

## The Influence of Productive Zakat Funds and Technology on the Level of Profit of Mustahik Businesses (Case Study on Baznas Makassar City)

Lilies Handayani<sup>1</sup> , Hartas Hasbi<sup>2</sup> , Suriani Jihad<sup>3</sup>, Aryandi<sup>4</sup>

<sup>1,4</sup> Sharia Economics Study Program, IPI Gowa

<sup>2</sup> Sharia Economics Study Program, IAIN Bone

<sup>3</sup> English Education Program, IPI Gowa

**Corresponding Author:** Lilies Handayani [lilies.eksyaripi@gmail.com](mailto:lilies.eksyaripi@gmail.com)

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### ABSTRAK

The purpose of this study was to (1) determine the effect of productive zakat funds on the level of profit of mustahik businesses at Baznas Makassar City. (2) To determine the effect of technology on the level of profit of mustahik businesses at Baznas Makassar City. (3) To determine the effect of productive zakat funds and technology on the level of mustahik business profits at Baznas Makassar City.

This type of research is descriptive quantitative using questionnaire, interview, and documentation methods in data collection. The population in this study were all members of the productive zakat fund recipients of Baznas Makassar City as many as 30 people. This study uses saturated sampling techniques in determining the sample, where all population numbers are used as research samples. The results of the study showed that the variables of Productive Zakat Funds and Technology both partially and simultaneously had a positive and significant influence on the Mustahik Business Profit Level at Baznas Makassar City. The implication of this research is that productive zakat funds affect the level of profit of mustahik businesses, as well as technology also affects the increase in profits in businesses run by mustahik.

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## **INTRODUCTION**

Indonesia is one of the developing countries with high and sustainable economic potential. This was proven in July 2020, Indonesia's status was raised by the World Bank from lower middle income to upper middle income based on the assessment of its Gross National Income (GNI) per capita which increased in 2019 to USD 4,050 (Ramadhani, 2020). Based on this, Indonesia's performance indirectly proves that its economic development has improved quite well.

Micro, Small and Medium Enterprises (MSMEs) is a sector that plays a role in driving the Indonesian economy. Based on data from the 2019 Central Bureau of Statistics, the number of MSMEs in Indonesia reached 67.4 million of the total number of business units operating in Indonesia. The workforce absorbed in MSMEs is around 97% while the remaining 3% is absorbed in large businesses from the total national workforce (BPS, 2019). So it can be said, the MSME sector plays an important role in economic development in Indonesia. However, the large poverty rate in Indonesia is still a source of problems in the country's economic development.

The percentage of poor people in Indonesia rose dramatically in September 2020 to 27.55 million (BPS, 2021). This is because at that time the COVID-19 (Corona Virus Disease 2019) infectious disease outbreak began to hit the world. Thus, making the Government impose Large-Scale Social Restrictions (PSBB). However, the implementation of this policy had a negative impact in the form of hampering economic activities, so that Indonesia had to face another economic crisis. The government's role in dealing with the economic crisis by creating several programs, especially on the MSME side, the government created the Banpres Produktif program for MSME business actors affected by the Covid-19 pandemic (Ministry of Finance, 2020).

The role of zakat in overcoming the problem of poverty can be said to be very large and more strategic. The provision of zakat funds to mustahik can be used as a means of support in increasing their economic resources (Ahmad, 2017). According to Fasiha (2017) productive zakat is a method of distributing zakat funds to mustahik which are utilized and managed in the form of business to improve the standard of living of a mustahik. The concept of productive zakat involves the use of zakat funds to support productive businesses such as micro business development, community economic empowerment, education, and skills training (Mahmud & Nadia, 2019).

In many countries, there are zakat institutions that are responsible for managing and distributing productive zakat. They work with strategic partners such as Islamic banks, microfinance institutions, and non-governmental organizations to identify potential recipients, provide entrepreneurship training, provide business capital, and provide guidance in building sustainable businesses.

