

## The Effect of Macroeconomics Indicators on Collection of Zakat Infak Sedekah (ZIS) at The National Zakat Amil Agency (BAZNAS) Java Area in 2013-2020

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**Abstract:** Indonesia is the largest Muslim country in the world with a Muslim population of 229 million people and ZIS collection institutions such as BAZNAS and LAZIS have spread throughout the archipelago. This research aims to determine how much influence the variables have in increasing the collection of Zakat, Infaq and Alms (ZIS) in BAZNAS throughout the Province of Java. The variables used to explain the effect of macroeconomic variables on the collection of Zakat, Infaq and Alms at BAZNAS are Regional Minimum Wages, Inflation, Per capita Income and Unemployment by using secondary data collection techniques or directly on the BAZNAS official website per year. This study uses the Commont Effect Model (CEM) analysis model on panel data regression using time series and cross section data for the years 2013-2020. The results of this study indicate that of all independent variables that can affect ZIS income, only inflation and per capita income variables, while the Provincial Minimum Wage and Unemployment variables have no effect on the dependent variable.

**Keywords:** Collection of Zakat Infak and Alms (ZIS), UMR, Inflation, Per capita Income and Unemployment,

### Introduction

Indonesia is a country with the largest Muslim majority in the world, with more than 207 million Muslims spread across the archipelago. A problem that often occurs in developing countries and is a crucial problem for the entire community, namely the economy, be it individuals, the general public and even the state. The welfare of the people depends on the economy, when the economy is smooth or advanced automatically the welfare of the people is high and vice versa when the economy is low, the standard of living is also low. In improving the economy and eliminating the sense of social inequality in Indonesia, the amil institution launched a program called ZIS which stands for Zakat, (Hairunisa, 2021).

Zakat, Infaq and Alms (ZIS) have great opportunities in improving the country's economy, community welfare and are able to provide great opportunities to improve Islamic financial institutions in Indonesia. With the majority of the Muslim population described above, it will be easier and more effective in managing ZIS (Suryani, 2020). The effect of paying ZIS gradually or continuously can produce a significant and even very impact on reducing poverty in Indonesia and the most important thing in terms of Islamic sharia is the

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sense of help among Muslims. In Indonesia, there are many collections of Zakat, Infaq and Alms (ZIS) such as the National Amil Zakat Agency (BAZNAS), the Nahdlatul Ulama Amil Zakat Institution (LAZISNU), Muhammadiyah Amil Zakat Institution (LAZISMU) and other national zakat institutions. (Susilowati, 2020).

According to Research Purwanti (2020) which resulted where the collection of Zakat, Infaq, and Alms funds nationally showed an increase in income from year to year. In the period 2016 and 2017 the ZIS funds that were successfully received reached Rp. 5,017.29 billion and Rp. 6,224.37 billion. The increase in the amount of income received by ZIS and even greater than the previous year, which was 80.61 percent of the total Zakat, Infaq and Alms collected.

according to Boards (2016) in his research where per capita income greatly affects the collection of Zakat, Infaq and Alms. When individual or per capita income as a whole in Indonesia increases the level of the economy to meet their needs, the community also has a sense of enthusiasm in paying Zakat, Infaq and Alms. The researcher concludes that factors in worship such as knowledge about zakat, per capita income, the role of the government and the role of the ulama are very large and most importantly the credibility of the amil zakat institution has a positive and significant effect on *muzakki* in paying zakat.

According to research Inayah (2020) Unemployment is also divided into open unemployment which is quite high in the Central Java region in 2014-2019, namely the unemployment rate has increased because the employment opportunities provided by the government are very limited and the workers also do not have the capital or insight to set up a business. The high unemployment rate in each region is due to the lack of productive land as an income-generating asset every day. As well as the most basic to find food, water, and shelter is still difficult to meet daily needs.

Based on the description explained, the focus of this research is the analysis of the influence of macroeconomic indicators on the collection of Zakat, Infaq and Alms (ZIS) at the National Amil Zakat Agency (BAZNAS) in the Java region in 2013-2020. Macroeconomic indicators that affect the collection of Zakat, Infaq and Alms (ZIS) include the Provincial Minimum Wage, Inflation, Per capita Income and Unemployment.

