

ANALYSIS OF ECONOMIC CONJUNCTURE ON THE COLLECTION AND DISTRIBUTION OF ZAKAT, INFAQ, AND SADAQAH (ZIS) AND PROVINCIAL ECONOMIC GROWTH IN INDONESIA

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ABSTRACT

Introduction: This study analyzes the influence of macroeconomic factors—specifically inflation and unemployment—on the collection and distribution of zakat, as well as their impact on provincial economic growth in Indonesia.

Methods: Data were collected from 33 provinces over the period 2012–2023. The study utilizes the path analysis model to process the collected data, employing SmartPLS 4.0 software for analytical procedures.

Results: The study finds that inflation and unemployment negatively affect zakat collection and economic growth. Conversely, zakat collection has a positive influence on its distribution, which ultimately supports economic growth.

Conclusion and suggestion: These findings underscore the potential of zakat as a macroeconomic instrument for sustainable development. The results provide important implications for zakat management and Islamic economic policy in Indonesia.

INTRODUCTION

Poverty remains one of the most persistent challenges faced by nations worldwide. Despite the implementation of various government programs designed to address this issue, poverty continues to be a major concern that governments struggle to resolve (Ahmed, 2008). Even in developed countries such as the United States, which recorded a gross domestic product (GDP) growth of 4.9% in 2023, the poverty rate remains at 11.5%, affecting approximately 37.9 million individuals (US Census Bureau, 2024). A more extreme example is Sudan, where nearly 76% of the population was living below the

poverty line in 2022 ([Concern Worldwide, 2024](#)). Indonesia also faces significant poverty-related challenges. Although the situation is not as severe as in Sudan, the country reported a poverty rate of 9.36% in 2023, equivalent to 25.90 million people ([BPS, 2023](#)). The highest poverty rate was recorded in the Maluku-Papua region at 31.84% ([BPS, 2023](#)).

Poverty remains a global issue—even in economically advanced countries. In Indonesia, despite experiencing stable economic growth, the poverty rate stood at 9.36% in 2023. One of the Islamic solutions to addressing socioeconomic inequality is zakat. Zakat serves not only as a religious obligation but also as a potentially significant macroeconomic instrument.

Table 1. Poverty Rate in Indonesia

Year	Poverty Rate (%)	Population in Poverty (Million People)	Economic Growth (IDR thousand)
2012	11,66	28,71	31.519,93
2013	11,46	28,60	32.874,76
2014	10,96	27,73	34.127,72
2015	11,22	28,51	34.161,89
2016	10,86	27,76	36.468,62
2017	10,64	25,95	37.851,37
2018	9,66	25,67	39.340,56
2019	9,22	24,78	41.021,61
2020	10,19	27,55	39.778,68
2021	9,71	26,50	40.780,75
2022	9,57	26,36	42.471,54
2023	9,36	25,90	44.139,08

Source: [Statistics Indonesia \(Badan Pusat Statistik/BPS\) \(2024\)](#)

The data above indicate that Indonesia's poverty rate has fluctuated over the 2012–2023 period. From 2012 to 2019, poverty levels gradually declined, partly due to relatively low inflation during those years—averaging around 2.59% ([BPS, 2019](#)). Lower inflation rates made goods more affordable, boosting purchasing power, which in turn stimulated production activities. This growth in production contributed positively to economic growth, which increased by 76% over that period.

However, a sharp rise in the poverty rate occurred in 2020, increasing by 0.97%, primarily due to the COVID-19 pandemic (<https://laporcovid19.org>). The widespread implementation of social distancing and large-scale restrictions across countries caused a significant drop in productivity across various business sectors. This led to mass layoffs and a spike in unemployment. Rising unemployment reduced household income and purchasing power, especially for essential goods such as food, thereby increasing the poverty rate.

In a nation's economy, zakat can serve as an instrument that supports economic sustainability (Center of Strategic Studies, The National Zakat Board, 2021). This is because zakat aims to alleviate poverty and ensure equitable social welfare across all segments of society (Asmalia, Kasri, & Ahsan, 2018). Zakat also plays a significant social role within the community. Its implications for social interactions include the promotion of peace, security, and harmony among Muslim communities (Sulaeman, Majid, & Widiastutik, 2021). Allah states in Surah Adh-Dhariyat [51:19]:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

Translation : And in their wealth, there was a rightful share for the beggar and the deprived.

This verse explains that, in addition to performing obligatory and voluntary prayers, believers regularly give infaq in the way of Allah by paying obligatory zakat or making voluntary donations, as they recognize that a portion of their wealth rightfully belongs to both those who ask and those who are too modest to do so (Al-Qur'an, Ministry of Religious Affairs of Indonesia, 2020).

The collection of zakat in Indonesia has continued to increase steadily, even during periods of economic contraction caused by the COVID-19 pandemic. According to BAZNAS data, zakat collection grew by 8.17% in 2020, despite a significant decline in national GDP growth during the same year.

