

DETERMINANTS OF ZAKAT, INFAQ, AND SADAQAH COLLECTION: STUDY IN BAZNAS WEST JAVA

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ABSTRACT

Purpose

This study examines the determinants of zakat, infaq, and sadaqah (ZIS) collection at BAZNAS West Java Province by analysing internal operational factors and external macroeconomic conditions.

Design/Methodology/Approach

A quantitative time series approach is employed using quarterly data from Q1 2017 to Q3 2024. The Autoregressive Distributed Lag (ARDL) model is applied to estimate short-term and long-term relationships between ZIS collection and human resource expenses, zakat socialization expenses, exchange rate, and Gross Regional Domestic Product (GRDP).

Findings

The results reveal that in the short term, human resource expenses, exchange rate, and GRDP have a positive and significant effect on ZIS collection, while zakat socialization expenses are insignificant. In the long term, none of the variables show a statistically significant effect on ZIS collection.

Research limitations/implications

The study is limited to a single provincial zakat institution with a relatively small number of observations. Future research may expand institutional coverage and incorporate governance, transparency, and behavioural variables.

Practical implications

Zakat institutions should prioritize strengthening human resources and partnership-based fundraising strategies to enhance short-term collection performance.

Social implications

Improved ZIS collection supports the role of zakat institutions in poverty alleviation and social welfare.

Originality/value

This study contributes by providing dynamic empirical evidence on ZIS collection determinants at the provincial level using the ARDL approach.

Keywords: *amil funds, exchange rate, GRDP, zakat collection.*

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I. INTRODUCTION

Poverty is a problem that will continue to be faced by many countries, including Indonesia, and is a shared responsibility to find solutions according to the role of each party. Based on data from the Central Statistics Agency (BPS), East Java Province has the highest number of poor people in Indonesia in 2024, with West Java coming in second. The poverty rate in West Java was 7.46% in March 2024. According to a survey from the Ministry of Manpower, in 2020 around 88% of companies were affected by the COVID-19 pandemic. and around 17.8% of companies made layoffs so that many people were affected and it was difficult to provide for their needs at that time.

Zakat as one of the Islamic financial instruments as well as an obligation for Muslims who meet certain conditions, has an important role in dealing with this poverty problem, although the focus is more on the fakir, the poor, and the dhuafa. A study shows that the implementation of zakat has an impact on reducing poverty at the micro level, although its contribution to the national economy is still relatively small, this condition occurs due to data limitations and lack of integration between zakat management and national economic policy. (Risnarningsih, 2022).

BAZNAS West Java Province is the largest and most trusted zakat management institution, especially in West Java. Various achievements have been made since 2015 to continue to increase public trust in the institution. One of BAZNAS Jabar's flagship programs, Dhuafa Investor, which won the Champion of the Champion of ZISWAF Institutions throughout Indonesia at the ISEF 2024 event, helps mustahik become entrepreneurs with the largest Return on Investment value reaching 352.94% as proof that BAZNAS Jabar has optimized its zakat funds to accelerate extreme poverty alleviation.

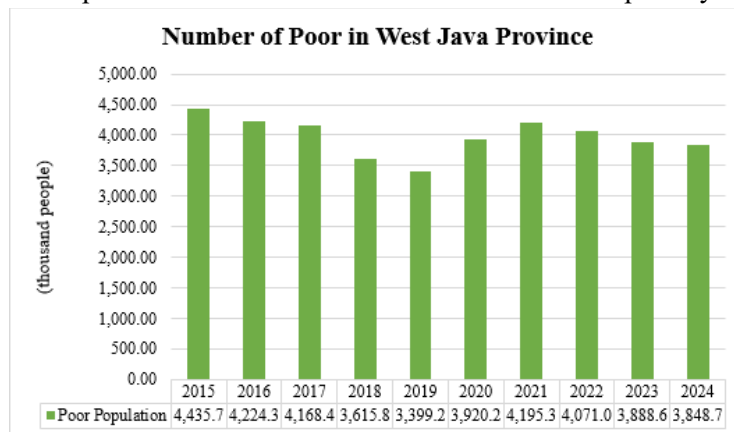


Figure 1. Trends in ZIS Distribution and Beneficiaries

Source: Annual Report BAZNAS West Java

In Figure 1, BAZNAS West Java Province continues to strive to increase the distribution of zakat, infaq, sadaqah every year. In 2021, BAZNAS West Java helped more than 90 thousand beneficiaries with a distribution amount of more than IDR 50 billion, especially for people affected by the COVID-19 pandemic, this zis fund has limited beneficiary criteria, namely only for the 8 asnaf groups.

West Java with the largest Muslim population in Indonesia, which is around 48 million people, has great zakat potential. According to BAZNAS PUSKAS data in 2021, the potential for zakat in West Java reached IDR 30.84 trillion. However, until 2023, the realization of zakat collection recorded at BAZNAS West Java Province only reached IDR 255.97 billion. This potential can be fully realized if the government and society support and increase trust in zakat institutions to manage zakat funds more optimally.

Today's zakat institutions have operated like a professional industry, where there is an organizational structure complete with offices, administrators according to positions, and managers who

not only receive salaries, but also enjoy various benefits such as THR, insurance, and other additional benefits. In managing its operations, BAZNAS West Java Province receives funds in the form of amil rights sourced from the APBD and the collection itself. The use of amil funds in this Zakat Management Organization covers various purposes such as human resources expenses, zakat socialization expenses, and other expenses which all aim to encourage the smooth running of OPZ activities in collecting and distributing zakat, infaq, and sadaqah funds.

In accordance with the challenges of using amil funds, BAZNAS and other zakat institutions also face challenges from the external side of the institution such as macroeconomics. The exchange rate, which is one of the main macroeconomic indicators, has a significant impact on the economic stability of a country, including in the context of collecting zakat, infaq and sadaqah (Mukarromah and Hasan, 2023). Fluctuations in the exchange rate can affect people's purchasing power, the cost of living, and the financial condition of businesses, which indirectly impacts people's ability to give zakat or donate. When the exchange rate weakens, people's purchasing power tends to decrease due to rising inflation, while the export sector may experience an increase in income that has the potential to increase ZIS collection from businesses in the sector. Conversely, a stable or stronger exchange rate can encourage economic stability that supports the optimization of ZIS collection.