The success in the development of a business is also influenced by the use of technology. The utilization of this technology provides convenience in the activities carried out. The wide availability of information can be accessed very easily by using the internet, so that humans can easily communicate

remotely. Technological developments have also entered the economic realm. Apart from utilization in obtaining information on business raw materials, the internet is also used as a promotional medium and expands the reach of its target market (Berlilana, 2020).

Zakat, as a social and economic obligation, can be best utilized through the use of technology to facilitate and expand the practice of zakat. For example, with the availability of mobile applications and online platforms, individuals can easily calculate their zakat based on their assets, manage their zakat payments electronically, and even find zakat institutions to which they can donate. Technology also allows for greater transparency in the collection and distribution of zakat, thus minimizing the potential for abuse and increasing public trust in zakat institutions (Sahrul, 2021).

The utilization of this technology is a solution to the problems caused by the Covid-19 pandemic. As Katadata Insight Center (KIC) conducted a review of the importance of technology utilization to 206 business people in Jabodetabek. The results of the survey conducted were 81% of the total respondents stated that the use of internet technology could help them survive in running a business during the crisis that occurred due to the Covid-19 pandemic. Product offerings made using social media or e-commerce platforms make business actors free to get consumers or suppliers (Lidwina, 2020).

During the COVID-19 pandemic, the relationship between zakat and technology has become increasingly important in facilitating the practice of zakat and helping affected communities. Technology plays a crucial role in facilitating the efficient and transparent collection, distribution and management of zakat. Through online platforms and mobile applications, individuals can easily calculate their zakat based on their assets, make electronic zakat payments, and distribute zakat to recipients in need. Technology also enables zakat institutions to collect and manage zakat funds more effectively, identify and verify eligible recipients, and monitor the use of zakat in real-time. In emergency situations such as a pandemic, technology can help reduce physical and administrative barriers that may arise, thereby speeding up and expediting the zakat process, as well as ensuring that assistance is targeted and timely (Anwar, 2021).

It is important to conduct research involving Baznas (Badan Amil Zakat Nasional) Makassar city in the context of the relationship between zakat and technology during the COVID-19 pandemic. Baznas of Makassar city is one of the zakat institutions that has a central role in the collection and distribution of zakat in the region. By involving Baznas in the research, we can gain a deeper understanding of how the application of technology in zakat practice in Makassar city contributes to the efficiency, transparency, and social impact of zakat.

This research can reveal the challenges and opportunities faced by Baznas Makassar in adopting technology in zakat practice during the pandemic. In this research, technical aspects such as the use of online platform or mobile application by Baznas Makassar can be explored. In addition, the research can also involve interviews with administrators and zakat recipients to

understand their perspective on the use of technology in zakat collection and distribution. The results of this research can serve as a reference for Baznas Makassar and other zakat institutions to make improvements and enhancements in the application of technology to increase the effectiveness and social impact of zakat practices during the pandemic and in the future.

## LITERATURE REVIEW

### 1. Theory of Economic Development

The theory underlying this research is the theory of economic development. The economic growth of the community that has increased quite high is one of the indications that determines the success of a country's economic development (Hasan & Muhammad, 2018). This theory focuses on solving the problem of poverty because this factor is the main source of economic development problems. One of the well-known theories of economic growth is Schumpeter's Theory. According to Schumpeter Theory (in Astutiningsih & Citra, 2017), economic growth in society is caused by *entrepreneurship*. This theory emphasizes the flexibility of entrepreneurs in adapting to technological advances, then used as an opportunity to develop a business. The increase in production output produced by the community is determined by the amount of production factors used.

Based on the theory above, it can be seen that a country's economic development is determined by the economic growth of its people. The increase in production output in economic growth is influenced by production factors. Technology and productive zakat funds are considered as part of the production factor because the form of funds is in the form of business capital assistance. Business profits will occur when income increases and costs decrease (Anindya, 2017). In production activities, business is determined by the amount of capital owned and the use of sophisticated technology. If a business is not supported by large capital, it will affect the quantity and quality of goods produced.

