

## The Impact of Zakat, Performance, and Size on The Unemployment in Indonesia

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### ABSTRACT

*The economic recession that occurred during the covid pandemic has resulted in the burden on the business world becoming higher and the unemployment rate is increasing. The challenge of BAZNAS /LAZ as a zakat management organization is how to optimize collection of the increasing burden faced by the business world and optimize utilization to be effective and on target. This study aims to examine the effects of zakat, infak, and alms (ZIS) funds and the performance of zakat management zones (OPZs) as well as the size of the organization as a moderating variable on the unemployment rate in Indonesia. OPZ performance is calculated using the national zakat index (IZN) and organization's size is estimated using the number of organizations. This study uses secondary data from all provinces in Indonesia. The data analysis technique uses moderating regression analysis (MRA) to find out whether the moderating variable strengthens or weakens the relationship between performance and quantity.*

**Keywords:** Performance, organizational size; unemployment rate

### INTRODUCTION

The function of zakat as a poverty alleviation tool has been stipulated in Article 3 of Law No.23 of 2011. According to Article 3b of the Law, it is stipulated that the management of zakat is aimed at achieving community prosperity, and poverty alleviation. The Covid pandemic, which has created environmental instability, has had a huge impact on the efficiency of zakat collection and distribution. , where for 2020 the National Zakat Index and its districts all tend to decline with an average of 0.52. The decline in demand for textiles and shoes due to the crisis in export destination countries has a direct impact on the increasing number of job terminations.

The unemployment rate for the last three years is very concerning, especially in the second semester of 2020 due to the COVID-19 pandemic having the highest

unemployment rate reaching 9.7 million people or around 7.07% of the total number of working-age Indonesians. In the first semester of 2022, high school and vocational school graduates followed to become the largest unemployment rate. The planning for the distribution of ZIS funds is mostly in the form of scholarships for underprivileged children. This is very good, but after this pandemic period does this become effective because it is productive but for the long term. OPZ needs to conduct a thorough performance evaluation related to programs that have been and will be running. It is hoped that in addition to all mustahik being able to move the quadrant to become spiritually and materially rich, the aspect of HDI and independence can also increase so that they can be more empowered when the zakat assistance has been completed. This is related to the better quality of zakat fund

management, the mustahik that is helped will increase.

The growth of zakat collection in five years tends to fluctuate downwards, especially from zakat maal badan and infak alms from the body. This raises a question mark why this happens, the stronger the pace of development of technology and information systems is an opportunity to improve the quality of management of zakat management organizations (OPZ), especially the strategy of collecting zakat & infak funds and CSR so that it runs well and grows. However, there is a gap between the huge potential of charity and the very small implementation of charity organizations. This phenomenon shows that the operational efficiency of OPZ is still low. (Mufidah et al., 2022). In addition, the community demands professionalism in service performance and OPZ management. BAZNAS as a government agency is required to improve its performance in order to gain the trust of the public (Al-Fatih, 2020). The job as an amil zakat is not an easy job. The responsibility of amil zakat is not limited to this world but also to the world to come. One way that can be done to encourage the improvement of zakat management in Indonesia is to evaluate the performance of the organization every year. One of the measuring tools used by BAZNAS for its assessment is the National Zakat Index (IZN). In this study, the performance of OPZ represents the national zakat index (IZN).

Measuring the performance of zakat organization is important because in general, the need to assess the effectiveness and efficiency of zakat institutions is crucial for the improvement of the institution itself. The simplest way to assess the performance of zakat institutions is to examine the conversion rate of mustahik into muzaki (Hidayati & Tohirin, 2019). The high amount of ZIS fundraising is not necessarily in line with the value of the zakat index.

In the 2020 PUSKASBAZNAS survey conducted on BAZNAS employees at 146 BAZNAS in 15 provinces and regencies in Indonesia. Where there are amil with duties that concurrently hold positions (26.71%) are the main obstacles in developing amil. Another obstacle is the lack of AMIL funds or operational funds (23.97%), the lack of the number of amil (17.12%), the lack of amil competence (16.44%) and the lack of welfare for amil (14.38%). The obstacles experienced by BAZNAS have become a circle of interconnected problems. This is also confirmed by the average number of staff, which is 7 amil. (Center for Strategic Studies of the National Amil Zakat Agency (Puskas Baznas), 2021)

In this study, we will use a moderation variable, namely the size of the organization that is proximated by the number of zakat management organizations against the unemployment rate in Indonesia. The phenomenon of the rapid increase in the number of zakat institutions in Indonesia is due to two factors, namely the pull factor (spirit of awareness, innovation & empowerment) and the push factor (large market potential, regulatory friendliness, IT infrastructure, & increasing awareness of muzaki). Because of the environment that continues to change, especially due to the covid 19 pandemic, there is no guarantee that all of these factors remain unchanged. This is evidenced by the number of OPZs that decreased in 2019. Performance measurement and the number of OPZs can have the strongest impact when it comes to reducing the unemployment rate in Indonesia, so the researcher is interested in looking deeper into this unemployment rate which is associated with the amount of ZIS funds obtained and whether these ZIS funds have an influence on the unemployment rate.