Table 2. Zakat Collection Data in Indonesia (2012–2023)

Year	Zakat Collection (IDR Billion)	Growth (%)	GDP Growth
2012	2.212	27.94	6.23
2013	2.639	19.30	5.78
2014	3.300	25.05	5.02
2015	3.653,27	10.61	5.04
2016	5.017,29	37.46	5.02
2017	6.224,37	24.06	5.07
2018	8.117,59	31.80	5.17
2019	10.227,94	26.00	5.02
2020	12.510,95	23.63	-2.07
2021	14.118,19	12.85	3.70
2022	22.475,65	58.00	5.31
2023	24.375	30.00	5.05

Source: National Zakat Agency (BAZNAS)

The data presented in Table 2 illustrate a consistent and significant increase in zakat collection over a 12-year period. On average, zakat collection grew at a rate of 10.544% annually from 2012 to 2023. Moreover, the comparison between zakat growth and GDP growth highlights a noteworthy trend. In 2020, when the national economy

contracted sharply by 7.09% due to the global COVID-19 pandemic, zakat collection still increased by 8.17%. This finding indicates that zakat collection in Indonesia is not strongly correlated with national economic growth or downturns. It suggests that zakat has the potential to become a stable and promising economic instrument, capable of contributing significantly to national development—even during periods of economic crisis.

Therefore, this study aims to analyze the role of zakat in Indonesia's economic conditions during various phases of economic cycles, particularly distinguishing between the pre-pandemic and post-pandemic periods of COVID-19. The research seeks to develop and examine a set of socioeconomic variables derived from the relevant literature, covering 33 provinces across Indonesia over the period 2012 to 2023.

LITERATURE REVIEW

Concept of Zakat, Infaq, and Sadaqah (ZIS)

Zakat, infaq, and sadaqah (ZIS) constitute core pillars in the Islamic economic framework, serving not only as religious duties but also as essential socio-economic instruments aimed at fostering equity and inclusive growth. Zakat, being one of the five pillars of Islam, is a mandatory form of almsgiving prescribed to Muslims who meet specific wealth criteria (nisab). [Chapra \(2008\)](#) elaborates that beyond its ritualistic role, zakat functions as a structured mechanism for wealth redistribution that helps reduce income disparity by transferring a portion of wealth from the affluent to the less fortunate segments of society. This redistributive function is crucial in mitigating poverty and providing a safety net for vulnerable groups, thereby enhancing overall social stability.

Infaq and sadaqah, though voluntary and non-obligatory, complement zakat by offering flexibility and encouraging continuous charitable giving. [Nurhasanah \(2015\)](#) highlights that these forms of donations play a significant role in supplementing social funds, allowing Muslim communities to address a broader range of social needs beyond zakat's fixed quotas. Infaq, often associated with regular voluntary spending for public welfare, and sadaqah, which can be given at any time and in any amount, inject dynamism into Islamic social finance by mobilizing additional resources that are pivotal for community development, emergency relief, education, healthcare, and infrastructure.

[Syamsudin \(2017\)](#) further underscores the productive role of ZIS in economic development, noting that when managed effectively, these funds can be channeled into productive investments such as microfinance, small business capital, and social enterprises. This reinvestment not only empowers recipients by enabling economic participation and income generation but also catalyzes local economic activity, leading to a multiplier effect on growth and employment. The strategic deployment of ZIS thus

bridges social welfare objectives with economic empowerment, transforming passive charity into a proactive tool for sustainable development.

Moreover, ZIS funds, particularly zakat, embody principles of social justice and economic solidarity that align with broader objectives of Islamic finance, including risk-sharing, ethical investment, and community well-being. The integration of ZIS within formal financial institutions and zakat management organizations enhances transparency, accountability, and scalability, which are essential for maximizing impact. This institutionalization helps in targeting aid more effectively, ensuring that the flow of funds contributes not only to immediate relief but also to long-term socio-economic resilience and poverty alleviation.

In sum, ZIS represents a multifaceted instrument that transcends traditional charity by embedding economic empowerment, social cohesion, and sustainable development within Islamic jurisprudence and practice. Its dual role as a religious obligation and an economic catalyst makes it a unique and powerful mechanism in addressing the socio-economic challenges faced by Muslim communities, especially in diverse and economically stratified societies like Indonesia.

Impact of Macroeconomic Conditions on ZIS Collection

The capacity of individuals and organizations to meet their obligations for zakat, infaq, and sadaqah (ZIS) is intricately tied to the broader economic environment in which they operate. [Azra \(2012\)](#) emphasizes that during periods of economic expansion, characterized by rising household incomes and increasing corporate profitability, the potential base for zakat payments expands significantly. This occurs because zakat is calculated as a fixed percentage of certain types of wealth or income; thus, higher income and asset values naturally translate into greater zakat liability and subsequently higher collection volumes. This positive correlation between economic growth and zakat collection underscores zakat's role as an endogenous fiscal instrument responsive to economic performance.