### 2. Theory of Production

Al-Ghazali's production theory views that activities in production are carried out so that the wants and needs of human life can be fulfilled by paying attention to aspects of halal and avoiding forbidden (Ridwan, 2016). He considered production activities in producing products of primary human needs as a social obligation in the form of individual worship (Surur, 2021).

The view of Islam itself, Muslims are strongly encouraged to carry out production activities. This is so that the needs of human life in the form of food and drink can continue to be fulfilled as Allah SWT, who created humans with this basic character. Thus, humans can survive and carry out their activities on this earth. While economic theory, production is viewed in terms of consumer response. This means that every human desire and need is still there, so production activities continue to be carried out. Based on this, Islamic teachings encourage production activities in order to create benefits for every Muslim (Surur, 2021).

The production theory according to Imam Al-Ghazali classifies several production factors, namely; raw goods, technology, land, human resources, initial capital, and production management (Ridwan, 2016).

### 3. Sharia Enterprise Theory

This theory is a theory developed from *Enterprise Theory* by applying sharia values to it, so it can be said to be the perfect form of the theory that underlies *enterprise theory*. The perspective of this theory rejects the understanding of anthropocentrism which views humans as the center of everything, but the position is absolutely God's. This is because everything will return to God. This is because everything will return to God. This theory teaches that God is the master of the main ownership, while humans are given the right to manage it (Kalbarini, 2018).

Zakat institutions are a form of real application in this theory. Zakat institutions have the task of managing and zakat, infaq, and sadaqah. The management starts from planning, organizing, implementing, and supervising a series of activities in the collection and distribution of zakat funds (Cholil, 2016).

### 4. Productive Zakat

Zakat is a religious institution in the economic sector. Based on this, the role of zakat is very important as a solution to overcome economic problems such as poverty as well as a form of realization of individual worship to social. The concept of zakat is divided into two, namely fair economic growth and sharing mechanism. In achieving this, a zakat management institution was formed (Akbar & Jeffry, 2018).

Productive Zakat is one form of program implemented in zakat management institutions in distributing zakat funds. This program is intended so that the provision of zakat funds distributed to mustahik is not just used to be spent, but the capital is used and developed in the business being run. In order to realize the achievement of the goals of the initial objectives of the zakat management institution, the pattern of productive zakat distribution steps must be well designed and arranged (Mardiana & Agustin, 2018).

### 5. Technology

The definition of technology in the Big Indonesian Dictionary (KBBI) is a means of finding goods needed by humans in carrying out their activities comfortably. Meanwhile, in the opinion of Rusman (2012) states (in Marfuah & Sri, 2019) technology is a concept of knowledge and the use of tools that give humans the ability to control something around them. So, it can be said that technology optimization is the right method to achieve more efficient and effective results.

*The Technology Acceptance Model (TAM) theory*, views the use of technology by humans based on the *perceived usefulness* factor and the *perceived ease of use* factor. The benefits of using technology are defined as the creation of human beliefs that believe it will improve their performance (Wulandari, 2017).

### 6. Business Profits

According to economics, profit is the result of reducing total revenue with total costs where both elements are influenced by the amount of production

(Khairani, 2017). The amount of production in question is the total output of the process produced by various inputs. Thus, in obtaining large profits, business actors must pay attention to indicators of production inputs (Setiawati & Sri, 2021).

