

DOES PRODUCTIVE ZAKAT AFFECT THE GROWTH OF MUSTAHIQ MICRO BUSINESS? CASE STUDY LAZISMU DIY

Dwi Santosa Pambudi^{1*}, Rofiul Wahyudi¹, Alung Prasetya¹,
Ketina Widiana¹, Rasyid Bimo Radithyo¹, Dhea Arsy
Ramadhini¹, Inda Dwi Kartika¹

¹Universitas Ahmad Dahlan, Islamic Banking, Faculty of Islamic Studies,
Yogyakarta, Indonesia

*Email: dwi.pambudi@pbs.uad.ac.id

Journal of
Islamic Economics,
Finance,
and Banking

Vol. 7, No. 2, December 2024,
pp. 165-177, ISSN p:2622-4755
e:2622-4798

Article history

Received : 23 November 2024

Revised : 15 December 2024

Accepted : 30 December 2024

Abstract

Introduction to The Problem: State the problem statements of the article briefly and concisely. One of the pillars of Islam that has an economic dimension is zakat, where the funds collected can be utilized with the aim of increasing the growth of the mustahiq business. In contemporary treasures, it is called the utilization of productive zakat.

Purpose: The purpose of this study is to explore the relationship between the utilization of productive zakat in increasing the growth of Mustahiq Business in the Muhammadiyah Amil Zakat Institute (LAZISMU) Yogyakarta.

Methodology: This study uses a quantitative method with a descriptive approach and data analysis using linear regression. Data was collected from mustahiq who received productive zakat from LAZISMU Yogyakarta.

Findings: The finding is that the utilization of productive zakat has a significant and positive impact on the growth of mustahiq businesses, both partially and simultaneously.

Paper Type: Research Article or General Review

Keywords: Growth; Lazismu; Micro Business; Productive Zakat



Kampus 4
Universitas Ahmad Dahlan
Jl. Ringroad Selatan, Tamanan
Banguntapan, Bantul
Yogyakarta 55191
e-mail : ihtifaz@uad.ac.id

INTRODUCTION

Zakat is one of the five pillars of Islam, which is an obligation for every financially capable Muslim (Riduwan et al., 2023). Zakat functions as a form of social concern and worship of Allah, where a certain amount of wealth is set aside and given to those in need, such as the poor, people in debt, and other groups that meet the requirements according to Islamic law (Igawarni et al., 2023). As an economic pillar in Islam, zakat aims to clean up wealth, distribute wealth fairly, and reduce social and economic disparities in society (Pertiwi et al., 2020). With zakat, Muslims are expected to help each other and maintain economic balance in the community, to create harmony and common prosperity. Furthermore, Zakat serves as a redistribution mechanism that can reduce social and economic disparities in society, reduce poverty levels, and encourage economic inclusion for all levels of society (Rohman & Indrarini, 2021).

Productive zakat is a form of zakat distribution aimed at supporting the economic activities of mustahiq (zakat recipients) with the aim that they can be financially independent (Febrianti, 2023). This concept is different from consumptive zakat which only meets the basic needs of mustahiq in the short term. Productive zakat aims to create a sustainable source of income for recipients through economic empowerment, such as business capital assistance, work tools, or skills training. Productive zakat has a strong legal basis in Islamic teachings, both from the Qur'an and Hadith. One of the postulates that is often used as a reference is QS. At-Taubah: 60, which states that zakat must be distributed to groups that are entitled to receive it, including for the purpose of economic empowerment (Igawarni et al., 2023). In addition, the concept of productive zakat is also supported by the fatwa of contemporary scholars which states that the provision of zakat in the form of business capital or means of production is permissible if it aims to help mustahiq achieve independence (Sisdianto et al., 2021).