However, this relationship is not strictly linear and is influenced by various socio-economic and behavioral factors. Rahman and [Sulistyo \(2017\)](#), through empirical analysis of Indonesia's economic crises, demonstrate how economic downturns or recessions exert a constraining effect on ZIS collection. During recessions, disposable incomes contract as unemployment rises and business revenues decline, thereby diminishing the financial capacity of zakat payers. Moreover, heightened economic uncertainty leads households and corporations to prioritize essential expenditures and savings, often reducing discretionary spending, including voluntary donations such as infaq and sadaqah. The resulting decline in ZIS collection can exacerbate challenges faced by zakat institutions and the communities dependent on these funds.

Interestingly, the dynamic between economic downturns and charitable giving exhibits complexities beyond straightforward income effects. Putri and Hasan (2020) highlight a paradoxical trend whereby economic contractions can sometimes stimulate increased social solidarity among affluent and middle-class donors. Faced with widespread hardship, these groups may intensify voluntary giving—particularly infaq and sadaqah—as a form of social responsibility or religious fulfillment. This behavior reflects the concept of “prosocial resilience,” where charitable acts serve not only as economic transfers but also as expressions of community cohesion and moral support during crises. Such voluntary contributions can partially offset the reduction in mandatory zakat collections, thereby sustaining the overall flow of ZIS funds despite economic stress.

This intricate interplay reveals that the responsiveness of ZIS collection to economic conjuncture is shaped by a combination of economic realities and socio-cultural motivations. While income levels fundamentally determine the capacity to give, social norms, religious commitment, and collective values mediate actual giving behavior. Consequently, zakat institutions and policymakers must account for these dual economic and social dimensions to develop adaptive strategies that ensure stable fund mobilization. This might include enhancing awareness campaigns during downturns, diversifying funding sources, and strengthening community engagement to bolster voluntary giving. Understanding these dynamics is crucial for maintaining the resilience of the ZIS system as a reliable instrument for social welfare, especially in volatile economic contexts like those experienced in Indonesia.

Role of ZIS Distribution in Socioeconomic Development

The mechanisms through which Zakat, Infaq, and Sadaqah (ZIS) funds are distributed play a pivotal role in determining the overall effectiveness of these Islamic financial instruments in fostering socio-economic development. The success of ZIS in alleviating poverty and stimulating economic empowerment heavily depends on how strategically and efficiently the funds are allocated to target beneficiaries. Sari (2019) provides empirical evidence indicating that when zakat funds are deliberately directed toward critical sectors such as education, healthcare, and small business financing, there is a marked improvement in human capital development and economic resilience within communities. Education funding, for instance, enhances skill acquisition and literacy, equipping individuals to participate more actively in the labor market and increasing their earning potential. Similarly, investments in healthcare reduce vulnerability and improve productivity by ensuring a healthier workforce. Small business financing, often through microcredit and entrepreneurial support, empowers marginalized groups to generate sustainable income, fostering self-reliance and economic diversification.

Huda (2020) stresses that the effectiveness of zakat distribution is not merely about where the funds are allocated but also about how the distribution process is managed. Transparency and accountability within zakat institutions are critical to maintaining public trust and ensuring that funds reach their intended recipients without leakage or misuse. Participatory governance, which involves stakeholders—especially beneficiaries—in decision-making processes, enhances the relevance and responsiveness of zakat programs. Such inclusive approaches ensure that the aid delivered aligns closely with the real needs of the communities, thereby optimizing the social impact of the funds. Moreover, transparent reporting mechanisms increase donor confidence, which can lead to increased contributions, creating a virtuous cycle of resource mobilization and utilization.

Maulana's (2018) field study across multiple Indonesian provinces provides concrete examples of how well-managed zakat distribution can significantly reduce poverty rates and unemployment levels. By facilitating access to capital for marginalized populations, zakat funds enable beneficiaries to initiate or expand productive activities, such as small-scale farming, trading, or artisanal work. This capital injection acts as a catalyst for economic participation among groups that are typically excluded from formal financial services. The subsequent increase in income-generating activities leads to higher household incomes, improved living standards, and a reduction in dependency on social welfare. Such outcomes contribute to broader goals of inclusive economic growth, where the benefits of development reach diverse segments of society rather than concentrating in urban or affluent areas.

Furthermore, targeted zakat distribution helps mitigate regional economic disparities by channeling resources to underdeveloped or economically lagging provinces. This redistribution fosters balanced regional development by stimulating economic activity in poorer areas and encouraging labor market integration. It also supports social cohesion by reducing tensions caused by economic inequality. However, achieving these outcomes requires robust institutional frameworks capable of monitoring, evaluating, and adapting distribution strategies to local contexts.