Based on the description contained in the background, the objectives of this study are:

1. To analyze the effect of zakat acquisition on unemployment in Indonesia during 2020-2022.
2. To analyze the influence of the performance of zakat management organizations on unemployment in Indonesia during 2020-2022.
3. To analyze the influence of organizational performance on the size of the zakat management organization as a moderation variable on unemployment in Indonesia during 2020-2022.

## LITERATURE REVIEW

### *Zakat and Performance of Zakat Management Organizations*

Zakat is basically a framework that has been required by ALLAH SWT for Muslims as a shape of sign of human relations, particularly the relationship between the advantaged and the penniless (duafa) so that a adjust in social dispersion is accomplished. Zakat can be used as sharia financing and provide benefits for poor individuals as well as to UKM (Syed et al., 2020). In Islam, zakat plays an important role in turning the wheels of a country's economy. (Vinnicombe, 2010). In the context of microeconomics, zakat is a means to meet needs and increase mustahik income. Meanwhile, in the context of macroeconomics, zakat is a means of income distribution to eliminate the economic gap between the upper economic community and the lower economic society. If the management of zakat is carried out systematically and well organized, it will have a large multiplier effect on the increase in national income because there is an acceleration of money circulation in the economy of a country (Nasrullah, 2016).

One of the public sector organizations that is authorized to manage public funds is the zakat management organization (OPZ). OPZ is also a non-profit institution whose formation is

based on Islamic sharia principles. As a non-profit organization, OPZ generally has the same characteristics as other non-profit organizations. These characteristics include having resources such as funds, and others that come from donors. However, because its existence is based on Islamic sharia principles, OPZ is specifically different from non-profit institutions in general. These differences are related to the provisions of muzaki (donors), the provisions and types of goods that must be zakati, the size and value of zakat that must be paid, and who is entitled to receive zakat (Mubarok & Fanani, 2014).

As non-profit organizations, zakat organizations have different characteristics from profit-oriented enterprises, especially in the management of human resources. This is because there is no production or sales process in zakat organizations, but the collection of zakat funds is a factor of production., then distributing funds to the mustahik to equalize the socio-economic conditions of the community. These different goals have succeeded in making the motivation of employees in zakat institutions different (Abdullah et al., 2019)

Zakat in the form of consumptive assistance given to mustahik will increase the purchasing power of mustahik for their necessities. The increase in purchasing power of goods will have an effect on increasing the company's production. The affect of expanded generation is an increment in generation capacity, which implies that the company will retain more labor. This implies that the unemployment rate will be decreased. In the mean time, on the other hand, expanding generation will increment the charges that companies pay to the state. In the event that state income increments, the state will be able to supply facilities and foundation for advancement and be able to supply open offices for the community. (Zahra & Auwalin, 2020). The following table 1

below shows the growth of DSKL ZIS Fund collection in 2002 – 2022.

**Table 1 Growth of ZIS DSKL Fundraising in 2002 -2022**

Year	ZIS ( Miliar Rupiah)	Growth (%)	Growth PDB(%)
2002	68,39		3,7
2003	85,28	24,7	4,1
2004	150,09	76	5,1
2005	295,52	96,9	5,7
2006	373,17	26,28	5,5
2007	740	98,3	6,3
2008	920	24,3	6,2
2009	1.200	30,4	4,9
2010	1.500	25	6,1
2011	1.729	15,2	6,5
2012	2.212	27,9	6,2
2013	2.639	19,3	5,78
2014	3.300	25	5,02
2015	3.650	10,6	5,04
2016	5017,29	37,4	5,02
2017	6.224,37	24	5,07
2018	8.117,60	30,4	5,17
2019	10.227,94	26	5,02
2020	12.429,24	21,5	2,07
2021	14,118,19	13,5	3,69
2022	22.430	58,87	5,31
Average		35,57	5,11

From table 1 above, it can be seen that the development of ZIS funds in Indonesia continues to increase and develop significantly. However, the collection of zakat that is being worked on is still very small compared to the potential of Zakat in Indonesia. The more funds available, the more funds are given to ZIS and the more poor people can be covered. Apart from this, government subsidies turn out to play an important role in ensuring that ZIS runs smoothly. High unemployment can have a negative impact on the economy of individuals and society and cause poverty (Suwandika & Yasa, 2015).