In addition to the exchange rate, Gross Regional Domestic Product (GRDP) is also an important economic indicator and plays a role in influencing the collection of zakat, infaq and sadaqah (ZIS). The exchange rate and GRDP have a close relationship, where fluctuations in the exchange rate can affect the economic growth of a region. A weakening exchange rate, for example, can increase the cost of imports, depress sectors that depend on foreign goods, and slow down the growth of GRDP. Conversely, the export sector can benefit from a weakening exchange rate, thus making a positive contribution to GRDP and increasing production capacity and community income in a region, which in turn can increase the potential for ZIS collection. Rohman and Afandi's research (2022) is in line with the above statement which states that there is a positive and meaningful influence between GRDP and the collection of zakat in Indonesia.

The collection of zakat, infaq, and sadaqah (ZIS) is influenced by various factors, both internal and external. Internally, the effectiveness of the use of amil funds, including the expenses of human resources (HR) and the expenses of socializing zakat, plays an important role in increasing public awareness and participation to give zakat. On the external side, macroeconomic factors such as exchange rate and Gross Regional Domestic Product (GRDP) also have significant influence. Therefore, research on the effect of the use of amil funds, exchange rates, and GRDP simultaneously on ZIS collection is very important to provide a more comprehensive understanding. The results of this study are expected to be the basis in formulating a more effective strategy for zakat management institutions in optimizing ZIS collection to support the welfare of the people.

II. LITERATURE REVIEW

Zakat Collection

In fiqh terms, zakat refers to a certain amount of property that is required by Allah SWT to be handed over by the owner to those who are entitled to receive it. (Qardhawi, 2002). According to Law No. 23 Year 2011, "zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law."

Zakat is a form of worship to Allah through human intermediaries. One of the verses is in the Qur'an letter Al-Baqarah (2) verse 43 which means "Establish prayer, pay zakat and bow with those who bow."

In the Big Indonesian Dictionary (KBBI), collection means the process, way, act of collecting. Zakat collection is the process of collecting zakat funds by OPZ from muzakki which will be distributed

to mustahik according to applicable regulations (Putra T., 2019). One of the main objectives of BAZNAS is to optimize the collection of ZIS from various parties, including ministries, BUMN, BUMD, institutions, private companies, and the public. (Halimatussa'idah, et al., 2021).

Amil Zakat and its Rights

Ibn Kathir states that amil are those who oversee organizing and trying to manage zakat and have the right to a portion of it. At-Thabari added that amil are those who play a role in collecting zakat from muzakki and distributing it to mustahik groups, with rights in accordance with their efforts, whether they are in a condition of sufficiency or deprivation (Hakim, R., 2023).

Based on Government Regulation No. 14 of 2014 related to the Implementation of Law No. 23 of 2011, "Amil Rights is a certain part of zakat that can be utilized for operational costs in managing zakat in accordance with Islamic law." The use of amil rights in Puskas BAZNAS (2020) consists of Employee Expenses, Expenses for Socialization, Studies, and Muzakki Services, Office Travel Expenses, General and Administrative Expenses, Depreciation Expenses, and Non-operational Expenses. In the financial statements of BAZNAS West Java Province, Employee Expenses and Office Travel Expenses are called Human Resources Expenses, then Expenses for Socialization, Studies, and Muzakki Services are called Zakat Socialization Expenses, and General and Administrative Expenses are called Routine Operational Expenses.

Human Resource Costs

Amil belongs to the category of officers who are entrusted with managing zakat; therefore, wages are entitled to be obtained by amil according to their workload. It is not big enough or too small. According to the opinion of Imam Syafi'i, giving zakat to amil is still done even though he is a rich person, because what he receives is a form of reward for his work, not assistance for those in need (Triyowati, H., et al., 2017). In other terms, amil can also be called employees who get their rights through compensation. According to Asjari et al. (2023), the compensation system in human resource management is a mechanism for rewarding employees based on their contributions, performance, and achievements in the organization.

Cost of Zakat Socialization

According to the OPZ Accounting Guidelines (Puskas BAZNAS, 2020), Zakat Socialization Expenses consist of several components, namely socialization and education expenses, which include costs to disseminate information and educate the public about the importance of zakat; publication expenses, which include expenses for publication, advertising, and media-related activities; Muzakki service expenses, and research and development expenses. This zakat socialization expenses can also be called marketing expenses. According to Eviyanti et al. (2023), marketing expenses are the overall expenses incurred by a company or organization to advertise, promote, and distribute their products or services to the target market.

Exchange Rate

The exchange rate is an indicator that describes the value comparison between a country's currency or goods and services and the currency of another country. The nominal exchange rate shows a direct comparison between the currencies of two countries, while the real exchange rate reflects the comparison of the purchasing power of goods and services between the two countries. (Mankiw, 2021). The exchange rate is determined by factors, such as the level of openness of a country's economy to the global economy, independence in its economic policies, and domestic economic activity (Santosa, A., 2018).

Gross Regional Domestic Product

Gross Regional Domestic Product (GRDP) is the aggregate value added by all business entities within a region, reflecting the total value of goods and services produced for the final consumption of society (Badan Pusat Statistik, 2024). Dama et al. (2016) define GRDP as the aggregate value of goods and services produced in a region within a certain period.

III. METHODOLOGY

Data

This study uses secondary data in the form of time series, namely financial reports sourced from the Financial Planning and Reporting Division of BAZNAS West Java Province, exchange rates from the official website of Bank Indonesia, and GRDP obtained through the official website of the Central Bureau of Statistics. The object of this research is the costs incurred in the use of amil funds, namely human resources expenses and zakat socialization expenses, exchange rates, and Gross Regional Domestic Product in the period Q1.2017 to Q3.2024.