In summary, the distribution mechanisms of ZIS are a cornerstone of its capacity to drive socio-economic progress. Effective allocation combined with transparent, participatory governance enhances the transformative potential of zakat, infaq, and sadaqah funds. By empowering individuals and communities through targeted investments and inclusive management, ZIS not only alleviates immediate poverty but also builds long-term economic resilience and promotes equitable growth across regions.

ZIS as a Catalyst for Provincial Economic Growth in Indonesia

A growing body of empirical research increasingly highlights the critical nexus between the management of Zakat, Infaq, and Sadaqah (ZIS) and the trajectory of regional

economic performance, emphasizing the multifaceted role that ZIS plays within local economies. Putra and Wulandari (2021) employ provincial panel data over a ten-year period to empirically demonstrate that regions characterized by higher efficiency and effectiveness in both the collection and distribution of ZIS funds tend to experience stronger, more sustained, and inclusive economic growth. This correlation underscores the pivotal function of well-administered ZIS systems in reinforcing economic stability and development at the subnational level.

The dual role of ZIS in this context is crucial. First, as a social safety net, ZIS provides essential financial support to vulnerable populations, thereby reducing poverty and cushioning the adverse impacts of economic shocks. This function is especially vital in times of economic downturn, when state welfare systems may be overstretched or insufficiently targeted. Second, ZIS acts as a source of grassroots investment capital that can be mobilized to stimulate local entrepreneurship, microenterprises, and community-based economic initiatives. By facilitating access to capital for low-income individuals and small businesses, ZIS empowers marginalized groups to participate in economic activities that generate employment and income, which contributes to a virtuous cycle of economic growth and social inclusion.

Rahmawati and Firmansyah (2019) deepen this understanding by focusing on provinces burdened with structural poverty, where traditional financial systems often fail to reach or adequately support informal sector actors—who constitute a significant share of the local economy. Their findings reveal that ZIS funds significantly bolster social capital by fostering networks of trust, cooperation, and mutual support within these communities. The infusion of ZIS resources into informal economic activities not only sustains livelihoods but also stimulates local demand, supply chains, and market development. This process helps to formalize informal economic actors over time and integrate them into broader economic frameworks, which enhances regional economic dynamism.

However, the positive impacts of ZIS on regional economic performance do not operate in isolation. Rahmawati and Firmansyah (2019) caution that the effectiveness of ZIS is heavily moderated by external institutional and policy environments. Robust regulatory frameworks, transparent governance, and coherent regional economic policies are essential to maximizing the developmental potential of ZIS. Weak governance or fragmented regulatory systems can undermine fund mobilization, distort distribution priorities, or lead to inefficiencies and mismanagement. Consequently, an integrated policy approach is necessary, where local governments, zakat institutions, and civil society actors collaborate to create enabling environments that enhance the effectiveness of ZIS. This includes strengthening institutional capacity, ensuring policy alignment with regional

development goals, and promoting accountability mechanisms that safeguard fund utilization and impact.

In sum, the management of ZIS emerges not merely as a charitable function but as a strategic lever for regional economic transformation. By effectively harnessing ZIS's dual role as a social safety net and an economic catalyst, provinces can address systemic poverty, foster inclusive growth, and stimulate grassroots economic development. Yet, realizing this potential requires an intersectional approach that recognizes the complex interplay between financial mechanisms, institutional quality, and policy frameworks in shaping the outcomes of ZIS management.

Economic Conjuncture and ZIS Dynamics: A Bidirectional Relationship

Economic conjuncture—referring to the cyclical phases of expansion, recession, inflationary pressures, and labor market fluctuations—plays a profound and multifaceted role in shaping the behavior, collection, and distribution of Zakat, Infaq, and Sadaqah (ZIS) funds. These economic conditions do not operate in a vacuum but instead create a dynamic environment within which ZIS functions, influencing both the capacity of payers to fulfill their obligations and the needs of recipients.

[Setiawan and Rahman \(2022\)](#) offer a nuanced analysis that illustrates the bidirectional nature of this relationship. During periods of economic expansion, rising incomes and improved corporate profits expand the zakat base, naturally leading to increased payments. This phase reflects how ZIS functions as an endogenous fiscal mechanism that grows with the economy, allowing for enhanced resource mobilization without requiring additional policy intervention. The increased collection during booms not only reflects greater wealth accumulation but also amplifies the potential impact of ZIS in financing development projects and social welfare programs, thus contributing to the reinforcement of economic momentum.

Conversely, during economic downturns marked by recessions or high inflation, disposable incomes shrink and unemployment rises, placing severe strain on the capacity of individuals and businesses to pay zakat. In this context, Setiawan and Rahman highlight a critical adaptive mechanism: the intensification of distribution activities by zakat institutions to provide relief and social protection to vulnerable populations. This countercyclical response effectively transforms ZIS into a social safety net that cushions the adverse socio-economic impacts of economic shocks, mitigating poverty spikes and supporting consumption among low-income groups.