## Literature Review

### Theoretical Foundation

The results of another study entitled The Effect of Macroeconomic Variables on Zakat Receipts at BAZNAS throughout Indonesia in 2012-2016. Using macroeconomic variables, namely the number of zakat recipients, inflation, exchange rates and gold prices using the Multiple Linear Regression Analysis method by finding the test results, which show that the independent variable can affect zakat receipts by 24.38% while 75.62% can be influenced by other variables. (Afendi, 2018).



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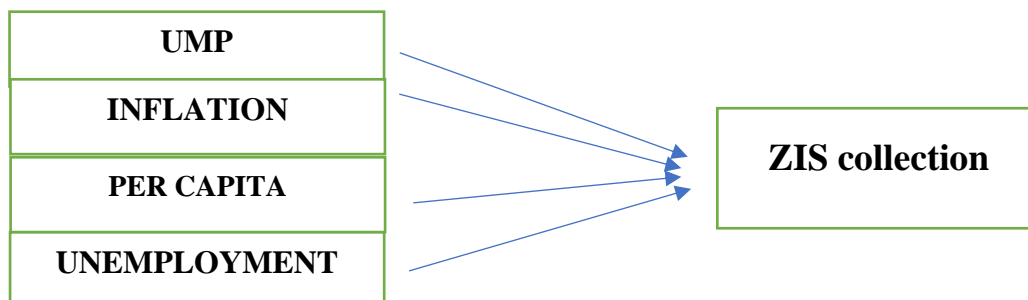
Other research on macroeconomic variables on zakat receipts in Indonesia uses different variables from the research above. The variables used are Inflation, Investment, GRDP, Human Development Index, investment, number of Muslims and number of mosques by using the panel data method which finds the results of the above variables, namely inflation, HDI and investment can affect income significantly but other variables such as variables The number of Muslims and mosques has no significant effect on zakat receipts in Indonesia, according to(Aksar, 2019).

Not much different from previous research, namely this study entitled the effect of Macroeconomic Indicators on ZIS Payments at BAZNAS in 2013-2017 for 5 years in all provinces in Indonesia. The method used is panel data test (secondary) covering 28 provinces using inflation, per capita income, HDI and PAD variables on the variables of zakat infaq and alms at BAZNAS. The researcher found that from all the variables taken, only the income per capita variable had a significant effect while the others had no effect according to(Susilowati, 2020).

According to research on the per capita income variable using the fixed effect regression model, seen from the probability value of the per capita income variable of  $0.0009 < \alpha (5\%)$ , it rejects  $H_0$ , which means that the per capita income variable has a significant effect on zakat, infaq and alms payments.(Susilowati, 2020a). Furthermore, research on unemployment in Indonesia and especially in the Central Java region(Inayah, 2020), namely the results of the multiple linear regression test obtained a negative coefficient value of -0.168137 with a probability value of 0.0000 less than a significance level of 0.05%, it can be said that unemployment is able to affect zakat, infaq and alms income.

**Research Framework**

Based on the background explanation, problem formulation, theoretical basis, and literature review that has been carried out to determine Macroeconomic Indicators for the collection of Zakat, Infaq and Alms in the National Amil Zakat Agency (BAZNAS) Java region in 2013-2020. The following is an outline of the framework of this research.



The framework above can be explained that macroeconomic variables such as the Provincial Minimum Wage (UMP), Inflation, Per capita Income, and Unemployment are to

explain the influence or relationship between independent variables on dependent variables such as the collection of Zakat, Infaq and Alms (ZIS) at the National Amil Zakat Agency. (BAZNAS) Java Region in 2013-2020.

## Methodology

This type of research is carried out using a quantitative approach and secondary data. Secondary data is data collected by researchers through websites and journals indirectly from various sources. Secondary data are usually collected by data collection agencies and published to the general public throughout Indonesia for the use of research data. The secondary data used in this study are the Provincial Minimum Wage (UMP), Inflation, Per capita Income, Unemployment, and Total ZIS Collection. To process this research data using the Eviews 9 application.

The type of data used in this research is secondary data. The data was obtained from the Central Statistics Agency (BPS), the National Amil Zakat Agency (BAZNAS) for the Java region. The secondary data in this study is in the form of panel data, which is a combination of time series and cross section data. The data collection period was from 2013-2020 at BAZNAS Java Island Province with the acquisition of 48 data samples from 6 populations. In this study, the variables used are the Provincial Minimum Wage (UMP), Inflation, Per capita Income, Unemployment and Zakat, Infaq and Alms (ZIS). The variables used in this study are the dependent and independent variables. The dependent variable (dependent) in this study is the collection of Zakat, Infaq and Alms obtained on the official website of the National Amil Zakat Agency (BAZNAS) for the Java region.