## METHODOLOGY

This form of research uses a descriptive quantitative direction with a correlation approach method. The implementation of the research was carried out at the location of BAZNAS Makassar City which is located on Jl. Teduh Bersinar no. 5, Rapoccini Makassar City. The population is 30 mustahik members of the 2019-2020 Makassar City Baznas productive zakat fund program using Saturated Sampling in determining the sample. The distribution of questionnaires to all research objects was carried out to obtain the main data that would be used as processing material with SPSS 26 tools. This study uses multiple linear analysis techniques which are operated using SPSS 26 software with Likert scale measurements on research instruments. In data analysis, the research instrument must pass the validity and reliability test first before conducting a classical assumption test to detect the normality of the data and detect whether multicollinearity and heteroscedasticity occur in the study. Then testing the research hypothesis consisting of t test (partial) and f test (simultaneous).

## RESEARCH RESULT

Data management was carried out with Microsoft Excel and SPSS 21 applications, to facilitate in obtaining results that can explain the variables in this study.

### 1. Validity Test

Table 1.1 Data Validity Testing

Variables	Dimensions	Q	r count	r table	Description
(X) <sub>1</sub>	Productive Zakat Fund	1	0,595	0,361	Valid
		2	0,670	0,361	Valid
		3	0,796	0,361	Valid
		4	0,896	0,361	Valid
		5	0,907	0,361	Valid
		6	0,826	0,361	Valid
(X) <sub>2</sub>	Technology	7	0,732	0,361	Valid
		8	0,593	0,361	Valid
		9	0,761	0,361	Valid
		10	0,799	0,361	Valid
		11	0,699	0,361	Valid
(Y)	Profit Level of Mustahik Business	12	0,483	0,361	Valid
		13	0,593	0,361	Valid

		14	0,591	0,361	Valid
		15	0,681	0,361	Valid
		16	0,669	0,361	Valid
		17	0,545	0,361	Valid
		18	0,677	0,361	Valid
		19	0,736	0,361	Valid
		20	0,654	0,361	Valid
		21	0,650	0,361	Valid

Source: SPSS 26 processing output

Judging from the data above, the overall item of the variable statement  $X_1$  (Productive Zakat Fund),  $X_2$  (Technology) and Y (Mustahik Business Profit Level) is declared valid. This is evidenced based on the calculated r value of all statement items > 0.361. So it can be said that the 21 statement items in this research questionnaire are valid.

## 2. Reliability Test

Table 1.2 Data Reliability Testing

Variables	Cronbach's Alpha	N of Items	Reliability
( $X_1$ )	0,875	6	Reliable
( $X_2$ )	0,761	5	Reliable
(Y)	0,825	10	Reliable

Source: SPSS 26 processing output

Based on the table above, the variable value of productive zakat funds ( $X_1$ ) is 0.772, technology ( $X_2$ ) is 0.785, and the profit level of mustahik businesses (Y) is 0.820. The requirement to pass the reliability test, the value of Cronbach's Alpha of the research instrument must be above 0.6. Thus, all research instruments are declared to have met the requirements

## 3. Classical Assumption Test

### 1. Normality Test

Table 1.3 Data Normality Testing

		Unstandardized Residual
N		30
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	2,68271733
	Most Extreme Differences	
	Absolute	,104
	Positive	,104
	Negative	-,071
Test Statistic		,104
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

Source: SPSS 26 processing output

Based on the results of SPSS 26 processing, the significant value obtained is 0.2. This value is above 0.05 from the predetermined provisions. Thus, the instrument passed this test.