Model Development

The econometric model used in this study is an adaptation and combination of the research models of Islamiyati (2019), Waluyo (2015), and Rohman, et al. (2022). Adjusted to the object and the amount of data available, the ARDL method was chosen to estimate the short-term and long-term effects on the collection of zakat, infaq, sadaqah in BAZNAS West Java Province with a small sample size of 31 samples.

The cost of official travel which is part of the collection expenses aims to improve the quality of service to muzaki or donors. In research conducted by Firda, F., et al. (2023), that service quality has a positive and significant effect on muzakki's interest in paying zakat at BAZNAS Pinrang Regency. Service quality is influenced by the performance of each employee at the OPZ. Human resource expenses which include employee compensation, employee upgrading costs, and official travel are closely related to improving employee performance. In Widjaja and Isnaini's research (2020), simultaneously the compensation system and competency coaching have a positive and significant effect on the performance of LAZ Dompot Amanah Umat employees. Handayani and Suryani (2019) convey that employee performance has a positive and significant effect on service quality.

Research Method

In the analysis using the ARDL model, there are several stages that need to be done, namely stationarity test, finding the optimal lag, cointegration test, ARDL-ECM testing, classical assumption test, stability test, and finally hypothesis testing. The ARDL model combines two components: Auto Regressive (AR) and Distributed Lag (DL). The AR model combines one or more historical data points of the dependent variable as an explanatory variable, while the DL model is a regression that utilizes the most recent data and lagged data of the explanatory variable (Gujarati & Porter, 2009).

Some of the advantages of the ARDL model include: 1) The ARDL model does not require all data to have the same level of stationarity, but cannot be used if one of the variables is only stationary at the second difference level. 2) ARDL still produces valid and accurate estimates even though the number of research samples is relatively small. This study estimates five variables, namely the collection of zakat, infaq, alms (ZIS), the expenses of human resources (HR), the expenses of socializing zakat (SOS), the exchange rate (KURS), and Gross Regional Domestic Product (GRDP).

IV. RESULTS AND DISCUSSION

Overview of BAZNAS West Java Province

This non-structural government institution, which operates under the name BAZNAS West Java Province, was inaugurated in 2014 after the issuance of Government Regulation Number 14 of 2014, proposed by the Minister of Religious Affairs through Minister of Religious Affairs Decree Number 118 of 2014.

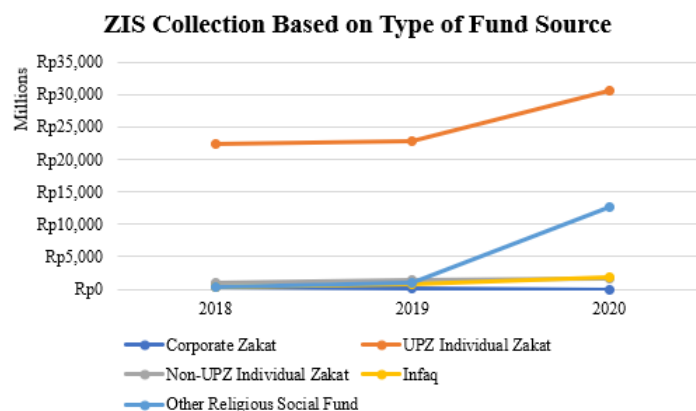


Figure 3. ZIS Collection Based on Type of Fund Source 2018-2020

Source: Annual Report BAZNAS West Java

Figure 3 shows the trend of collecting zakat, infaq, and other religious social funds (DSKL) based on the type of fund source in the 2018-2020 period. Individual Zakat through UPZ became the largest source of collection with a significant increasing trend, especially in 2020. Corporate Zakat initially contributed very little but experienced a large spike in 2020, which is likely due to increased corporate participation or policies that support corporate zakat. Meanwhile, Infaq and Non-UPZ Individual Zakat showed a more stable increase and not as big as the other two main sources. The sharp increase in DSKL in 2020 indicates the presence of external factors, such as the pandemic, which drove the increase in religious social funds.

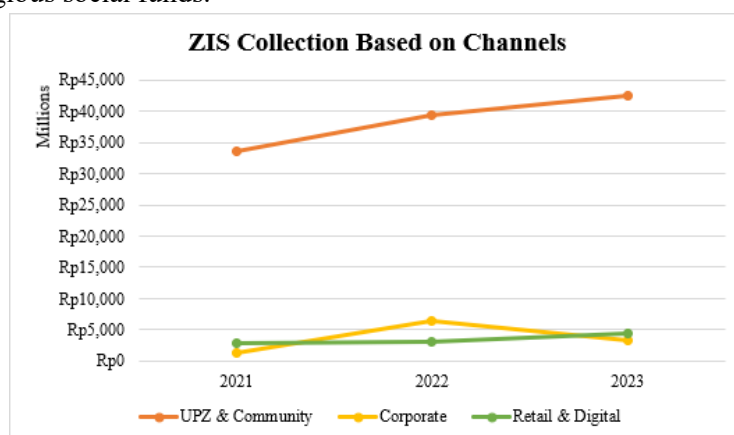


Figure 4. Collection Based on Channels 2021-2023

Source: Annual Report BAZNAS West Java

Figure 4 shows the trend of zakat collection by channel during the 2021-2023 period. UPZ & Community channel consistently becomes the largest source of collection, with an increasing trend from around IDR30 billion in 2021 to more than IDR40 billion in 2023. The Corporate channel experienced a significant spike in 2022 before declining again in 2023, indicating certain factors that increased corporate contributions in 2022 but decreased the following year. Meanwhile, the Retail & Digital

channel shows a more stable trend with gradual growth, approaching the amount collected from the corporate channel in 2023.