Productive zakat can be distributed in various forms, depending on the needs of the mustahiq and the potential they have. Common forms of productive zakat include business capital assistance, provision of production tools, skills training, and business assistance (Riduwan et al., 2023). For example, a farmer can get assistance in the form of agricultural tools or seeds, while small traders can get additional capital to increase their business capacity. The distribution of productive zakat has a significant positive impact on recipients, especially in increasing income and quality of life (Usman, 2021). Zakat recipients who were initially in weak economic conditions can develop their businesses so that they are able to generate a more stable and sustainable income. Thus, they can get out of the cycle of poverty and even have the potential to become muzaki (zakat givers) in the future (Mulyono et al., 2022).

Thus, they can break free from the cycle of poverty, which refers to a continuous state where low-income limits access to education, healthcare,

and economic opportunities, preventing financial improvement across generations. By utilizing productive zakat, beneficiaries can develop sustainable businesses, increase their income, and gradually achieve financial independence. As their economic conditions improve, they may eventually transition from being zakat recipients to zakat contributors thereby fostering a more self-sufficient and empowered community (Tanjung, 2022).

One of the treasures of contemporary zakat is productive zakat. Productive zakat represents a modern approach to zakat, where the funds collected are not only given as consumptive assistance, but are optimized for activities that can empower zakat recipients (*mustahiq*) in a sustainable manner. Among the segmentation of productive zakat is Micro Enterprises, which are types of businesses that have a small scale, both in terms of the number of labors, capital, and turnover. Typically, micro-businesses are run by individuals or families and operate with limited resources. These ventures often focus on local economic activities, such as small trade, home production, or simple services (Mulyana, 2019).

Despite the small scale of enterprises, micro enterprises play an important role in the economy, especially in creating jobs, reducing unemployment, and supporting economic growth at the local level. However, micro businesses also often face various challenges such as limited capital, market access, and resources, which can hinder their growth. Capital constraints, where micro businesses often have difficulty accessing formal financing, such as bank loans, are forced to rely on limited sources of personal funds or informal loans with high interest (Syahriza et al., 2019).

In addition, limited market access is also a significant obstacle; Micro businesses often struggle to market their products to a wider market due to a lack of distribution networks, limited marketing skills, and low product competitiveness. Resource constraints are also a major challenge, including limitations in technology, information, and skilled labor (Suretno & Bustam, 2020). Micro-enterprises often lack access to modern technology and information necessary to improve efficiency and innovation, as well as difficulties in obtaining a workforce that has the appropriate skills. These challenges make micro businesses vulnerable to failure and require significant support to survive and thrive (Kartika & Oktafia, 2021).

In addition, limited market access is also a significant obstacle for micro-businesses, particularly those run by zakat recipients. These businesses often struggle to expand their market reach due to inadequate distribution networks, limited marketing skills, and low product competitiveness (Jannah et al., 2022). Furthermore, resource constraints—including limited access to technology, information, and skilled labor—pose additional challenges. Many *mustahik* entrepreneurs

lack the necessary tools and knowledge to enhance efficiency and innovation, making them more vulnerable to business failure. Given these challenges, zakat-based micro-enterprises require targeted support mechanisms, such as capacity-building programs, improved market access strategies, and financial assistance, to ensure their sustainability and growth (Mulyana, 2019).

One of the institutions that can bridge the problems of micro businesses is the Amil Zakat Institution (LAZ) which has a productive Zakat utilization program. The Muhammadiyah Amil Zakat Institute (LAZISMU) is one of the zakat institutions that focuses on the management of zakat, infaq, and alms funds to help people in need (Kosanke & M, 2019). One of the flagship programs of LAZISMU Yogyakarta is the utilization of productive zakat, which is designed to empower micro businesses through the provision of business capital and training to mustahiq. With this program, LAZISMU aims to help micro business actors overcome obstacles such as limited capital and market access, so that they can increase the growth of small businesses (Tanjung, 2022).

Research on the effect of the utilization of productive zakat and its relationship with increasing income has been carried out by several researchers. Research conducted by Darsono et al., (2019) which shows that the utilization of productive zakat has an influence on the welfare of mustahik in the Family Economic Business Unit program at the Amil Zakat Infaq Shadaqah Muhammadiyah. These findings are in line with the research of Amrullah et al., (2023) which concluded that the utilization of productive zakat by BAZNAS Makassar City has a positive and significant effect on poverty alleviation.