This dual-functionality, where ZIS acts as both a wealth-accumulating instrument during prosperity and a redistributive buffer during hardship—underscores its unique role as a countercyclical financial tool within Islamic social finance. It exhibits an inherent flexibility and resilience, enabling the system to respond adaptively to economic volatility.

Such a countercyclical nature is especially valuable in economies like Indonesia's, which are prone to external shocks and domestic market fluctuations.

Moreover, understanding this interplay is crucial for policymakers and zakat management institutions seeking to optimize fund mobilization and social impact. It calls for the development of proactive strategies and flexible operational frameworks capable of scaling collection efforts during economic upturns while simultaneously reinforcing distribution capacity in downturns. Enhancing data analytics, improving forecasting models, and building institutional agility can empower zakat institutions to anticipate economic shifts and adjust their activities accordingly.

In addition, promoting public awareness about the adaptive nature of ZIS can encourage consistent and responsible giving patterns, reducing volatility in collections. Policymakers might also consider integrating ZIS within broader social protection systems, leveraging its countercyclical capabilities to complement state welfare programs. This integrated approach can amplify the overall effectiveness of social safety nets and support sustainable economic resilience.

In conclusion, the complex influences of economic conjuncture on ZIS dynamics highlight the system's vital role beyond mere charity. It serves as a sophisticated financial instrument that can stabilize socio-economic conditions and contribute to economic sustainability by aligning religious obligations with pragmatic economic responses to changing macroeconomic realities.

While extant literature has explored individual components of ZIS and their socio-economic effects, comprehensive analyses integrating economic conjuncture, ZIS collection and distribution, and provincial economic growth remain sparse, particularly in Indonesia's diverse economic landscape. Previous studies, such as those by Putra and Wulandari (2021) and Setiawan and Rahman (2022), provide foundational insights but do not fully capture the simultaneous interdependencies among these variables. This study seeks to fill this gap by employing a holistic analytical framework that examines how economic fluctuations influence both the inflow and outflow of ZIS funds and how these, in turn, impact provincial economic performance. By doing so, it contributes to a nuanced understanding of ZIS as an adaptive socio-economic tool within the Indonesian context, offering practical implications for policymakers, zakat institutions, and economic planners aiming to leverage Islamic finance mechanisms for regional development.

RESEARCH METHODS

This study adopts a quantitative research design, which is well-suited for describing phenomena and testing hypotheses through numerical data—spanning the processes of data collection, analysis, and interpretation. This approach aligns with

scientific principles, being concrete or empirical, objective, and systematic (Sugiyono, 2018). Furthermore, in quantitative research, there is a clear distinction between the researcher and the subject being studied, thus minimizing the risk of subjective interference (Ghozali, 2006). In this study, relevant variables are identified, and the relationships among them are measured using statistical methods to test the formulated hypotheses (Creswell, 2014). A quantitative approach is employed to examine the influence of unemployment and inflation on zakat collection and distribution, as well as their impact on provincial-level economic growth in Indonesia.

The type of data used in this research are secondary data, which refers to information collected by other parties and not directly gathered by the researcher for the current study (Saunders et al., 2016). The data used were obtained from official, credible, and verified sources, including the websites of Statistics Indonesia (BPS), the National Zakat Agency (BAZNAS), the International Monetary Fund (IMF), Bank Indonesia (BI), and the Financial Services Authority (OJK). The variables analyzed include gross regional domestic product (GRDP), inflation, unemployment, poverty, zakat-infaq-sadaqah (ZIS), per capita income, and the happiness index during the period 2013 to 2023 at the provincial level in Indonesia.

The data collected in this study are analyzed using the path analysis model through the SmartPLS 4.0 software, which enables the evaluation of complex models, including chain effects—where Variable A influences Variable B, which in turn affects Variable C. Path analysis is a statistical method used to examine causal relationships between variables within a predetermined model structure. This method allows researchers to distinguish between direct and indirect effects of independent variables on dependent variables. According to Bollen (2005), path analysis is a component of structural equation modeling (SEM) that uses path diagrams to represent the relationships between variables.

This method helps researchers understand the extent to which one variable influences another—either directly or through mediating variables. SEM enables the examination of both direct and indirect relationships within a single integrated model. The main components of path analysis include:

- a. Path Diagram: A visual representation of the model indicating relationships between variables using arrows to show direction of influence.
- b. Path Coefficients: Numerical values that represent the strength and direction of the relationships between variables.
- c. Direct and Indirect Effects: Direct effects refer to relationships without any intervening variable, while indirect effects occur through one or more mediating variables.

- d. Model Assumptions: Including linearity, normality, and the absence of multicollinearity among independent variables.

RESULT AND ANALYSIS

Evaluation of Measurement Models (Outer Model)

The validity and reliability tests of the data used in this study were conducted by examining convergent validity, Cronbach's alpha, composite reliability, average variance extracted (AVE), and discriminant validity.