## Provincial Minimum Wage

Provincial Minimum Wage (UMP) which applies to all regencies/cities in a province on the island of Java in Indonesia. This UMP is expressed in rupiah units in an annual period. The formula is:

$$\text{Minimum Wage} = \text{Basic Wage (75\% of the Minimum Wage)} + \text{Fixed Allowance (25\% of the Minimum Wage)}$$

## Inflation

Inflation is the rate of increase in prices continuously over a certain period of time. Inflation data used in this study is inflation as a whole (general) or data per province in Java, such as East Java, Central Java, Special Region of Yogyakarta, West Java, DKI Jakarta and Banten. The inflation variable is expressed in percentage units (%). The formula (teacher room), namely:

$$In = \frac{IHK_n - IHK_{n-1}}{IHK_{n-1}} \times 100\%$$

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$$I_n = X100\% \frac{Df_n - Df_{n-1}}{Df_{n-1}}$$

Information:

$I_n$  = inflation

CPI = Consumer price index base year (usually the value is 100)

CPI -1= Consumer price index of the previous year

$Df_n$  + GNP or next GDP deflator

$Df_{n-1}$  = previous year's GNP or GDP deflator.

### Income Per Capita

Per capita income is the sum of the total value of goods and services produced from all community economic activities throughout the province in a certain year and usually a one year calculation period expressed in billions of Rupiah. The formula is:

$$\text{Per capita income} = \text{Total National Income} / \text{Total population.}$$

### Unemployment

Unemployment is the number of someone who has not worked or is in the job search stage. In 2018 statistical data recorded that the population in Indonesia reached 265 million, consisting of 133 million men and 131 million women. The number of calculations for the unemployment rate when a person is categorized as an adult is at the age of 15 years or more. The Central Bureau of Statistics says that the unemployment rate as a percentage of the workforce without a job:

$$\text{Unemployment Rate} = (\text{number of unemployed} / \text{Labor Force}) \times 100$$

The labor-force participation rate measures the percentage of the entire adult population belonging to the labor force:

$$\text{Labor Force Participation Rate} = (\text{Labor Force} / \text{Adult Population}) \times 100$$


### Analysis Method

Panel data regression is the model used in the method of analysis in this study. The use of panel data has two advantages, namely, firstly, panel data is a combination of two time series and cross sections and can provide more data so that it can produce greater degrees of freedom. Second, panel data can combine time series data and cross-sectional data which can solve problems when there are problems by eliminating variables. In the panel data regression model,

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it is divided into 4, namely: *Common-Constant Method (Pooled Ordinary Least Square/PLS)*, *Fixed Effect Model Method (EFM)*, *Random Effect Model Method (REM)*.

### Statistic Test

To analyze the independent variables (Provincial Minimum Wage, Inflation, Per capita Income, and Unemployment) it is intended to affect the dependent variable (Zakat Collection, Infaq and Alms), using a statistically significant test (0.05) means the degree of error is 5%.

### F-Statistics Test

The F test or also called the overall regression coefficient is a test that can be done on all variables or independent variables to determine the level of influence on the dependent variable. The following are the hypotheses in the F test:

$$H_0 : \beta_1 = \beta_2 = \dots = \beta_k = 0$$

$$H_1 : \beta_1 \neq \beta_2 \neq \dots \neq \beta_k \neq 0$$

If the calculated F value is lower than the F-table, it can be said to reject  $H_0$ . This means that the independent variable can affect the dependent variable simultaneously. Here's the formula to find the calculation of F-count:

$$F = \frac{(k-1)R^2}{(1-R^2) / (n - k)}$$

Information:

R = Coefficient of determination

n = Number of observations

k = Number of independent variables

### Coefficient of Determination

The coefficient of determination ( $R^2$ ) is used to measure the possible strength of the independent variables, namely (X1), the provincial minimum wage, (X2), inflation, (X3), average income per capita and (X), unemployment, to explain the dependent variable, namely the collection Zakat, Infaq and Alms (ZIS).