Furthermore, the study of Bashori & Jafkar (2020) shows that in general, the utilization of productive zakat is carried out on target and is categorized as good. However, there are still some improvements that can be made so that the zakat given can have a greater impact on mustahik. In contrast to the findings of Hakim et al., (2020) it was found that the utilization of zakat funds in LAZISMU Malang Regency was able to increase mustahik economic empowerment. The study of Ainiyah & Bramayudha (2021) tried to analyze several factors that affect the distribution of productive zakat for the empowerment of MSMEs in LAZISMU, Gresik Regency.

Sabrina & Idrus (2023) conducted a study to determine the influence of productive zakat, skill development, and business assistance on the interest of culinary entrepreneurs during the pandemic. The study's findings indicate that productive zakat does not have a significant direct impact on entrepreneurial interest or business mentoring. However, skill development was found to have a significant influence on the interest of culinary entrepreneurs. Additionally, productive zakat, skill development, and business assistance collectively influence entrepreneurial interest. These findings align with human capital theory, which emphasizes the

role of skills and knowledge in enhancing entrepreneurial capabilities. Moreover, the resource-based view (RBV) suggests that access to financial and non-financial resources, such as productive zakat and business assistance, can shape entrepreneurial success. By integrating these theoretical perspectives, this study contributes to understanding the factors influencing entrepreneurial motivation, particularly in the context of Islamic social finance.

A study by Soraya et al., (2023) which analyzed the relationship between productive zakat funds and mustahiq empowerment on mustahiq business profits in Baitul Mal, North Aceh Regency, showed that it was able to increase mustahiq business profits and mustahiq welfare. Meanwhile, empowerment (guidance, training and coaching) can increase mustahiq business profits and maintain mustahiq business with the aim that mustahiq is able to be independent and not fall again. Furthermore, the study by Izza & Yuniarto (2023) analyzed the impact of the distribution of productive zakat funds on Mustahik MSMEs at LAZISMU DIY Region. The results of this study show that productive zakat funds influence the development of mustahik MSMEs.

Based on previous research and developing issues, this study aims to analyze the relationship between the utilization of productive zakat and the increase in income of Mustahiq Micro Enterprises in LAZISMU Yogyakarta City. In this study, the indicators of productive zakat utilization include increase income, development of micro and small enterprises, business sustainability, and increase access to education and health. Meanwhile, the increase in Small Business indicators in this study includes business revenue, target market, product or service innovation, and capital investment.

This research is important to conduct for several reasons. First, productive zakat has great potential to improve the economic welfare of mustahiq through increasing income from micro businesses. Second, LAZISMU as a zakat institution has a strategic role in managing and distributing productive zakat, which, if done correctly, can contribute significantly to the economic empowerment of mustahiq. Third, understanding the effectiveness of the utilization of productive zakat is important to provide appropriate policy recommendations to maximize the benefits of zakat for mustahiq in LAZISMU in Yogyakarta City and other cities.

METHODOLOGY

This study uses a quantitative method with a descriptive approach, and the data collected is analyzed using linear regression. The research population is all Mustahik who received assistance from Lazismu Yogyakarta City Area. This study uses a quantitative method with a descriptive approach, and the data collected is analyzed using linear regression. The research population consists of all Mustahik who received assistance from Lazismu Yogyakarta

City Area. Lazismu Yogyakarta was selected as the study location due to its active role in managing and distributing productive waqf, particularly in urban areas where economic dynamics are more pronounced. Additionally, Yogyakarta is known for its strong Islamic philanthropic movements, making it a representative case for assessing the impact of productive waqf programs. While this study focuses on Lazismu Yogyakarta, the findings are expected to provide insights applicable to similar institutions managing productive waqf in other regions. From this population, a sample of 69 Mustahik was selected, which was calculated based on the Slovin formula.