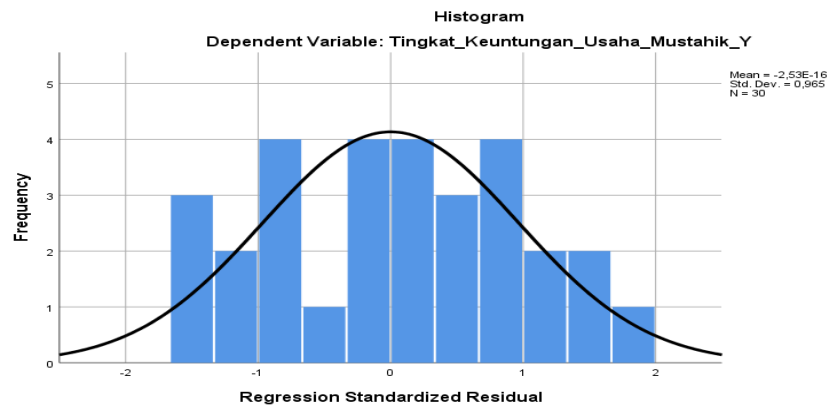


Figure 1.1 Histogram

The histogram image obtained from SPSS 26 shows a bell-shaped distribution pattern, and has a slope that does not tend to the right or left. So, it can be said that the histogram graph above shows a normal distribution pattern.

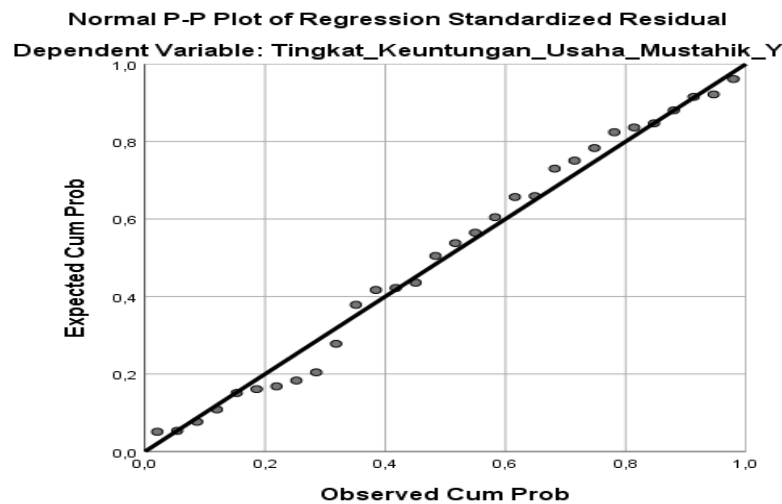


Figure 1.2 P-Plot

The picture shows the points of the data spread along the diagonal line. So, it is said that the regression model has a normal assumption

## 2. Multicollinearity Test

Table 1.4 Multicollinearity Testing

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Dana_Zakat_Productive_X <sub>1</sub>	,802	1,247
	Technology_X <sub>2</sub>	,802	1,247

Source: SPSS 26 processing output

Judging from the data, the VIF value of the Productive Zakat Fund variable is  $1.247 < 10$  or the tolerance value is  $0.802 > 0.1$ . Thus, the instrument is free from the presumption of multicollinearity.

### 3. Heteroscedasticity Test

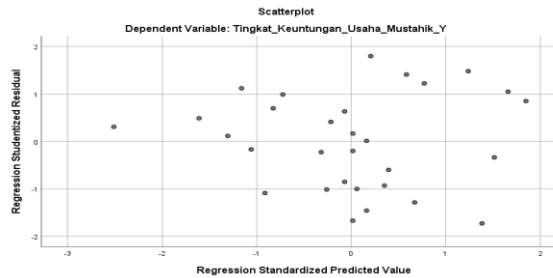


Figure 1.3 Scatterplot

The results of processing SPSS 26 produce a scatterplot image *with* points in it that spread on the y axis between the number 0. So that the regression model is free from the assumption of heteroscedasticity.

### 4. Multiple Linear Regression Analysis Test

Table 1.5 Multiple Linear Regression Testing

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	14,086	4,760	
X <sub>1</sub>	,544	,182	,439
X <sub>2</sub>	,670	,232	,422

Source: SPSS 26 processing output

$$Y = 14.086 + 0.544 X_1 + 0.670 X_2 + e$$

Where:

Y : Profit Level of Mustahik Business

X<sub>1</sub> : Productive Zakat Fund

X<sub>2</sub> : Technology

Description:

- The constant value is positive 14.086. This means that if the Productive Zakat Fund and Technology variables are considered constant, the value of the Mustahik Business Profit Level is 14.086.
- The regression coefficient value of X<sub>1</sub> (Productive Zakat Fund) is obtained positive 0.544. This means that if the other independent variables are considered constant, then every one percent increase in the Productive Zakat Fund variable results in an increase in the Mustahik Business Profit Level by 0.544 percent.
- The regression coefficient value of X<sub>2</sub> (Technology) is positive 0.670. This means that if other variables are considered constant, then every one percent increase in the Technology variable results in an increase in the Mustahik Business Profit Level by 0.670 percent.