Table 1. Collection Based on Channels and Types of Fund Sources

Proportion of Collection Based on Type of Fund Source						
Year	Corporate Zakat	UPZ Individual Zakat	Non-UPZ Individual Zakat	Infaq	DSKL	Total
2018	1.33%	91.40%	4.19%	1.48%	1.60%	100%
2019	0.52%	87.14%	5.37%	2.90%	4.07%	100%
2020	0.03%	65.30%	3.72%	3.92%	27.03%	100%
Proportion of Collection Based on Channel						
Year	UPZ & Community		Corporate	Retail & Digital		Total
2021	88.61%		3.53%	7.86%		100%
2022	80.70%		12.98%	6.32%		100%
2023	84.32%		6.67%	9.02%		100%

Source: Annual Report BAZNAS West Java (author processed)

Zakat collection data based on the type of fund source shows that individual zakat collected through the Zakat Collection Unit (UPZ) is the largest contributor to the total collection of zakat, infaq, and other religious social funds (DSKL) in the 2018-2020 period. Nevertheless, its percentage experienced a downward trend from 91.40% in 2018 to 65.30% in 2020. This decline is directly proportional to the significant increase in the proportion of DSKL which jumped from 1.60% in 2018 to 27.03% in 2020, which is most likely due to the increase in public concern for social assistance during the covid-19 pandemic. Meanwhile, corporate zakat experienced a drastic decline from 1.33% in 2018 to only 0.03% in 2020, indicating that the contribution from the corporate sector to zakat has been getting smaller over the period.

Meanwhile, data collection by channel shows that UPZ & Community remains the main source of collection, with a proportion of above 80% of the total zakat collected in the 2021-2023 period. However, there is a shift in contribution from the corporate and retail & digital sectors. In 2022, corporate contribution increased to 12.98% from only 3.53% in 2021, indicating that more companies started to participate in collecting zakat through BAZNAS West Java Province.

In contrast, the retail & digital sector experienced fluctuations with a decline in 2022 (6.32%) before increasing again to 9.02% in 2023, which may reflect the growing effectiveness of digital fundraising strategies. This data illustrates that although UPZ remains dominant, corporate, and digital channels have greater potential in diversifying the sources of zakat fundraising in the future.

Descriptive Statistical Analysis

Table 2. Descriptive Statistical Analysis

	LNZIS	LNSDM	LNSOS	LNKURS	LNPDRB
Mean	22.90	20.63	19.48	9.58	20.13
Median	22.95	20.64	19.80	9.57	20.09
Maximum	23.76	22.09	21.38	9.68	20.38
Minimum	21.87	19.89	15.81	9.49	19.87
Std. Dev.	0.44	0.56	1.16	0.05	0.14
Skewness	-0.23	0.60	-1.18	0.21	0.16
Kurtosis	2.49	2.77	4.84	2.36	2.11
Jarque-Bera	0.61	1.95	11.63	0.75	1.16
Probability	0.74	0.38	0.00	0.68	0.56
Observations	31	31	31	31	31

Source: Output EViews 12, processed

The results of descriptive statistics show that most variables, such as ZIS collection (LnZIS), HR expenses (LnSDM), exchange rate (LnKURS), and GRDP (LnPDRB), have a normal distribution with relatively stable skewness and kurtosis and are not significantly different from the normal distribution based on the Jarque-Bera test. The largest variation is found in LnSOS with a standard deviation of 1.16, while the variable with the smallest fluctuation is LnKURS with a standard deviation of 0.05, indicating the stability of the exchange rate within the observation period. Overall, the data shows a good enough level of variability to be analysed further.

Stationarity Test

The first stage is a stationarity test using the Augmented Dickey-Fuller (ADF) Test, which is conducted to ensure the data has no trends or fluctuations that increase over time, thus qualifying it for further analysis.

Table 3. Stationarity Test Result

Variable	Prob	Sig. Level	Stationary at Level
ZIS Collection	0.0204	0.05	Level
HR Expenses	0.0000	0.05	<i>First Difference</i>
Zakat Socialization Expenses	0.0003	0.05	<i>First Difference</i>
Exchange Rate	0.0000	0.05	<i>First Difference</i>
GRDP	0.0006	0.05	<i>First Difference</i>

Source: Output EViews 12, processed

Based on Table 3, the ADF test results for each variable at the $\alpha = 5\%$ significance level show that only the ZIS collection variable is stationary at the level. Meanwhile, the variables of human resource expenses, zakat socialization expenses, exchange rate, and GRDP are stationary at the first difference level, without any variables that are stationary at the second difference level. Therefore, the data in this study meet the requirements to be analysed using the ARDL method.

Optimum Lag Length Test

The next step is to determine the optimum lag length to find the most appropriate number of lags, to minimize prediction errors and capture the dynamics of short-term and long-term relationships. In this study, the lag length is determined based on the Akaike Information Criterion (AIC), the results of which are as follows:

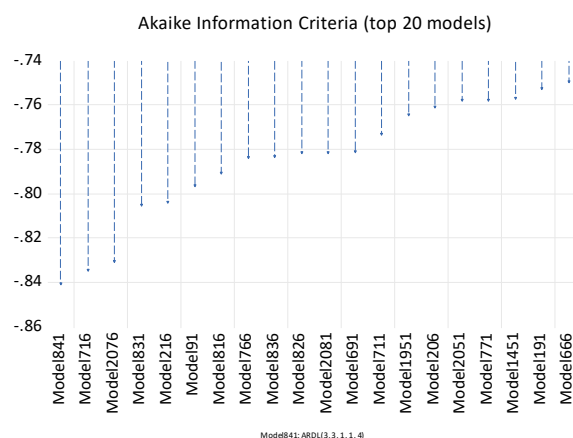


Figure 5. Best Model Based on AIC

Source: Output EViews 12, processed

As can be seen from Figure 4.1, there are 20 best models based on the AIC approach. The best model for this research regression is Model 841 (3,3,1,1,4) seen from the smallest error value compared to other models.

Cointegration Test (Bound Test)

The third stage is the cointegration test to identify the existence of a long-run relationship between the variables in the model.