From this population, a sample of 69 Mustahik was selected, which was calculated based on the Slovin formula. The Slovin formula was employed as it provides a straightforward method for determining an appropriate sample size when the total population is known, ensuring statistical representativeness while minimizing sampling error (Sevilla et al., 1984). The choice of 69 respondents was based on the need to achieve a balance between accuracy and feasibility in data collection, considering resource limitations and accessibility constraints. This sample size ensures that the study captures sufficient variability within the population while maintaining manageable research execution. The data collection technique in this study was carried out using a questionnaire or questionnaire. This approach aims to identify and analyze the relationship between the variables studied in the context of zakat distribution and their impact on the Mustahiq.

RESULTS AND DISCUSSION

Description of Respondents Based on Gender

The respondents in this study were Lazismu customers in the Yogyakarta City Region, with a total of 70 people. Of this number, 46 male respondents (63%) and 27 female respondents (37%).

Table 1. Respondents Based on Gender

Gender	Total	Prosentase
Male	46	63%
Female	27	37%
Total	70	100%

Sources: Researcher (2024)

Description of Respondents Based on Age

Based on Table 2, there were 70 respondents who filled out the questionnaire with different age variations. From the Table, respondents aged less than 25 years were 55 people (75%), respondents aged 26-35 years were 14 people (19%), respondents aged 36-45 years were 4 people (5%), and there were no respondents over 45 years old.

Table 2. Respondents Based on Age

Year	Total	Prosentase
<25 Year	55	75%
26-35 Year	14	19%
36-45 Year	4	5%
Total	70	100%

Sources: Researcher (2024)

Description of Respondents Based on Education Level

Table 3 shows data on the last level of education taken by the 70 respondents in this study. Based on the Table, there were no respondents with elementary school education/equivalent (0%). Respondents with junior high school/Islamic junior high school/equivalent education numbered 2 people (2.7%), high school/vocational high school/Islamic senior high school/equivalent numbered 35 people (47%), D3 numbered 1 person (1.4%), S1 (Bachelor) numbered 34 people (46.6%), and S2 numbered 1 person (1.4%).

Table 3. Respondents Based on Education Level

Education Level	Total	Prosentase
Junior High School/Islamic Junior High School	2	2,7%
High School/Vocational High School/Islamic Senior High School	35	47,9%
D3	1	1,4%
S1	34	46,6%
S2	1	1,4%
Total	70	100%

Sources: Researcher (2024)

Description of Respondents Based on Length of Being Lazismu Mustahik

In Table 4, there is data on the length of time respondents have been Lazismu customers with a total of 70 people (100%). Respondents who have been Lazismu mustahik for less than 1 year numbered 31 people (42.5%), those who have been mustahik for 1 year numbered 16 people (21.9%), and those who have been mustahik for more than

1 year numbered 26 people (35.6%). Based on these data, respondents who have been Lazismu customers for less than 1 year dominate, so it can be concluded that most productive zakat recipients are those who have just been involved in this program to support the smooth running of their businesses.

Table 4. Respondents Based on Length of Time Being Lazismu Mustahik

Time	Total	Prosentase
1-6 Month	31	42,5%
6-12 Month	16	21,9%
>1 Month	26	35,6%
Total	70	100%

Sources: Researcher (2024)

T-Test

The T-statistic test aims to test whether the independent variable partially has a significant effect on the dependent variable. If the probability of the t value or significance is <0.05 or $t\text{-count} > t\text{-Table}$, then it can be said that the independent variable has a significant effect on the dependent variable (Ghozali, 2021).

Table 5. T-Test

Model	Coefficients			
	Unstandardized Coefficients		Standardized Coefficients	t
	B	Std. Error Beta		
1 (Constant)	6.498	1.365		4.762
Productive Zakat	.690	.069	.773	10.059

a Dependent Variable: Growth

Sources: Researcher (2024)

Based on the results of the T-test Table 5, it can be concluded that Productive Zakat Utilization has a significant and positive influence on Growth. This is evidenced by the t-value of 10.059 and the p-value of 0.000, which is smaller than 0.05, indicating that this relationship is

statistically significant. The regression coefficient (B) of 0.690 indicates that every one unit increase in Productive Zakat Utilization has the potential to increase Growth by 0.690 units. In addition, the standardized Beta value of 0.773 indicates that Productive Zakat Utilization is a strong factor in influencing Growth.