The assessment of OPZ's performance is still interesting to be researched, especially to achieve optimal performance (Sofyani, 2019). Although in general the performance of OPZ has reached a good level of efficiency, it is still found that OPZ is still inefficient. (Prasetyoningrum, 2015). Therefore, it is important to combine two concepts, namely good governance and shariah, and then give birth to the concept of shariah-based good governance in OPZ. The sharia aspects that must be obeyed by OPZ here include (Wardayati, 2011).

1. Guarantee that zakat funds are really only handed over to 8 (eight) asnaf/mustahik that have been mentioned in the Qur'an
2. Zakat funds are not misused for activities that violate Maqashid Sharia such as war, terrorism, etc.
3. OPZ does not keep its money in financial institutions that contain elements of riba.
4. Zakat funds are managed effectively and efficiently to avoid redundant practices.

To support accountability in zakat management organizations, one of them is the theory of stewardship.

### ***Stewardship theory, legitimacy and contingency***

Stewardship theory is a theory that describes a situation where managers are not motivated by personal goals but are oriented towards the main outcome goals for the benefit of the organization. Therefore, this theory has a psychological and sociological basis designed according to which leaders as managers are motivated to act according to the wishes of the principal, besides the fact that the behavior of the manager will not leave the organization because the Manager tries to achieve the goals of the organization.

The steward theory says that the impact is positive on performance because

both the principal and the steward are working to achieve the same goal. Steward behavior is based on psychological factors such as intrinsic motivation, high rewards and personal strengths will choose steward behavior (Davis et al., 1997). The principal will create an organizational structure in which this stewardship behavior can flourish. Thus, stewardship structures are seen as collectivistic and cooperative, resulting in positive benefits for the organization. (Ghozali, 2020 : 90 ). In addition to the theory of stewardship in the management of zakat there is also a theory of legitimacy.

Legitimacy theory emphasizes that organizations always try to ensure that they are seen as operating within the boundaries and norms of their respective societies, that is, they seek to ensure that their activities are seen as legitimate by outsiders. Organizational legitimacy can be seen as something that the community gives to the company and something that the company wants or seeks from the community. When there is a difference between the values that the company adheres to and the values of society, the legitimacy of the company will be in a position of threat (Dowling & Pfeffer 1975); (O'Donovan, 2002). The difference between the company's values and the social values of society is often called the "Legitimacy Gap" and can affect the company's ability to continue its business activities (Dowling & Pfeffer, 1975) The legitimacy gap can occur for three reasons (Wartick & Mahon, 1994).

There has been a change in the company's performance but the public's expectations of the company's performance have not changed.

The company's performance has not changed but the public's expectations of the company's performance have changed.

The company's performance and the public's expectations of the company's performance change in different directions,

or in the same direction but at different times.

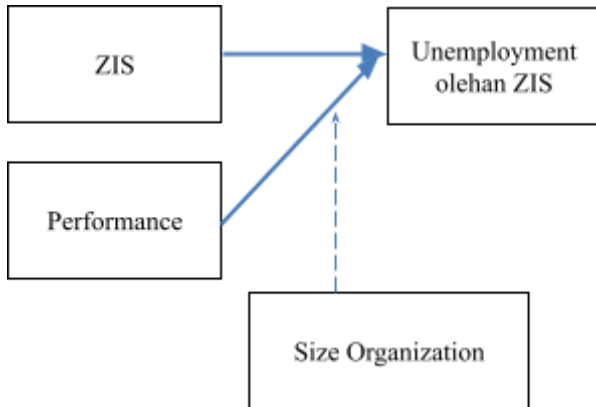
Therefore, it is important to legitimize the legitimacy of OPZ so that public expectations continue to grow positively so that it can foster public trust to pay zakat. The growth of zakat organizations is inseparable from the trust of the people in the local area.

Contingency theory is an organizational theory that holds that there is no single best way to organize a business, run a company, or make decisions. Instead, the optimal course of action depends on internal and external circumstances. (Ghozali, 2020). The basic assumption of the Contingency theory is that no one type of organizational structure is the same applies to all organizations. According to Chenhall (2003), the Contingency theory is developed from the theory of sociological functionalism in organizational structure, where a structural approach to organizations depends on contextual factors such as technology, task environment dimensions, and organizational size (Chenhall, 2003).