### T-Statistics Test

Statistical t-test called the regression coefficient test (partial) is a test of the independent variable used to show its effect on the dependent variable, where the other independent variables are considered constant. The t-test hypothesis is as follows:

#### 1. Positive Hypothesis Test

$H_0$ : 0, the independent variable has no positive and significant effect on the dependent variable partially  $\beta_i \leq 0$

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$H_1$ : 0, the independent variable has a significant effect on the dependent variable partially  $\beta_i >$

2. Negative Hypothesis Test

$H_0$ : 0, the independent variable can not influence significantly and partially negatively on the dependent variable  $\beta_i \leq$

$H_1$ : 0, the independent variable can have a significant and negative influence on the dependent variable partially  $\beta_i >$

In the test, when the p-value of t count is lower than the alpha value of (5%) it rejects  $H_0$ . However, if the p-value is greater than  $\alpha$  then it will receive  $H_0$ .

Here is the calculation to find t count  $\beta_i$  with the formula:

$$t = \frac{\beta_i}{se(\beta_i)}$$

Information:

$\beta_i$ = Standard variable coefficient

se= Standard error of independent variable

**Result and Discussion**

**Result**

Based on the results of testing and analysis of data processing, it can be seen that the independent variables namely UMR, Inflation, Per capita Income and Unemployment simultaneously or jointly have a significant effect on the collection of Zakat, Infaq and Alms (ZIS). This result can be proven from the results of the F test which produces a probability value of 0.001146 which is smaller than alpha 0.05. The R-squared value obtained is 0.34%. While the Adjusted R-squared value is 0.28, this means that the independent variables are able to explain the ZIS variable by 0.28%, while the deficiency of 72% is explained by other variables outside the model. So that in this study it is stated that the model that can be chosen to be used is in Common Effect Model (CEM).

In the testing of this research which was done partially or individually, it showed that not all independent variables had an influence on the dependent variable. Variables that have no effect on the collection of ZIS are the UMR and unemployment variables, while other variables such as inflation and per capita income have a significant effect on the ZIS variable.

**Table 4.1 Descriptive Test Results**

Variable	Minimum	Maximum	Mean	Observation
said	23.000.000	70.306.700	50.050.291,67	48
UMR	830.000	4.276.350	1.711.444	48
Inflation	1.4	10.2	4.21625	48
per capita	23632.9	266794	6809914	48
Unemployment	2.72	10.95	6.437291667	48



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Source: Secondary Data, processed data

The results of descriptive processing in the table above show that there are 48 samples (N) in each of the variables studied. The first variable is ZIS (*Zakat, Infak and Alms*) explained that the minimum value of the ZIS flow to the six provinces in BAZNAS was 23,000,000 million in 2013 in Central Java Province. The maximum value of ZIS is 70,306,700 million in East Java Province 2014. Average (*Mean*) ZIS in 6 provinces of the island of Java from 2013 to 2020 is 50,050,291.67.

The variable UMR (Provincial Minimum Wage) shows the level of wage income in 6 Provinces of the island of Java with the smallest value of Rp. 830,000 occurring in Central Java Province in 2013. The largest UMR value of Rp. 4,276,350 occurred in DKI Jakarta Province in 2020 so that it can affect the collection of the ZIS. The average value of the UMR observation period is Rp. 1,711,444

The next variable is inflation, where the lowest inflation rate in 2013-2020 in the province of Java is DI Yogyakarta Province in 2020 at 1.4%. Meanwhile, the largest inflation was in the province of Java, which was at 10.2% in the province of Banten in 2012, with the lowest rate and high inflation in each province could result in a collection of *Zakat, Infak and Alms* (ZIS) in BAZNAS can have a significant effect. While the average value during the period of observation of the inflation rate is 4.2%.

Another variable is Per capita Income (GRDP), the lowest community income figure in the six provinces of Java is DI Yogyakarta Province in 2013 with an income value of 23632.9 and the largest per capita income is 266794 in DKI Jakarta Province in 2019 because of the largest population and occupation. in Jakarta it is easier than other provinces. While the average income during the observation period is 6809914.

The last variable is Unemployment, the lowest figure in all Java Provinces among other provinces is DI Yogyakarta Province in 2016 with 2.72% and the largest unemployment is at 10.95% in 2020 in DKI Jakarta Province, while the average value during the observation period that is equal to 6.4% Unemployment in the entire province of the island of Java. DKI Jakarta is the largest population and the average population is immigrants who are overall looking for work, when the unemployment rate is high, the collection of ZIS at BAZNAS Jakarta will decrease.