F Test

In Table 6, the results of the ANOVA test show that the significance value for the effect of productive zakat utilization (X) on growth (Y) is 0.000, which is smaller than 0.05, so this relationship can be considered significant. The calculated F value of 101.193 is also much larger than the F Table (3.982), strengthening the conclusion that the effect of variable X on Y is statistically significant. Therefore, the alternative hypothesis (H1) is accepted, indicating that the simultaneous utilization of productive zakat has a significant effect on growth (Ghozali, 2021).

Table 6. Hasil Uji F

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	324.029	1	324.029	101.193	.000b
	Residual	217.742	68	3.202		
	Total	541.771	69			
a Dependent Variable: Growth						
b Predictors: (Constant), Productive Zakat						

Sources: Researcher (2024)

These findings indicate that productive zakat not only functions as an instrument for direct poverty alleviation, but also as a means of economic empowerment that can increase the financial independence of mustahik through business development. By providing the right business capital, productive zakat can open up opportunities for mustahik to develop their business potential, which in turn can contribute to local economic growth and reduce dependence on social assistance.

The significant and positive utilization of productive zakat on the growth of mustahik businesses shows that the distribution of zakat in productive forms not only alleviates poverty directly but also encourages financial independence for zakat recipients (mustahik). By utilizing zakat as business capital, mustahik can develop small businesses that have

the potential to increase their income, thereby reducing dependence on assistance and increasing economic capacity in a sustainable manner. This is in line with the theory of economic empowerment in Islamic economics, which states that the distribution of zakat in productive forms aims to improve the economic conditions of mustahik by providing them with opportunities for entrepreneurship.

The significant and positive utilization of productive zakat on the growth of mustahik businesses demonstrates that zakat distribution in productive forms not only alleviates poverty directly but also fosters financial independence among zakat recipients (mustahik). Through productive zakat, mustahik receive capital assistance, business training, and mentorship, enabling them to establish and expand small businesses. This support often includes skills development programs, access to halal financing, and networking opportunities with local markets. By utilizing zakat as business capital, mustahik can enhance their entrepreneurial capabilities, increase their income, and gradually transition from recipients to self-sufficient economic participants. This aligns with the theory of economic empowerment in Islamic economics, which emphasizes that distributing zakat in productive forms provides mustahik with the necessary tools, resources, and knowledge to sustain and grow their businesses, ultimately improving their long-term financial stability.

Economic empowerment through productive zakat is in line with the principles of Islamic social finance, which emphasizes efforts to maintain the welfare of the people, especially in terms of the economy. In this context, productive zakat can be a tool to reduce economic inequality by allocating resources to those in need, while facilitating them to become economically independent. The provision of productive zakat also supports the principle of social justice, where every individual has an equal opportunity to improve their economic situation through the businesses they build with the help of zakat.

This finding is also supported by previous studies that show the positive impact of the utilization of productive zakat on increasing mustahik businesses. Jainudin, (2023) in their study found that productive zakat given to micro and small businesses has a significant impact on increasing mustahik income and reducing poverty rates. By utilizing zakat as capital for business, mustahik can increase their production capacity and participate more actively in the local economy, which ultimately improves their welfare. Another study by Ghofur, (2024) also strengthens this finding by showing that the distribution of zakat in productive forms can encourage the growth of small and medium businesses. In the study, zakat given in the form of business capital assistance was shown to increase production capacity, increase income, and expand the mustahik business network. This leads to a sustainable increase in their welfare, as well as having a positive impact on the economy of the surrounding community.