### 5. Determination Coefficient Test

Table 1.6 Testing the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,732 <sup>a</sup>	,536	,501	2,780

Source: SPSS 26 processing output

Judging from the data above, the *Adjusted R Square* value is 0.501 (50.1%). So it can be said that the level of mustahik business profits can be explained by 50.1% of productive zakat funds and technology. While the rest is explained by independent variables other than this study.

## 6. Hypothesis Test

### 1. T test (partial)

The t test (partial) shows the relationship between the independent and dependent variables singly. This study analyzes the possible value or p-esteem (sig-t) with a level of 0.05 and the provisions of t<sub>table</sub> of 2.051.

Table 1.7 Hypothesis Testing (Individual)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,086	4,760		2,959	,006
	Productive Zakat Fund (X) <sub>1</sub>	,544	,182	,439	2,996	,006
	Technology (X) <sub>2</sub>	,670	,232	,422	2,883	,008

Source: SPSS 26 processing output

Judging from the data above, the influence of the Productive Zakat Fund and Technology variables is as follows:

a. Productive Zakat Fund Variable

The sig.t value of the test results for variable X<sub>1</sub> is obtained 0.006 <0.05 or the t value is 2.996> t<sub>table</sub> 2.051 which can be said to be the accepted hypothesis.

b. Technology Variables

The sig.t value of the test results for the Technology variable is obtained 0.008 <0.05 or the t value is 2.883> t<sub>table</sub> 2.051 which can be said to be the accepted hypothesis.

### 2. Test f (simultaneous)

This test shows the relationship of the dependent variable with all the independent variables. With a probability level of 0.05, it is known that f<sub>table</sub> = 3.35 based on the df<sub>regression</sub> is 2 and the df<sub>residual</sub> is 27.

Table 1.8 Hypothesis Testing (Plural)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	240,788	2	120,394	15,575	,000 <sup>b</sup>
Residuals	208,712	27	7,730		
Total	449,500	29			

Source: SPSS 26 processing output

Judging from the results obtained, the *calculated f* value of 15.575 is above 3.35, which can be said to be the accepted hypothesis.

The data findings presented have significant implications in the context of increasing the level of profitability of mustahik businesses. First, the regression results show that the Productive Zakat Fund variable has a significant positive

effect on the Mustahik Business Profit Level. This indicates the importance of allocating zakat funds effectively in supporting mustahik business development. In this context, zakat funds used productively can provide additional capital needed to increase the profit level and encourage mustahik economic growth.

Furthermore, the findings also show that the Technology variable has a significant positive effect on the Mustahik Business Profit Level. This shows the importance of applying the right technology in improving the efficiency, productivity, and competitiveness of mustahik businesses. In the era of globalization and technological advancement, adopting technology that suits the needs of mustahik businesses can help them improve product or service quality, optimize production processes, and expand potential markets.

However, it should be noted that the results of this analysis are based on the assumption that other factors are considered constant. Therefore, in an effort to increase the level of profitability of mustahik businesses, it is necessary to consider other factors that can affect these results. Factors such as market conditions, government regulations, managerial skills, access to resources, and other economic factors can play an important role in determining the level of profitability of mustahik businesses.

Overall, the findings have important social and economic implications. Increased profitability of mustahik businesses can contribute to improved welfare and poverty alleviation. In addition, mustahik businesses that generate sustainable profits can also drive economic growth at the local level, create employment opportunities, and increase community economic empowerment.