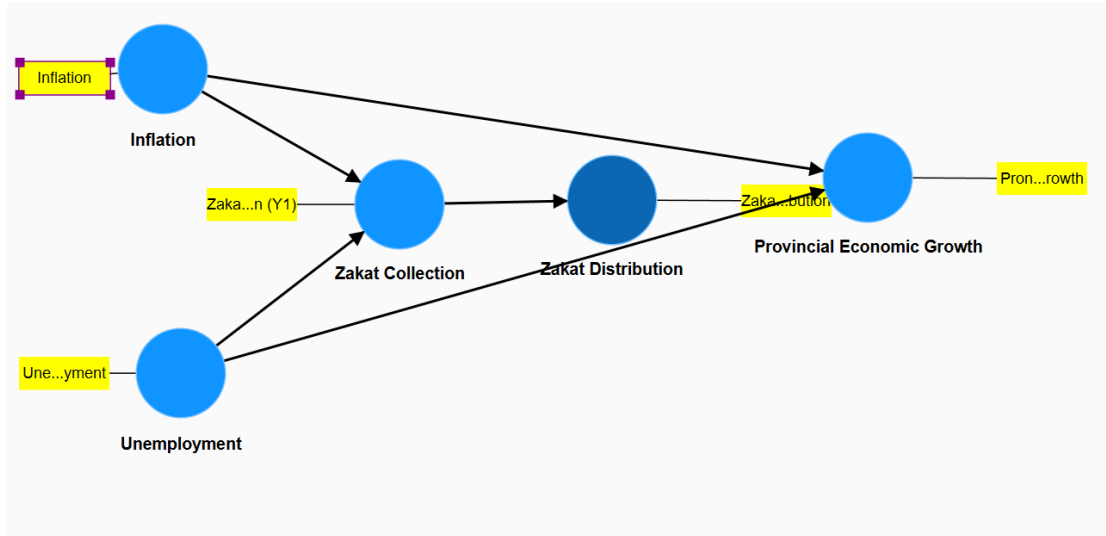


Figure 1. Results of Measurement Model Evaluation (Outer Model)

Convergent Validity

This study employs convergent validity to assess the measurement model, using reflective indicators determined by the construct scores or loading factors of each indicator associated with their respective variables. The outer model test is conducted to evaluate the validity and reliability of the collected data. If an indicator exhibits an outer loading value greater than 0.70, it is considered valid and reliable, and thus retained for subsequent testing. Conversely, if an indicator shows an outer loading below 0.70, it is recommended to be removed from the model (Hair et al., 2013).

Table 3. Outer Loading Values

No.	Variable	Indicator	Outer Loading	Description
1	Provincial Economic Conjuncture	Provincial Inflation	1,000	Valid
		Provincial Unemployment	1,000	Valid
2	Zakat Collection (Provincial Level)	Zakat Collection (Provincial Level)	1,000	Valid

3	Zakat Distribution (Provincial Level)	Zakat Distribution (Provincial Level)	1,000	Valid
4	Economic Growth	GRDP at Constant Prices (Provincial Level)	1,000	Valid

Based on the results of the outer model evaluation using SmartPLS 4.0, as shown in Table above, all outer loading values exceed 0.70. Therefore, it can be concluded that the data used in this study are valid and reliable, and are suitable for inclusion in subsequent analyses.

Structural Model Evaluation (Inner Model)

This study employs a structural model evaluation to assess the robustness of the proposed model. The first step involves conducting a model fit assessment, which evaluates the extent to which endogenous variables can be explained by all exogenous variables, using R^2 and Q^2 values. Subsequently, hypothesis testing is performed using path coefficient values, which indicate the significance of the relationships between variables.

Model Fit Assessment

The R-Square (R^2) test is used to measure the degree of variance in the endogenous (dependent) variables that can be explained by all exogenous (independent) variables. The greater the R^2 value, the more accurate the predictive capability of the proposed model. According to [Hair et al. \(2013\)](#), R^2 values can be interpreted as follows:

1. **0.67 indicates a strong level of predictive accuracy,**
2. **0.33 is considered moderate, and**
3. **0.19 is considered weak.**

Table 4. R-Square Values

Endogenous Variable	<i>R Square</i>	<i>R Square Adjusted</i>
Economic Growth	0.809	0.808
Zakat Collection	0.748	0.743
Zakat Distribution	0.297	0.289

Source: Processed data (2024)

Based on the R^2 test results presented in Table 4.2, the R^2 value for the provincial-level GRDP variable is 0.809, indicating that 80.9% of the variance in economic growth can be explained by the model, while the remaining 19.1% is accounted for by other variables not included in the model. Next, the R^2 value for zakat collection is 0.748, which means that 74.8% of the variance in zakat collection can be explained by the independent variables included in the model, with the rest influenced by external factors. Lastly, the R^2 value for zakat distribution is 0.297, suggesting that 29.7% of the variance in zakat distribution can be explained by the corresponding predictor variables, while 70.3% is attributed to factors outside the model. All endogenous variables in this study

demonstrate moderate R^2 values, indicating that the proposed research model possesses a reasonably good predictive capability.