Furthermore, research by Rizandi et al., (2023) emphasized that productive zakat can function as a bridge between those in weak economic conditions and better business opportunities. By giving productive zakat, mustahik could develop businesses that are not only personally profitable but also contribute to collective economic growth. Zakat that is utilized properly, can increase the level of economic independence of zakat recipients and accelerate the process of poverty alleviation. Thus, the results of the study which show that the utilization of productive zakat has a significant effect on the growth of mustahik businesses both partially and simultaneously provide empirical evidence that productive zakat not only provides financial assistance but also plays an important role in creating new business fields. This emphasizes the importance of the role of zakat in supporting inclusive and sustainable economic development, which can reduce dependence on social assistance and improve the economic welfare of society at large.

CONCLUSION

The conclusion that can be drawn from these findings is that the utilization of productive zakat has a significant and positive influence on the growth of mustahik businesses, both partially and simultaneously. For further research, it is recommended that a more in-depth analysis be conducted on other factors that can influence the success of the utilization of productive zakat, such as the availability of training, the quality of business management, and social support. In addition, research can also examine the long-term impact of productive zakat on the economic stability of mustahik families and the sustainability of their businesses after several years. Broader research with larger and more diverse samples in various regions can also provide a more comprehensive picture of the effectiveness of productive zakat in increasing the economic growth of the community.

ACKNOWLEDGEMENT

With due respect, we would like to express our deepest gratitude to the Institute for Research and Community Service (LPPM) of Ahmad Dahlan University (UAD) for the support and funding provided in this research with Number: PD-044/SP3/LPPM-UAD/IX/2024. Without this assistance, this research would not have been able to be carried out properly.

REFERENCES

- Ainiyah, A. R., & Bramayudha, A. (2021). Kegiatan Pendistribusian Zakat Produktif Pemberdayaan UMKM di LAZIZMU Kabupaten Gresik. *Journal of Islamic Management*, 1(2), 91–108. <https://doi.org/10.15642/jim.v1i2.553>

- Amrullah, N., Fatwa, I., & Mahmut, C. (2023). Pengaruh Zakat Produktif Dalam Bidang Usaha Mikro Terhadap Upaya Pengentasan Kemiskinan. *Jurnal Mirai Management*, 8(2), 400–407.
- Bashori, A., & Jafkar, A. (2020). Model Pendayagunaan Zakat Produktif di Lazismu Kecamatan Sukorejo Kabupaten Kendal. *Ilmiah Studi Islam*, 20(2), 167–182.
- Darsono, S. N. A. C., Raihana, M., Jati, H. F., & Pachmi, A. (2019). The Impact of Productive Zakat on the Income Inequality of Mustahiq in Yogyakarta. *Journal of Economics Research and Social Sciences*, 3(1). <https://doi.org/10.18196/jerss.030107>
- Dinda Kartika, & Oktafia, R. (2021). Implementasi Strategi Dalam Penanganan Pembiayaan Murabahah Bermasalah Pada Kspps Al-Mubarak Sidoarjo. *Jurnal Tabarru': Islamic Banking and Finance*, 4(1), 127–138. [https://doi.org/10.25299/jtb.2021.vol4\(1\).6598](https://doi.org/10.25299/jtb.2021.vol4(1).6598)
- Febrianti. (2023). Pengaruh Literasi Zakat, Altruisme, dan Citra Lembaga terhadap Minat Muzakki Membayar Zakat di Lazis Nurul Falah Surabaya dengan Religiusitas sebagai Variabel Moderasi. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(6), 2921–2939. <https://doi.org/10.47467/alkharaj.v5i6.3720>
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26*, Semarang: Badan Penerbit Universitas Diponegoro.
- Igamawarni, S., Wahyudi, R., Adha, M. A., Darmansyah, D. F., & Pantas, E. P. (2023). Determinant Factors to Pay Zakat in BAZNAS. *7th Indonesian Conference of Zakat Proceedings*, 7(1), 296–304. <https://doi.org/10.21154/elbarka.v4i1.3070>
- Izza, F. R. A., & Yuniarto, A. S. (2023). Analisis Dampak Penyaluran Dana Zakat Produktif Terhadap UMKM Mustahik. *Journal of Trends Economics and Accounting Research*, 4(1), 128–133. <https://doi.org/10.47065/jtear.v4i1.895>
- Jannah, R., Islam, U., Alauddin, N., Indonesia, B. S., & Mikro, U. (2022). *Madinah : Jurnal Studi Islam*. 09, 143–156.
- Kosanke, & M, R. (2019). *Strategi Pengembangan Tabungan Qurban Pada Lembaga Amil Zakat Infaq dan Shadaqah Muhammadiyah (Lazismu) Jember*. 21(37), 131–146.
- Mulyana, A. (2019). Strategi Pendayagunaan Zakat Produktif. *Hukum Ekonomi Syariah*, 11(2), 50–72.
- Mulyono, S. H., Ayuniyyah, Q., & Ibdalsyah, I. (2022). Strategi Digital Fundraising Dalam Penghimpunan Dana Zakat: Studi Kasus Lembaga Amil Zakat Global Zakat. *Jurnal Ilmiah Ekonomi Islam*, 8(1), 67. <https://doi.org/10.29040/jiei.v8i1.4346>
- Pertiwi, R. S., Herianingrum, S., Muhtadi, R., & Muhammad, M. (2020). Analisis Perkembangan Praktik Baitul Maal Pada Masa Daulah Islamiyah Dan Dalam Konteks Di Indonesia. *Ulumuna: Jurnal Studi Keislaman*, 6(1), 53–71. <https://doi.org/10.36420/ju.v6i1.3699>
-