Contingency refers to any variable that moderates the effect of organizational characteristics on performance. Contingency factors include external and internal attributes of the firm such as the environment (Langfield-smith, 1997). Contingency theory explains the factors that determine the performance of a firm. The effectiveness of a company can use a combination of non-financial and financial actions (Kaplan & Norton, 1996). Departing from this theoretical view, the organizational mechanism does not have to be the same between zakat management organizations. Contingency theory is useful in understanding the development and growth of organizations that are getting bigger and bigger and need adjustments. (Sofyani, 2019) .Therefore, in this study, organizational size is used as a moderation variable for performance. To see how far the organization's performance is strengthened by the large number of

zakat management organizations in each province in Indonesia.

**Research Model**



From the framework of thinking and literature review above, hypotheses or provisional conjectures can be formulated about the research variables used in this study:

H1: ZIS Affects the Unemployment Rate in Indonesia

H2: The Performance of Zakat Organizations Affects the Unemployment Rate in Indonesia

H3: The performance of zakat management organizations affects the unemployment rate in Indonesia with the size of the organization being a moderation variable.

**METHODOLOGY**

This study is a quantitative descriptive research using panel data and secondary data sources. The object of the research is all provinces in Indonesia that have complete data on the number of zakat obtained in each province, permit data and the number of OPZ from 2020 – 2022. Of the 34 provinces in Indonesia, there is 1 province for which data is not available, namely East Nusa Tenggara. So the total sample of the study is 33 provinces in Indonesia Analytical Engineering using moderating regression analysis with IBM SPSS 22. A variable is defined as something or anything that has value and

can be measured, both tangible and intangible (Chandrarin, 2018):82. . Based on the parameters obtained, a structural equation model can be formed as follows:

$$PE_{it} = \beta_1 ZIS_{it} + \beta_2 IZN_{it} + \beta_3 IZN^* Size_{it} + e_{it}$$

Information :

PE (Y) = Unemployment Rate

ZIS (X1) = Zakat

IZN (X2) = Performance

Size (M) = Size OPZ

**RESULT AND DISCUSSION**

Descriptive statistics are able to provide an overview or description of a data seen from the mean value, standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness (Ghozali, 2011). The results of descriptive statistical processing of each variable in this study are in the following table 2

**Table 2 . Descriptive Statistic of Data**

	Unempl oyment ( Y)	Zakat ( X1)	Perfor manc e (X2)	Size OPZ (M)
Mean	5,28	1.963.130. 659.956	0,57	19,41
Maxi mum	10,015	2.971.244. 351.062	0,81	61
Minim um	2,34	658.192.1 07	0,22	6

Source : Data Processed

From table 2 above, it can be seen that the highest Zakat Performance (IZN) was obtained by DKI Province. Jakarta in 2022 while the lowest IZN was obtained by Maluku Province in 2020. The highest unemployment rate is in Riau Islands Province in 2022 at 10.015% while the lowest is in West Sulawesi Province at 2.34%. The high performance of zakat Prov. DKI Jakarta is directly proportional to its highest zakat acquisition when compared to other provinces.

This study has passed the classical assumption test where the regression equation model in this study is free from

multicollinearity symptoms and no autocorrelation occurs. The results of the Moderating Regression Analysis test can be seen in Table 3 below:

**Table 3. Result on Regression Test**

Variable	Coefficient	Std Error	t-statistic	Sig
X1	0,177	0,049	3,652	0,000
X2	-1,066	0,350	-3,044	0,003
X2*M	0,245	0,245	1,841	0,069
Constant	-0,764	0,490	-1,559	0,122
Adjusted R2 = 0,249      F table = 11.850      F sig 0,000				

Source : Data Processed

From table 3 above, the regression equation model is obtained:

$$Y_{it} = -0.764 + 0.177 X1_{it} - 1.066 X2_{it} + 0.245 X3_{it} + \mu$$

The researcher used  $\alpha = 5\%$  to assess the significance of the relationship between each variable. The F test is used to find out whether the independent variables contained in the regression equation together affect the dependent variables. The Anova or F test is 11,850 with a probability level of 0.000 (significant). Because the probability is much smaller than 0.05, which is 0.000, the regression model can be used to predict Y (unemployment rate) or it can be said that the acquisition of ZIS and OPZ performance as well as the moderation of organizational size with performance together affect the unemployment rate.