Table 4. Bound Test Result

F-Bounds Test		Null Hypothesis: No levels relationship		
Test Statistic	Value	Signif.	I(0)	I(1)
F-statistic	9.244413	10%	2.2	3.09
k	4	5%	2.56	3.49
		2.5%	2.88	3.87
		1%	3.29	4.37

Source: Output EViews 12, processed

As can be seen from Table 4, the F-statistic value of 9.244413 which is more than the 5% significance limit of 3.49 indicates a long-term relationship between the independent variables and the dependent variable.

ARDL Estimation Results

The ARDL estimation results of this study use the best model based on the optimal lag test conducted previously using the AIC approach, namely ARDL (3,3,1,1,4) with the following estimation results:

Table 4. ARDL Estimation Result

Variable	Coefficient	Std. Error	t-Statistic	Prob.*
LNZIS(-1)	-0.228056	0.162302	-1.405140	0.1903
LNZIS(-2)	-0.025728	0.111128	-0.231517	0.8216
LNZIS(-3)	-0.212165	0.106413	-1.993789	0.0742
LNSDM	0.626158	0.181968	3.441043	0.0063
LNSDM(-1)	-0.066972	0.137815	-0.485954	0.6375
LNSDM(-2)	-0.065141	0.090622	-0.718825	0.4887
LNSDM(-3)	-0.190262	0.097275	-1.955918	0.0790
LNSOS	-0.049367	0.051976	-0.949818	0.3646
LNSOS(-1)	0.180366	0.051697	3.488920	0.0058
LNKURS	5.946790	1.783371	3.334578	0.0076
LNKURS(-1)	-3.598624	1.421610	-2.531372	0.0298
LNPDRB	4.586477	2.077723	2.207454	0.0518
LNPDRB(-1)	-1.123938	2.658260	-0.422810	0.6814
LNPDRB(-2)	-9.345892	2.355231	-3.968142	0.0027
LNPDRB(-3)	-0.985239	3.115950	-0.316192	0.7584
LNPDRB(-4)	7.303268	2.199995	3.319675	0.0078
C	-6.300932	11.10113	-0.567594	0.5828
R-squared	0.953211	Mean dependent var		22.98338
Adjusted R-squared	0.878348	S.D. dependent var		0.398932
S.E. of regression	0.139142	Akaike info criterion		-0.840634
Sum squared resid	0.193605	Schwarz criterion		-0.024737
Log likelihood	28.34856	Hannan-Quinn criter.		-0.598025
F-statistic	12.73277	Durbin-Watson stat		2.109678
Prob(F-statistic)	0.000135			

Source: Output EViews 12, processed

Based on Table 5, the ARDL estimation results use a model with lag (3,3,1,1,4) where the variable of zis collection and human resource expenses is on lag 3, the variable of zakat socialization expenses and exchange rate is on lag 1, and the GRDP variable is on lag 4. Short-term estimation results using ARDL model can be interpreted through Error Correction Model (ECM) approach.

Table 5. Short Term Estimation Result

ECM Regression				
Case 2: Restricted Constant and No Trend				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(LNZIS(-1))	0.237893	0.104997	2.265701	0.0469
D(LNZIS(-2))	0.212165	0.076907	2.758715	0.0202
D(LNSDM)	0.626158	0.089905	6.964656	0.0000
D(LNSDM(-1))	0.255403	0.059655	4.281365	0.0016
D(LNSDM(-2))	0.190262	0.060189	3.161099	0.0101
D(LNSOS)	-0.049367	0.027943	-1.766700	0.1077
D(LNKURS)	5.946790	0.900089	6.606889	0.0001
D(LNPDRB)	4.586477	1.152841	3.978413	0.0026
D(LNPDRB(-1))	3.027863	1.213398	2.495358	0.0317
D(LNPDRB(-2))	-6.318029	1.259733	-5.015371	0.0005
D(LNPDRB(-3))	-7.303268	1.565315	-4.665687	0.0009
CointEq(-1)*	-1.465949	0.160716	-9.121388	0.0000
R-squared	0.951361	Mean dependent var		0.019867
Adjusted R-squared	0.915692	S.D. dependent var		0.391272
S.E. of regression	0.113609	Akaike info criterion		-1.211005
Sum squared resid	0.193605	Schwarz criterion		-0.635077
Log likelihood	28.34856	Hannan-Quinn criter.		-1.039751
Durbin-Watson stat	2.109678			

Source: Output EViews 12, processed

Based on the short-term model estimation output, the CointEq(-1) variable, known as error correction, shows significant results with a coefficient value of -1.465949 and a probability of 0.0000. This value is negative, which indicates an error correction mechanism from the previous period. These results indicate that the ARDL-ECM model used in this study is valid and reliable, as well as confirming the existence of a long-term cointegration relationship between the variables in the model.

The ECT coefficient of -1.465949 is significant in the context of this study, meaning that the speed of adjustment of the model to the long-run equilibrium is quite high. With this value, it can be concluded that about 146.59% of the imbalance that occurred in the previous period will be corrected each year to reach equilibrium. This confirms that the model is not only able to represent the short-term relationship between variables, but also has a very fast ability to return the system to equilibrium in the long run.

Table 6. Long Term Estimation Result

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LNSDM	0.207227	0.111840	1.852892	0.0936
LNSOS	0.089361	0.045622	1.958741	0.0786
LNKURS	1.601806	1.327451	1.206678	0.2553
LNPDRB	0.296515	0.538773	0.550351	0.5942
C	-4.298192	7.616147	-0.564353	0.5849

Source: Output EViews 12, processed

Table 7 shows the long-term estimation results of the regression model with independent variables and their coefficients on the dependent variable. Of the four independent variables, namely LNSDM, LNSOS, LNKURS, and LNPDRB, no variable is significant at α 5%. HR Expenses and Zakat Socialization Expenses are significant at $\alpha = 10\%$ level, while Exchange Rate and GRDP variables have no significant effect.

Normality Test

The Jarque-Bera normality test is performed assuming a significance level (α) of 5%. If the probability value (prob.) is greater than α , then the null hypothesis (H_0) cannot be rejected, which means the data is normally distributed. Conversely, if the probability value is smaller than α , the null hypothesis (H_0) is rejected, so the data is considered not normally distributed.