Table 5. *Fit Model*

SRMR	0.052
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Source: Processed data (2024)

Based on the model fit assessment, the standardized root mean square residual (SRMR) value for this model is 0.052, which is below the threshold of 0.10. This indicates that the model demonstrates a good fit.

Path Coefficient

The path coefficient is a numerical value that represents the strength and direction of the relationship between two variables within a structural model, as applied in path analysis or structural equation modeling (SEM). These coefficients are derived from regression analysis conducted within the SEM framework and reflect the direct influence of one variable on another within a predetermined causal pathway.

Path coefficients are typically denoted by the symbol β (beta) and may have positive or negative values, generally ranging between -1 and +1. A positive value indicates that an increase in the predictor variable leads to an increase in the dependent variable. Conversely, a negative value implies that an increase in the predictor variable results in a decrease in the dependent variable. The greater the absolute value of the coefficient, the stronger the relationship between the two variables.

These coefficients are also accompanied by statistical significance values, commonly obtained through bootstrapping techniques, especially in SEM-PLS models. Significance is assessed using p-values, where a p-value less than 0.05 indicates a statistically significant path. Additionally, the t-statistic is often used, with a t-value greater than 1.96 (at a 95% confidence level) also indicating a significant relationship.

Table 6. Path Coefficient Test Results

Relationship Between Variables	<i>Path Coefficient</i>
Inflation → Provincial Economic Growth	-0.081
Inflation → Zakat Collection	-0.078
Unemployment → Provincial Economic Growth	-0.104
Unemployment → Zakat Collection	-0.476
Zakat Collection → Zakat Distribution	0.900
Zakat Distribution → Provincial Economic Growth	0.692

Source: Processed data (2024)

The path coefficient for the relationship between inflation and provincial economic growth is -0.081, indicating a direct negative effect. This suggests that higher inflation tends to reduce economic growth at the provincial level, although the effect is relatively modest. Similarly, the path coefficient between inflation and zakat collection is -0.078, implying that inflation also negatively affects zakat collection. In other words, as inflation rises, people's ability to pay zakat tends to decline. In contrast, the relationship between unemployment and provincial economic growth shows a path coefficient of -0.104, reflecting a direct and negative influence. This aligns with economic theory, as high unemployment suppresses purchasing power and production activities.

The path coefficient between unemployment and zakat collection is -0.476, indicating a substantial negative effect. Higher unemployment leads to lower income levels, which in turn reduces the potential for zakat contributions. The relationship between zakat collection and zakat distribution yields a path coefficient of 0.900, signifying a strong and positive influence. This means that the amount of zakat collected greatly determines the extent to which zakat can be distributed. Additionally, the path coefficient between zakat distribution and provincial economic growth is 0.692, suggesting that well-managed and effectively distributed zakat has a positive and fairly strong impact on economic growth at the provincial level.

Overall, the hypothesis testing results indicate that the independent variables significantly influence the intervening variables (zakat collection and distribution), except for inflation, which does not exhibit a statistically significant effect. Furthermore, both zakat collection and zakat distribution show positive and significant effects on provincial economic growth. However, inflation does not significantly affect economic growth, either directly or through specific indirect pathways.

The Effect of Provincial-Level Inflation on Provincial Economic Growth

The results of this study indicate that inflation has a negative but not statistically significant effect on economic growth at the provincial level. This is reflected in the path coefficient of -0.081 and a p-value of 0.131, which exceeds the 0.05 significance threshold. Thus, while inflation tends to exert downward pressure on economic growth, its effect is not statistically significant in this context.

Higher inflation leads to increased prices, thereby reducing the purchasing power of consumers. As purchasing power declines, people are likely to limit their spending on daily necessities, which in turn suppresses business productivity (Ramadhanty & Auwalin, 2020). Lower productivity affects overall economic performance at the provincial level. Unstable inflation also fosters economic uncertainty, discouraging investment in the real sector. Moreover, rising raw material prices contribute to a less competitive business environment.

The Effect of Provincial-Level Inflation on Zakat Collection

In this study, inflation also has a negative impact on zakat collection, as indicated by a path coefficient of -0.078 and a p-value of 0.094. Although the direction of the relationship is negative, the result is not statistically significant.

Inflation adversely affects zakat collection by reducing household purchasing power. When prices rise, people's basic expenditures increase, while income may remain stagnant. As a result, individuals tend to prioritize essential consumption over fulfilling their zakat obligations. Additionally, inflation may erode the real value of assets, potentially preventing them from reaching the nisab (the minimum threshold required for zakat eligibility). Business owners and professionals who serve as muzakki may also experience declining profits due to rising operational costs, leading to lower zakat contributions. Psychologically, inflation creates economic uncertainty, prompting people to hold onto cash for emergencies—including delaying or reducing zakat payments. Thus, although zakat is obligatory, macroeconomic conditions such as inflation do affect the public's ability and willingness to comply.