## DISCUSSION

### *The Effect of ZIS on the Unemployment Rate*

Based on the results of the hypothesis test, it was concluded that ZIS funds had an effect on the unemployment rate in Indonesia in 2020-2022. Based on

table 3, it shows that the original efficiency of the ZIS sample against the unemployment rate is 0,177 with a P value of 0.000 less than 0.05 which explains that the null hypothesis (H0) is rejected. This means that the ZIS fund variable (X1) significantly has a direct effect on the unemployment rate (Y). An increase in the X1 variable by 1 unit will increase the variable of the unemployment rate (Y) by 0.177 assuming that other variables are constant, so it can be interpreted that ZIS funds have a significant effect on unemployment in Indonesia. Meanwhile, in the long term, the coefficient of the ZIS variable has a negative value, so it can be interpreted that there is a negative relationship with unemployment in the long term.

The collection of zakat has an effect in the short term, this is in line with (Zahra & Auwalin, 2020). According to research (Suwandika & Yasa, 2015) where local income has a negative effect on the unemployment rate, this is in line with the government's target in the 2023 State Budget that the poverty rate is in the range of 7.7% - 8.5% and the open unemployment rate is around 5.3% - 6%. So unemployment decreased from 5.5% in 2021 and in 2022 to 4.99%. With the number of unemployed people, the number of poverty will increase. For OPZ, the high number of poverty will increase the number of mustahik of the poor that must be handled. OPZ needs to maximize the collection of funds to overcome poverty and strengthen the distribution and utilization program so that the zakat distributed is really effective and appropriate to its target. If zakat in the form of consumptive assistance alone has had a significant influence, So zakat given in the form of productive assistance will have an even greater effect on the economy.

### *The Effect of the Performance of the Zakat Management Organization on the Unemployment Rate.*

Based on the results of the hypothesis test, it was concluded that the performance of OPZ based on IZN affects the unemployment rate in Indonesia in 2020-2022. Based on table 3, it shows the original efficiency of the OPZ performance sample on the unemployment rate of -1,066 with a P value of 0.003 smaller than 0.05 which explains that the null hypothesis (H0) is rejected. This means that the OPZ performance variable (X2) significantly has a direct effect on the unemployment rate (Y). An increase in the X2 variable by 1 unit will increase the variable of the unemployment rate (Y) by -1,066 assuming that other variables are constant, so it can be interpreted that the performance of OPZ has a significant effect on unemployment in Indonesia. The high performance of zakat Prov. DKI Jakarta is directly proportional to its highest zakat acquisition when compared to other provinces.

***The influence of organizational performance on the size of the zakat management organization as a moderation variable on unemployment.***

Based on the results of the hypothesis test, it was concluded that the performance of OPZ with organizational size as a moderating variable had no effect on the unemployment rate in Indonesia in 2020-2022. Based on table 3, it shows the coefficient of the original sample of OPZ's performance on the unemployment rate of 0.245 with a P value of 0.069 greater than 0.05 which explains that the null hypothesis (H0) is accepted. This means that the variable of organizational size does not strengthen or weaken the performance of OPZ (X2) against the unemployment rate (Y). This is evidenced by West Java and East Java which have 58 zakat management organizations with a much different number of ZIS fund collections and a high unemployment rate in 2021 in West Java of 9,085. This research is different from research (Swa

Andika et al., 2021) that organizational size can moderate performance.

## CONCLUSION

Based on the results of testing and analysis of research data that has been carried out, it can be concluded that the acquisition of ZIS funds has an effect on the unemployment rate in Indonesia. In addition, the performance of OPZ also affects the unemployment rate in Indonesia. This means that the higher the performance of the organization, the lower the unemployment rate in Indonesia. Where among the indicators IZN indicators are very relevant to the performance of the organization so that the prevention of unemployment can be even better. This reflects that zakat and OPZ need better performance to achieve better progress so that the potential of zakat can be more optimal. For a large number of organizations in Indonesia, it does not strengthen or weaken the influence of the OPZ performance relationship on the unemployment rate in Indonesia.

Based on research, the need to utilize zakat in the economic sector is provided in the form of assistance aimed at reducing poverty, increasing productive capacity, entrepreneurship needs to be improved again so that unemployment is decreasing in Indonesia. There is a need to improve the quality of zakat management in the future, taking into account the institutional aspects and even better by paying attention to the aspects of collection, management, distribution and communication of zakat, in order to maximize efficiency.

There is also a need to come up with programmes that are suitable for the mustahik so that their quality of life is improved with the help of zakat.

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