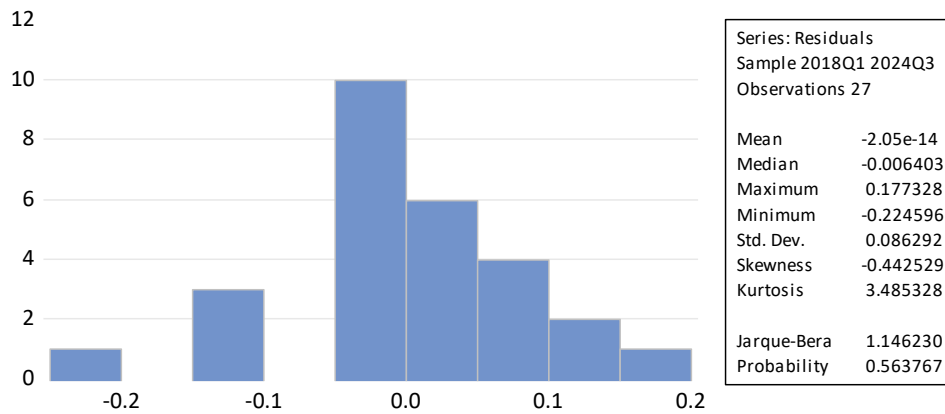


Figure 1. Normality Test Result
Source: Output EViews 12, processed

Based on Figure 6, the normality test results obtained have a probability value of 0.563767 above the α value, meaning that the data is normally distributed.

Autocorrelation Test

This test is carried out using the Breusch-Godfrey Serial Correlation LM Test method. In this test, a significance level (α) of 5% is assumed. If the probability value (prob.) of Chi-Square is greater than α , then H_0 is accepted, which means there is no autocorrelation. Conversely, if the probability value of Chi-Square is smaller than α , then H_0 is rejected, which indicates the presence of autocorrelation.

Table 7. Autocorrelation Test Result

Breusch-Godfrey Serial Correlation LM Test:
Null hypothesis: No serial correlation at up to 2 lags

F-statistic	0.592672	Prob. F(2,8)	0.5754
Obs*R-squared	3.484275	Prob. Chi-Square(2)	0.1751

Source: Output EViews 12, processed

Table 8 shows the results of the autocorrelation test where the prob value. Chi-Square value of 0.1751 is above the α 5% value, so it fails to reject H_0 . This means that there is no autocorrelation in this research data.

Heteroscedasticity Test

In this study, the heteroscedasticity test was conducted using the Breusch-Pagan-Godfrey method. The test produces a Chi-Square probability value which is compared with the significance level (α) of 5%. If the Chi-Square probability value is greater than α , then H_0 is accepted, which means there is no heteroscedasticity.

Table 8. Heteroscedasticity Test Result

Heteroskedasticity Test: Breusch-Pagan-Godfrey
Null hypothesis: Homoskedasticity

F-statistic	0.629853	Prob. F(16,10)	0.8024
Obs*R-squared	13.55221	Prob. Chi-Square(16)	0.6320
Scaled explained SS	2.310129	Prob. Chi-Square(16)	1.0000

Source: Output EViews 12, processed

Based on table 9, the results of the heteroscedasticity test in this study have an Obs*R-squared value of 13.55221 and prob. Chi-Square 0.6320 is greater than α so it fails to reject H_0 . So, the conclusion is that there is no heteroscedasticity in the regression model tested.

Model Stability Test

The last stage before hypothesis testing is the stability test. This is done to assess the stability of the model both in the short and long term. Which is done by the cumulative sum of recursive model (CUSUM) and cumulative sum of squares of recursive model (CUSUMQ) methods.

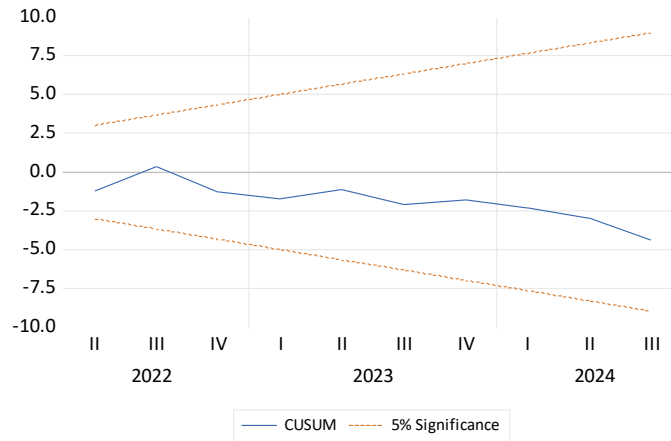


Figure 2. CUSUM Test Result
Source: Output EViews 12, processed

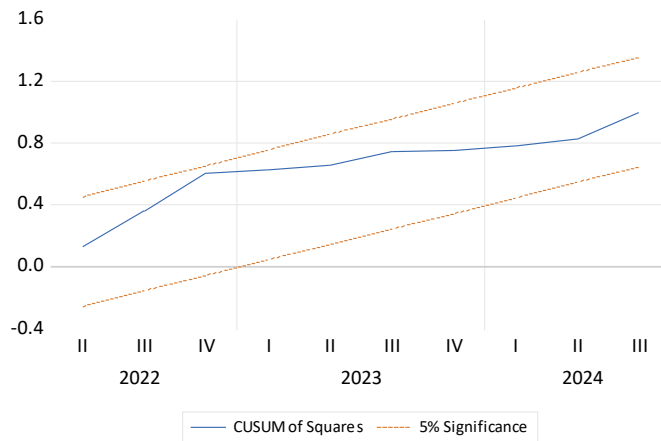


Figure 3. CUSUMSQ Test Result
Source: Output EViews 12, processed

Based on the CUSUM and CUSUMSQ graphs in Figure 7 and Figure 8, the CUSUM and CUSUMSQ lines are within the 5% critical line limit. This shows that the resulting model fulfils parameter stability.