## Panel Data Analysis

### 1. Model Specification Test

Model specification test can be done using three approach models, namely *Common Effect Model* (CEM), *Fixed Effect Model* (FEM) and *Random Effect Model* (BRAKE). The following are the results of the model estimation tests that have been carried out:



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Table 4.2 Model Specification Test Results

Variable	CEM	FIVE	REM
UMR	0.382378	0.413016	0.468443
INFLATION	-0.213337**	-0.164835	-0.197817**
PERKAPITA	1.136785**	2.016296	1.290385
UNEMPLOYMENT	0.014210	-0.224014	-0.103855
C	-7451489	-16.07064	-9.642352
N	48	48	48
<i>R-squared</i>	0.338521	0.459161	0.245486
<i>Adjusted R-Squared</i>	0.276988	0.331068	0.175299

Source: processed using Eviews 9

Information: \*\*\*  $p < 0,01$ ; \*\*  $p < 0,05$ ; \*  $p < 0,10$

The results of the model estimation test on common effect model (CEM), namely by looking at the results of the coefficients, constants, r-squared and adj-squared. On the inflation coefficient and per capita income with results below the significance value of 0.05 or less than 5 percent. The r-squared level of the CEM model is 0.3385 or 34%. While the value of adj-squared is 0.2769 or as much as 28%.

The results of the model estimation test on fixed effect model (FEM), the coefficient of umr, inflation, per capita and unemployment, the significance value is greater than 0.05 or 0.10. The r-squared level of the FEM model is 0.459161 or as much as 46%. While adj-squared is 0.331068 or as much as 33%.

The results of the model estimation test on Random Effect model (REM) by looking at the results of the coefficients, constants, r-squared and adj-squared. On the inflation coefficient with results below the significance value of 0.05 or less than 5 percent. The level of r-squared in REM is 0.245486 or as much as 25%. While the adj-squared value is 0.175299 or 18%.

From the results of the model estimation test, it can be explained on the selected variables to find out how big the level of influence of each variable is negative against acceptance zakat, infaq and alms (ZIS) after completing the best model selection test.

## 2. Best Model Selection Test

After completing the model specification test by carrying out three model approaches, namely the *Common Effect Model* (CEM), *Fixed Effect Model* (FEM), and *Random Effect Model* (BRAKE). Here are some test tools that will be carried out by researchers or writers to find the best model selection:

- Chow Test

Chow test or test *likelihood ratio* is a test for selecting the best model between *common effect model* (CEM) and *fixed effect model* (FEM). The hypotheses used in this test are:

H0: *Common Effect Model* (CEM)

H1: *Fixed Effect Model* (FIVE)

With the test criteria, namely H0 is accepted when the probability value is greater than

the alpha value or 5% significance level and H0 is rejected when the probability value is less than the alpha value or 5% significance level. Test results *chow* can be seen in the following table:

**Table 4.3 Chow Test**

Effect Test	Statistic	d.f	Prob.
Cross-section F	1.695271	(5,38)	0.1593
Cross-section Chi-square	9.665163	5	0.0853

Source: processed using Eviews 9

Test results chow in the table above shows that the probability value cross section is 0.1593 or > 0.05 the result obtained from this test is accepting H0 (rejecting H1), thus indicating the selected model is CEM (Common Effect Model)/ then we will perform regression in the model Langrange Multiple, to determine the right model or according to the best model.

- LM Test

LM test or test Langrange Multiple is a test to find out the right model to use for Random Effect Model or Common effect Model. The hypotheses used in this test are:

H0: Common Effect Model (CEM)

H1: Random Effect Model (REM)

With the test criteria, namely H0 is accepted when the probability value is greater than the alpha value or 5% significance level and H0 is rejected when the probability value is less than the alpha value or 5% significance level. The results of the LM test can be seen in the following table:

**Table 4.4 LM test**

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	0.317550 (0.57321)	0.425605 (0.5142)	0.743156 (0.3887)

Source: processed using Eviews 9

The results of the LM test in the table above show that the Breush-Pagan (BP) Probability value is 0.57321 or > 0.05. The results obtained from the test are accepting H0 (rejecting H1), indicating that the best model is CEM (Common Effect Model).