The findings of data analysis regarding the effect of Productive Zakat Funds and the application of Technology on the level of profit of mustahik businesses have a significant impact on Baznas (National Amil Zakat Agency) Makassar City. Baznas Makassar City can utilize this finding to optimize the management of zakat funds in a more effective way. They can allocate Productive Zakat Fund to mustahik by providing productive financing, entrepreneurship training, and business mentoring, thus helping to increase mustahik's business profit level. In addition, Baznas can also play a role in supporting the application of technology in mustahik businesses by providing training and mentoring related to the use of technology that is relevant and appropriate to their needs.

Through synergies with external parties such as financial institutions, educational institutions, and small and medium enterprise development organizations, Baznas can expand mustahik access to financing, training, and other needed resources. The implementation of these findings can have far-reaching social and economic impacts, including improved mustahik welfare, reduced poverty levels, job creation, and local economic growth. Therefore, Baznas Makassar City needs to ensure a transparent, accountable, and targeted zakat management system in accordance with the needs of mustahik in order to achieve positive and sustainable impacts.

The Technology Acceptance Model (TAM) theory related to the application of technology in the context of mustahik businesses was found to

have a positive influence on profit levels. TAM is a framework used to understand the acceptance and use of technology by individuals or groups. This theory identifies factors that influence technology acceptance and adoption, including users' perceptions of the usefulness and ease of use of technology.

In the context of the data processing results, the factors that TAM focuses on can provide a deeper understanding of why the application of technology has a positive impact on the level of profitability of mustahik businesses. For example, the usability factor of technology can be linked to increased efficiency, productivity, and the ability of mustahiks to reach a wider target market. Mustahiks may see technology as a tool that can help them manage inventory, improve production processes, or enhance the quality of their products or services.

In addition, the ease-of-use factor also plays an important role in this relationship. If mustahiks feel that technology is easy to access, understand and apply in the context of their business, they are more likely to accept and adopt the technology. In this case, Baznas Makassar City can play an important role in providing training and assistance to mustahiks so that they can master and utilize technology properly.

Through understanding and applying the principles of TAM, Baznas Makassar City can design programs that prioritize the usefulness and ease of use of technology for mustahik. In this case, an approach that focuses on training, mentoring, and technical support can help mustahiks overcome barriers and increase their acceptance of technology that can increase their business profitability.

## **CONCLUSIONS AND RECOMMENDATIONS**

Based on data testing and analysis conducted, it can be concluded that the variables of productive zakat funds and technology have a positive and significant influence on the level of profit of mustahik businesses at Baznas Makassar City by 50.1%. This shows that the use of productive zakat funds and the application of technology can have a positive impact in increasing the level of profit of mustahik businesses in Makassar City.

However, it should be noted that there are other factors that can also affect the profit level of mustahik businesses by 49.9%. These factors may include individual mustahik characteristics, business environment, competition, and other economic factors. Therefore, it is important for Baznas Makassar City to continue to conduct more in-depth research and analysis to understand other factors that contribute to mustahik business profits.

Baznas Makassar City is advised to continue to increase the allocation of productive zakat funds as an effort to improve the standard of living of Muslims and help reduce poverty. In this case, Baznas needs to ensure that zakat funds are allocated appropriately according to the needs of mustahik and have a significant impact on their business development.

In addition, Baznas is also advised to provide guidance and training on technology to mustahiks. This will help them optimize the use of technology in

their businesses, such as the use of digital platforms for marketing, inventory management, and financial management. With a good understanding of technology, mustahiks can improve the efficiency, productivity and competitiveness of their businesses.

In other contexts, Baznas can also collaborate with external parties such as financial institutions, educational institutions, and small and medium enterprise development organizations. This cooperation can provide additional access to financing, training, and other resources that mustahik need in developing their businesses.

### **ADVANCED RESEARCH**

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties.

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