Simultaneous Test (F-test)

Based on table 4.4, the Prob. (F-statistic) value is 0.000135 where the value is less than α 5% (0.05). It can be concluded that simultaneously the variable use of amil funds projected through human resource expenses, zakat socialization expenses, exchange rates, and GRDP has a significant impact on the collection of zakat, infaq, and sadaqah in BAZNAS of West Java Province.

Partial Test (t-test)

The short-term estimation results obtained in Table 6 show that D(LNSDM) has a coefficient of 0.626158 with prob. 0.0000 where the prob. value is less than $\alpha = 5\%$ (0.05). This means that when the expenses of human resources increase by 1%, it will increase the collection of ZIS by 0.626%. In the short term, the expenses of human resources have a positive and significant effect on ZIS collection. Whereas in the long run, the prob. value of HR load of 0.0936 is only significant at the level of $\alpha = 10\%$. So, in this study, in the long term, the expenses of human resources do not have a significant effect on the collection of ZIS.

The expenses of socialization of zakat have a coefficient value of -0.049367 with prob. 0.1077 where the prob. value. $> \alpha 5\%$ so it is concluded that in this study, the expenses of socialization of zakat does not have a significant influence on the collection of ZIS. Similarly, in the long run, with a prob. value of 0.0786, the socialization of zakat is only significant at the level of $\alpha = 10\%$. In this study, the socialization of zakat has a positive influence but not significant.

The exchange rate variable or LNKURS has a coefficient of 5.946790 with prob. 0.0001 where the value of prob. $< \alpha = 5\%$. This means that when the exchange rate increases by 1%, it will increase the ZIS collection by 5.947%. While in the long term, value is 0.2553 $> \alpha = 5\%$. It can be concluded that there is a positive and meaningful influence between the exchange rate and ZIS collection in the short term. While in the long term the exchange rate has no significant influence.

The GRDP variable has a coefficient of 4.586477 with a prob. value of 0.0026 where the value is less than $\alpha 5\%$. This means that when GRDP increases by 1%, it will increase ZIS collection by 4.586%. In the long term, the prob. value obtained is 0.5942 where the value is more than $\alpha 5\%$. It can be concluded that the GRDP variable has a positive and significant effect in the short term but is not significant in the long term.

Discussion in the Short Term

In the short term, the allocation of funds for HR expenses, such as compensation, official travel to establish cooperation with new partners, and visits to UPZ Universities and BAZNAS Regency / City, has a positive and significant influence on ZIS collection. This can be explained by the strategic role of HR in building networks, expanding partnerships, and increasing the effectiveness of fundraising. The data shows that in 2018-2020, most funds raised came from Individual Zakat through UPZ, with contributions ranging from 65.30% to 91.40%. This indicates that the direct approach through UPZ, both in universities and other institutions, is very effective in increasing zakat collection in a short time.

In addition, the collection data from 2021-2023 shows the dominance of UPZ & Community, with a portion that is always above 80%, which further strengthens that strengthening human resources in partnership is a major factor in the growth of zakat collection. With visits to various UPZ and regional BAZNAS, increasing the capacity of human resources in providing training and socialization can accelerate the acquisition of zakat funds from this sector.

In accordance with the research of Firda et al. (2023), the research shows that service quality has a positive and significant influence on muzaki interest in paying zakat at BAZNAS Pinrang Regency. The high quality of this service is influenced by the performance of the employees in charge of the institution. Widjaja and Isnaini's research (2020) also shows that the compensation system and competency coaching simultaneously have a positive influence on employee performance. Optimal employee performance certainly has an impact on improving the quality of service provided to muzaki. The same thing was revealed in Handayani and Suryani's research (2019), which concluded that employee performance has a positive and significant effect on service quality.

The research results contradict the research of Waluyo, et al. (2015) which states that promotional costs have a positive and significant effect on ZIS collection. In the short term, zakat

socialization expenses which include marketing, campaign, and advertising expenses for retail and digital fundraising, show a negative and insignificant effect on ZIS collection. This can be caused by several factors, such as:

1. The campaign effectiveness is not yet optimal, where the marketing strategy may not have reached the target audience widely or has not been attractive enough to change people's behaviour in giving zakat.
2. Competition for ease of access compared to other OPZs, where BAZNAS RI or other LAZs have collaborated with digital banks or mobile banking such as Bank Syariah Indonesia, Bank Muamalat, or Bank Jago Syariah which increases the ease of access to donations. Meanwhile, several channels used by BAZNAS West Java Province to collect digital funds include through internal websites, Kitabisa, Pospay, Digicash BJB, Shopee Digital, QR BJBS, and MPZ Mega Syariah.
3. Indirect socialization costs contribute to collections where investments in advertisements and campaigns do not necessarily result in increased collections in a short period of time, as the effect is more long-term.

In addition, based on a survey conducted by BAZNAS RI related to the factors that influence muzaki in choosing where to pay zakat in 2022, 71.53% of respondents chose institutions that have high credibility, transparency, and accountability. In the following year, 2023, BAZNAS again conducted a survey related to the reasons why respondents chose to pay their zakat, infaq and sadaqah through institutions or institutions, as many as 60.41% of respondents chose the reason because there was already trust with the organization. So that in addition to promotional factors, there are transparency and accountability factors that are more important and seen by donors than forms of promotion.

In the short term, the exchange rate of the rupiah against the dollar has a positive and significant effect on ZIS collection. When the rupiah weakens, there is a possibility that individuals and companies tend to increase their philanthropy as a form of economic stabilization or due to encouragement from the corporate sector to increase CSR (Corporate Social Responsibility). The data shows that corporate contributions increased from 3.53% in 2021 to 12.98% in 2022, which may indicate that companies are more active in donating during exchange rate fluctuations, perhaps as part of an economic risk mitigation strategy.