- Hypothesis Test

Variable	Coefficient	t—Statistics	Probabilitas
UMR	0.382378	0.547448	0.5869
Inflation	-0.213337	-1.951538	0.05
per capita	1.136785	2.228728	0.0311
Unemployment	0.014210	0.117371	0.9071
R-squared	0.338521		

Adjusted R-squared	0.276988
Prob (F-statistic)	0.001146

The F test was conducted in order to find out how much influence the independent variable (independent) had simultaneously on the dependent variable. If a probability value  $< 0.05$ , it indicates that all independent variables together (simultaneously) can have an influence on the dependent variable. On the other hand, if the probability value is  $> 0.05$ , it shows that all independent variables together (simultaneously) have no effect on the dependent variable.

In the test results the selected model is *Common Effect Model* (CEM), with the value of the probability (*F-statistic*) of 0.001146. This shows that the probability of F is smaller *alpha* ( $0.001146 < 0.05$ ). So it can be concluded that the independent variable is the variable Inflation and Per capita Income simultaneously affects the variables of zakat, infaq and alms (ZIS) collection.

R-Squared is a number that is on a scale between 0 to 1 which can indicate the large proportion of the independent variable in influencing the dependent variable, if the results of the R-Squared are close to 1, it indicates the model has good regression results. Adjusted R-Squared used to calculate if there is an addition of each variable and then estimated by the value of R-Squared, so that if the addition of these variables can improve the regression results for the better, it will increase the value of Adjusted R-Squared.

Based on the estimation results, it can be seen that the value of Adjusted R-squared which is equal to 0, 276988. This means that the minimum wage, inflation, per capita income and unemployment are able to explain the dependent variable (Zakat, Infaq and Alms) of 28% and the remaining 72% can be explained by other variables outside the model.

Partial t test is a test conducted to determine the effect of the independent variable (free) on the dependent variable (bound) by comparing the probability value, namely the alpha value (0.05). If the value of the probability  $< 0.05$ , it can indicate that the independent variable partially has an influence on the dependent variable. On the other hand, if the probability value is  $> 0.05$ , it can show that the independent variable partially has no influence on the dependent variable.

## Discussion

1. The Influence of The Minimum Wage on The Collection of ZIS in BAZNAS, Java Island  
The first hypothesis (H1) proposed in this study is that the minimum wage has no significant effect on the collection of Zakat, Infaq and Alms (ZIS). The results of the partial test result that the minimum wage does not have a significant effect on Zakat, Infaq and

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Alms (ZIS) with a probability value of 0.5869 greater than the 0.05 (5%) significance level and the coefficient level indicating the effect negative and not significant to the increase in ZIS. This is in accordance with the hypothesis carried out.

The provincial minimum wage (UMR) will have an impact on the increase in ZIS in the province of Java, which is caused by one of the factors, namely zakat when the income of employees or employees in companies is based on the UMR, then that person adds zakat to BAZNAS because it is included in the category of professional zakat. However, in this study, it was the opposite, which had a positive but not significant effect on ZIS acceptance. Indonesian people may still not realize how important it is to carry out zakat, infaq and alms because one of the benefits is helping relatives who still lack income in their daily lives and ZIS can also help economic growth from the lower class to the middle class. This is supported by zakat income.

## 2. Effect of Inflation on ZIS collection in BAZNAS, Java Island

The first hypothesis (H2) proposed in this study is that inflation has a negative effect on the collection of Zakat, Infaq and Alms (ZIS). The results of the partial test that have been carried out can show that inflation has a negative effect on Zakat, Infaq and Alms (ZIS) with a probability of 0.05 less than the 5% significance level.

The results of other studies say that inflation does not have a significant effect on the payment of zakat, infaq and alms according to research (Susilowati, 2020). The probability value generated is 0.3419, which is greater than the 0.05% significance level. The impact of inflation tends to have an effect in reducing people's purchasing power, especially for those who get a fixed income every month. In the 2013-2020 observation year, inflation always fluctuated and rose negatively when the negative period lasted. The concept of inflation theory is closely related to the income of zakat, infaq and alms (ZIS). The consumption of the people of the island of Java is still high which results in the insignificant effect of inflation on ZIS due to the lack of awareness of the community to help the general public as a whole.

