line with the results of research by (Gojali et al., 2024) which explains that although people's income has increased due to the increase in UMKs, zakat revenue has not experienced significant growth. This is due to the lack of literacy and socialization of zakat among workers who receive an increase in UMKs. Research by (Amara et al., 2024) also supports these findings. They discovered that although an increase in the regional minimum wage (UMK) affects workers' purchasing power, it is not followed by a rise in zakat payment compliance due to a lack of understanding regarding the obligation of income zakat. Furthermore, the majority of formal sector workers who receive the UMK have not become *muzakki* because their income remains below the annual zakat *nisab* threshold

The percentage of Muslim population variable has a t-statistic of 2.363, with a p-value of 0.0193. P-value <0.05, this variable has significant influence on zakat growth at 5% significance level. The positive relationship shows that the higher the percentage of Muslim population in a province, the greater the potential growth of zakat. This research is in line with the results of (Ahmad Hafidh et al., 2021) which states that demographic variables, especially the proportion of Muslims, are directly correlated with the level of zakat revenue. The greater the percentage of Muslims in an area, the greater the contribution made to zakat. In addition, research by (Canggih et al., 2017) emphasizes that a higher level of zakat literacy contributes to increased compliance in zakat payment. Although it does not directly measure the percentage of the Muslim population, the findings indicate that demographic factors and the level of religious understanding influence community zakat behavior.

The dummy variable representing the Covid-19 pandemic condition has a t-statistic value of -0.200708, with a p-value of 0.8412. Since the p-value is greater than 0.05, this indicates that the variable does not have a significant effect on zakat growth at the 5% significance level. The negative relationship suggests that the Covid-19 pandemic did not have a direct impact on zakat collection during the analysis period. This finding aligns with the research by (Bahri et al., 2023), which states that although the Covid-19 pandemic affected the economic conditions of the community, zakat collection did not

undergo significant change. This stability is attributed to the role of technology and digital zakat campaigns that helped maintain income levels.

Moreover, research by (Bahri et al., 2023) shows that the pandemic did not indirectly affect zakat collection because most *muzakki* remained consistent in fulfilling their obligations, despite the economic crisis, and zakat institutions remained efficient in managing zakat funds.

CONCLUSION

Economic factors such as Gross Regional Revenue (GRDP) per capita and District Minimum Wage (UMK) do not have significant influence on zakat growth in Indonesia. Although GRDP per capita and UMK reflect the economic condition of a region, the result of this study shows that these variables do not directly affect zakat revenue. This is due to the income distribution that does not always reflect an individual's ability to pay zakat as well as the lack of zakat literacy and socialization among the working community, especially those who receive an increase in UMK. This finding leads to the understanding that zakat is more influenced by public awareness and participation factors rather than simply economic indicators.

In contrast, the result of this study shows that the percentage of Muslim population has a significant influence on zakat growth. The higher the percentage of Muslim population in a province, the greater the potential growth of zakat. This finding is in line with previous research which states that the proportion of Muslims in a region is directly related to zakat contribution. This confirms the importance of demographic factors in increasing public participation in zakat, which is more strongly related to faith and awareness of zakat than economic indicators.

Finally, although the Covid-19 pandemic affected many aspects of the society's economy, the results of this study show that the pandemic did not have a significant impact on zakat receipts. This finding is consistent with research that mentions that despite the difficult economic situation, most people still fulfill their zakat obligations, driven by technology and digital campaigns that facilitate the zakat collection process. Thus, this study provides a new contribution to the understanding of the factors affecting zakat growth in Indonesia, as well as highlighting the importance of socialization and zakat awareness in increasing zakat revenue, regardless of economic conditions or crisis situations.

This study still has limitations in terms of macroeconomic variables and only includes data from provincial and regional BAZNAS in Indonesia. Future research can be developed by incorporating data from all zakat management organizations (OPZ), including both BAZNAS and LAZ across Indonesia, as well as by adding other macroeconomic variables.

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