This can also be attributed to the existence of a Zakat Collection Unit (UPZ) that works closely with BAZNAS West Java and is involved in the export trade sector. Data shows that West Java accounts for around 14.15% of Indonesia's total oil and gas and non-oil and gas exports, reflecting that many companies in the region are export-oriented. When the exchange rate weakens, export products become more competitive in the international market, potentially increasing the revenues of exporting firms. With increased profits, these companies, including those with UPZs, can increase their zakat contributions from their income. In addition, workers in the export sector may also get bonuses or salary increases due to improved company performance, which then encourages them to channel zakat, infaq and sadaqah.

This analysis is in line with the research results of Afendi (2018) and Mukarromah and Hasan (2023), which revealed that the exchange rate has a positive and significant impact on zakat revenue. The appreciation of the dollar against the rupiah contributes to an increase in the income of individuals who earn in dollar denominations, such as exporters. This condition benefits them, as their income increases significantly compared to before. As a result, the amount of zakat they pay also increases, along with the increase in zakat calculation based on their income.

In the short term, economic growth as reflected in the increase in GRDP has a positive and significant effect on ZIS collection. An increase in GRDP signifies an increase in people's income, which directly increases purchasing power and philanthropic potential. With increasing GRDP, people have more resources to distribute in the form of zakat, infaq, and sadaqah. This can explain the

dominance of UPZ & Community as the main source of collection in recent years, which indicates that as the regional economy grows, the local community is also more capable in donating zakat.

This is in line with research conducted by Rohman and Afandi (2022) which conveyed that there is a significant and positive influence between GRDP and zakat collection in Indonesia. Operational activities that support the production process of goods and services in a country, employment, and income generation play an important role in driving GDP growth. The production produced will be recorded as a contribution to the increase in national income. On the other hand, people earn income in the form of wages, which allows them to fulfil their basic needs and set aside a portion of their income for savings. If the savings have reached the prescribed nisab and haul, the individual has the obligation to pay zakat.

Discussion in the Long Term

In the long run, although HR expenses still contribute to ZIS collection, the impact becomes insignificant. This may be due to diminishing returns, where after the partnership network has been established and the collection system is stable, the additional allocation of HR expenses does not have a significant impact on increasing fundraising. In addition, the shift in collection patterns to other sectors, such as digital and corporate, can also reduce dependence on HR-based strategies.

The contribution of the corporate channel, which increased from 3.53% in 2021 to 12.98% in 2022, shows that the sources of collection are starting to diversify, and the effectiveness of human resources in building UPZ networks may no longer be a dominant factor in the long run. This is in line with the research of Suryaman, et al. (2023) where the factors that positively and significantly influence the awareness of mandatory zakat payment in West Java are variables of public interest, institutional transparency, and digital platforms that make it easier for people to donate or pay zakat.

In the long run, the effect of socialization expenses on ZIS collection becomes positive, but still insignificant. This suggests that although marketing and digitalization strategies are starting to bear fruit, their contribution to the increase in fundraising is still not strong enough compared to other factors such as relationships with UPZ or economic growth. This could be due to suboptimal donor retention, where people tend to donate through UPZ or other institutions after one donation, as well as competition from other philanthropy platforms that offer a more personalized and interactive donation experience.

The contribution of Retail & Digital, which increased from 6.32% in 2022 to 9.02% in 2023, indicates that digital campaigns are starting to be effective in attracting donors. However, this growth is still relatively small compared to the UPZ & Community sector which remains dominant. Therefore, although the marketing strategy has a positive impact in the long run, its contribution to zakat collection is still lower compared to the established partnership strategy.

In the long run, although the exchange rate still has a positive effect on ZIS collection, the impact becomes insignificant. This shows that although there is a correlation between exchange rate and ZIS collection, this factor is not the main determinant in the long run. Although West Java contributes 14.15% of the total national oil and gas and non-oil and gas exports, the exchange rate sensitive export sector is mostly dominated by large companies, while the main muzakki of BAZNAS West Java Province generally come from the domestic sector such as civil servants, private employees, and small entrepreneurs who are more influenced by local economic factors than the movement of the rupiah against the dollar. In addition, in the long run, companies engaged in exports tend to have implemented risk mitigation strategies against exchange rate fluctuations, such as hedging or market diversification, so that the impact on their income is not always directly proportional to exchange rate movements.

Another factor that plays a role is the existence of price adjustment mechanisms and inflation that make the impact of exchange rates on people's purchasing power tend to be evenly distributed in the long run, so that it does not have a significant effect on the pattern of ZIS collection. This is in line

with the findings of Monalisa (2022) which states that the exchange rate in the long run does not have a significant effect on the collection of zakat. Thus, changes in exchange rates only have a small impact on the potential for collecting zakat from this segment.

In the long run, although economic growth still contributes to the increase in ZIS collection, its effect becomes insignificant. Although West Java's GRDP increases every year, the distribution of economic growth is not always evenly distributed across all levels of society. Most of the contribution of GRDP comes from the manufacturing and trade sectors, which do not always encourage individuals or companies to give zakat consistently. In addition, an increase in GRDP often has more impact on business expansion and investment rather than directly increasing the allocation of funds for philanthropy, especially if it is not accompanied by an increase in zakat literacy and a strong regulatory push.

This is in line with the research findings of Najla, et al. (2021) where GRDP does not have a significant influence on zakat revenue. These results suggest that in the long run, although economic growth is important, structural factors such as ASN income stability, corporate policies, and zakat literacy play a more dominant role. This indicates the need to focus on diversification strategy of zakat collection and increase public awareness to maximize the potential of zakat in the long run.

V. CONCLUSION

This study concludes that the burden of human resources, rupiah to dollar exchange rate, and GRDP have a positive and significant effect on zakat collection in the short term, but not significant in the long term. Meanwhile, the burden of zakat socialization shows an insignificant negative effect in the short term and becomes positive but still insignificant in the long term. BAZNAS of West Java Province is suggested to expand partnership, utilize artificial intelligence in donation analysis, and develop zakat programs that appeal to corporate and retail sectors. Since none of the variables are significant in the long run, it is suggested that future research consider variables such as transparency, donor loyalty, management efficiency, technological innovation, and use more complex methodological approaches such as SEM.

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