-
- Riduwan, R., Ilyas, H., & Adha, M. A. (2023). Corporate Zakat in Perspective of Stakeholder Theory: A Case Study of Islamic Rural Banks. *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies*, 19(1). <https://doi.org/10.18196/afkaruna.v19i1.16329>
- Rohman, T., & Indrarini, R. (2021). Efektivitas Penggunaan E-Commerce Dalam Menunjang Penyerapan Zakat Studi Kasus Laz Al-Azhar. *Jurnal Ekonomika Dan Bisnis Islam*, 4(2), 13–25. <https://doi.org/10.26740/jekobi.v4n2.p13-25>
- Sabrina, G., & Idrus, A. (2023). Pengaruh Zakat Produktif, Pengembangan Keterampilan dan Pendampingan Usaha terhadap Minat Wirausahawan Kuliner pada Masa Pandemi: *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(6), 2965–2986. <https://doi.org/10.47467/alkharaj.v5i6.2644>
- Sisdianto, E., Fitri, A., & Isnaini, D. (2021). Penerapan Pembayaran Zakat Digital Dalam Prespektif Ekonomi Islam (Chasles Society). *Fidusia : Jurnal Keuangan Dan Perbankan*, 4(2), 112–123. <https://doi.org/10.24127/jf.v4i2.644>
- Soraya, N., Mukhlis, Halim, A., Rusydi, & Suip, M. (2023). Pengaruh Dana Zakat Produktif dan Pemberdayaan Mustahiq di Kabupaten Aceh Utara (Studi Kasus Baitul Mal Kabupaten Aceh Utara). *CENDEKIA: Jurnal Hukum, Sosial, Dan Humaniora*, 1(3), 284–297.
- Suretno, S., & Bustam, B. (2020). Peran Bank Syariah Dalam Meningkatkan Perekonomian Nasional Melalui Pembiayaan Modal Kerja Pada Umkm. *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam*, 4(01), 1. <https://doi.org/10.30868/ad.v4i01.752>
- Syahriza, M., Harahap, P., & Fuad, Z. (2019). Analisis Efektivitas Distribusi Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik. *Al-Tawassuth*, IV(1), 137–159.
- Tanjung, A. F. Y. S. J. N. (2022). Permasalahan Serta Solusi Dalam Penghimpunan Dan Penyaluran Dana Zis Di Lazismu Kota Medan. *Jurnal Inovasi Penelitian*, 2(1), 3591–3598.
- Usman, E. (2021). Etika Konsumsi Islam Dalam Impulsive Buying. *Bilancia: Jurnal Studi Ilmu Syariah Dan Hukum*, 15(1), 103–124. <https://doi.org/10.24239/blc.v15i1.709>