The Effect of Provincial-Level Unemployment on Provincial Economic Growth

The path coefficient between unemployment and provincial economic growth is -0.104, with a p-value of 0.000, indicating a significant negative relationship. High unemployment levels mean that a large portion of the labor force is not participating in productive economic activities, thereby reducing a province's gross regional domestic product (GRDP).

Unemployment results in underutilized human resources, decreasing efficiency and productivity in key sectors such as industry, agriculture, and services. It also leads to reduced consumer income, which weakens purchasing power and dampens aggregate demand—one of the key drivers of economic growth. Moreover, high unemployment can lead to social unrest and instability, which undermine investor and business confidence. This poses risks for both foreign and domestic investment, which are essential for accelerating regional economic development.

Provincial governments facing high unemployment often have to allocate more funds to social programs such as unemployment benefits, job training, and welfare services. These expenditures can divert resources from productive investments such as infrastructure or education. Prolonged unemployment may also lead to skill degradation among workers, making it difficult for them to adapt to evolving technological and labor market demands. Consequently, the quality of the human capital pool declines, reducing the region's economic competitiveness.

The Effect of Provincial-Level Unemployment on Zakat Collection

The path coefficient between unemployment and zakat collection is -0.476 with a p-value of 0.000, indicating a significant and substantial negative relationship. Unemployment negatively impacts zakat collection because it reduces the number of individuals with stable income who are able to allocate a portion of their earnings to zakat. When someone loses their job, their income either disappears or becomes irregular, limiting their ability to fulfill their zakat obligations. Since zakat is calculated based on income or wealth, lower income due to unemployment directly reduces zakat eligibility. Additionally, high unemployment weakens the broader economy, making more people financially insecure and less capable of participating in social obligations like zakat. As a result, unemployment leads to a decline in total zakat collected by official institutions.

The Effect of Provincial-Level Zakat Collection on Zakat Distribution

The path coefficient for the relationship between zakat collection and zakat distribution is 0.900 with a p-value of 0.000, indicating a strong and statistically significant positive relationship. Zakat collection directly determines the amount of funds that can be distributed to mustahik (zakat recipients). In an effective zakat system, increased contributions from muzakki (zakat payers) expand the scope and scale of social support programs.

First, zakat distribution is operationally dependent on zakat collection. Funds received by zakat management institutions form the basis for various allocation programs, including financial assistance to the poor, microbusiness capital, education scholarships, and disaster relief. Therefore, greater zakat collection broadens the reach of these distribution efforts. Second, zakat collection reflects public trust in zakat institutions. When people are confident that their zakat is being managed with integrity and transparency, they are more likely to pay zakat regularly. This creates a positive feedback loop: increased contributions lead to more effective programs, which in turn strengthen public trust. Third, in the Islamic economic framework, zakat functions not only as an act of worship but also as a tool for wealth redistribution and reduction of economic inequality. Hence, the greater the zakat collected, the more impactful its role in promoting social justice.

The Effect of Provincial-Level Zakat Distribution on Provincial Economic Growth

The path coefficient between zakat distribution and provincial economic growth is 0.692, with a p-value of 0.000, indicating a significant and positive effect. Organized zakat distribution can reduce economic inequality in society. Lower inequality is often associated with social and political stability, which fosters an environment conducive to economic growth. When the gap between rich and poor narrows, people enjoy more equal opportunities to participate in the economy. Fair and equitable zakat distribution

promotes social justice and supports the development of an inclusive economy, in which all members of society can contribute to economic development.

Disbursing zakat to mustahik—such as the poor and underprivileged—enhances their purchasing power. When zakat funds help recipients meet basic needs like food, healthcare, and education, they are better positioned to improve their quality of life. In some cases, zakat allocated for microenterprise capital enables mustahik to start or grow small businesses. Thus, zakat distribution functions as an economic stimulus, boosting local economic activity, which in turn contributes to provincial economic growth (Suprayitno, 2020).

CONCLUSION

Based on the findings of this study regarding the influence of macroeconomic variables on the collection and distribution of zakat, infaq, and sadaqah (ZIS) at the provincial level in Indonesia, the following conclusions can be drawn. Inflation has a negative effect on economic growth. Rising inflation reduces household purchasing power and increases production costs, thereby hindering regional economic activity. Moreover, unemployment negatively affects zakat collection. As unemployment increases, the number of muzakki (zakat payers) able to contribute decreases, thus lowering the potential for zakat fundraising. In addition, the collection of zakat, infaq, and sadaqah has a significant positive effect on zakat distribution. The greater the amount of ZIS collected, the larger the funds available for distribution to mustahik (eligible recipients) through both consumptive and productive programs. Furthermore, ZIS distribution positively contributes to economic growth. ZIS funds help boost consumption, support micro and small enterprises (MSMEs), and reduce economic inequality, thereby contributing to regional economic development.

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