## 3. The Effect of Per capita Income on ZIS collection in BAZNAS, Java Island

First hypothesis (H3) Income per capita has a positive and significant effect on the collection of Zakat, Infaq and Alms (ZIS). The results of the partial test show the results where per capita income has an influence on Zakat, Infaq and Alms (ZIS) with a probability of 0.0311 less than the 5% significance level. So that the results obtained from the research are in accordance with the proposed hypothesis.

Income per capita is the net result of goods and services that can be achieved in one area for a period of one year regardless of who owns the activity. Gross Regional Domestic Product per Capita is the result of the comparison between the value of the gross regional domestic product with the total population living in the area or the average income generated by each resident for a period of one year. The level of per capita income in the six provinces during



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2013-2020 experienced differences in each province and even increased every year.

#### 4. The Effect of Unemployment on ZIS collection in BAZNAS, Java Island Province

The first hypothesis (H4) proposed in this study is that unemployment shows a significant effect on the collection or receipt of Zakat, Infaq and Sedelkah (ZIS) at BAZNAS. The results of the partial test show that unemployment has no significant effect on the collection of zakat, infaq and alms in Baznas, Province of Java. With a probability value of 0.9071, which is greater than the 5% significance level and a positive coefficient level indicating high unemployment, it means that the unemployment rate in the six provinces of Java Island is very high so that it does not match the proposed hypothesis.

Macroeconomic theory explains unemployment is a condition of a person who belongs to the workforce but has not obtained or found a job. Countries that have high unemployment rates every year will have an impact on the collection of zakat, infaq and alms at BAZNAS. However, low unemployment may not necessarily affect the income of zakat, infaq and alms (ZIS). Because the level of awareness of the people in Indonesia, especially the province of Java, is still low and is more concerned with personal consumption for self-satisfaction without thinking about the benefit of the *ummah*.

### Conclusion

Based on the results of research conducted using the approach Common Effect Model (CEM) and look at the discussion that has been explained in Chapter IV (discussion) with variables namely the Provincial Minimum Wage (UMR), Inflation, Per capita Income and Unemployment on Zakat, Infak and Alms income (ZIS). Then the following conclusions are obtained:

The Provincial Minimum Wage (UMR) has no effect on the collection of Zakat, Infaq and Alms (ZIS). These results indicate that the proposed hypothesis is rejected or not appropriate. The provincial minimum wage level in 6 provinces throughout Java such as East Java, Central Java, DI Yogyakarta, West Java, Banten and DKI Jakarta in 2013-2020 varies widely, on average all provinces on the island of Java are still categorized as low except for Jakarta Province. So that the low UMR every year will have an impact on someone in carrying out their worship, namely zakat, infaq and alms. However, when the percentage every year in the province increases, automatically the impact of the UMR on the collection of ZIS will have a significant effect.

Inflation can have a negative effect on the collection of Zakat, Infaq and Alms (ZIS). These results indicate that the inflation hypothesis has a negative effect on ZIS is accepted. So that when inflation increases, food will reduce ZIS income at BAZNAS in the province of the island of Java. Meanwhile, when inflation decreases significantly, it will increase ZIS income at Baznas because consumption from the public is not too high and they are still able to carry out zakat, infaq and alms.



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Per capita income has a positive and significant effect on the collection of zakat, infaq and alms (ZIS). So that when per capita income increases it will increase the ZIS income stream at BAZNAS Java Island Province. These results indicate that the proposed hypothesis is accepted and appropriate. If per capita income increases significantly every year in all provinces on the island of Java, it will show the welfare of the people in Indonesia which can encourage *muzakki* to pay Zakat, Infaq and Alms to BAZNAS.

Unemployment has no effect on the collection of Zakat, Infaq and Alms (ZIS). These results indicate that the unemployment hypothesis has a positive and significant effect on ZIS is rejected. Because the influence of increasing unemployment does not affect the income of Zakat, Infaq and Alms because the Indonesian people regarding zakat is the obligation of all Muslims in performing worship. Thus, the unemployment condition in Java as a whole does not guarantee to reduce the increase in ZIS collection at BAZNAS.

Overall, in this study, it can be concluded that there are two variables that influence the collection of zakat, infaq and alms at BAZNAS, namely inflation and per capita income variables, while other variables such as provincial minimum wages and unemployment cannot affect overall.

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