IMPACT OF INCOME, CONSUMPTION, SAVING, AND NUMBER OF ZAKAT MANAGEMENT ORGANIZATIONS ON THE ZAKAT FUND COLLECTION

Deru R Indika ¹, Sarah Nur Fauziyyah Himawan ², Egi Arvian Firmansyah ³
^{1,2,3} Universitas Padjadjaran, Indonesia

ABSTRACT

The good and responsible use of *zakat* funds can benefit the entire community. As the Muslim-majority country, Indonesia had the *zakat* potential of around 217 trillion rupiahs (in 2017). However, the realization of *zakat* fund collection was only 1.8% or around 4.1 trillion rupiahs. The same thing also happened primarily in the province of West Java, which could only collect *zakat* funds of around 2% of its entire *zakat* potential of 17.6 trillion rupiahs. This research aims at analyzing the factors affecting the collection of *zakat* funds in the cities of West Java. The data used in this research is the secondary data (from 2011-2017), acquired from the Central Bureau of Statistics (BPS), The Ministry of Religion, and BAZNAS (Nasional *Zakat* Agency). The data is analyzed using the Multiple Linear Regression Model and Generalized Least Squares (GLS) or Random Effect Method. The results of this research show that income, consumption, and the number of *Zakat* Management Organizations have a positive and significant effect on the *zakat* fund collection while saving has a negative and insignificant effect on *zakat* fund collection in West Java.

Keywords: *zakat* funds, income, consumption, saving, *zakat* institutions, generalized least square

DAMPAK TINGKAT PENDAPATAN, KONSUMSI, TABUNGAN DAN JUMLAH ORGANISASI PENGELOLA ZAKAT TERHADAP PENGHIMPUNAN DANA ZAKAT

ABSTRAK

Pendayagunaan dana zakat yang baik dan bertanggungjawab dapat bermanfaat bagi seluruh masyarakat. Indonesia sebagai negara yang mayoritas berpenduduk muslim mempunyai potensi zakat mencapai 217 triliun rupiah (tahun 2017) realisasi pengumpulan dana zakatnya hanya 1,8% yaitu sebesar 4.1 triliun rupiah. Hal yang sama juga terjadi di provinsi Jawa Barat yang baru bisa mengumpulkan dana zakatnya 2% dari potensi zakatnya yang mencapai 17.6 triliun rupiah. Tujuan dari penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi penghimpunan dana zakat di seluruh kota di Jawa Barat. Data yang digunakan dalam penelitian ini adalah data sekunder periode 2001 – 2017. Data yang digunakan peneliti diambil dari Badan Pusat Statistika (BPS), Kementerian Agama serta Badan Amil Zakat Nasional (BAZNAS). Data dianalisis dengan menggunakan model regresi linear berganda dan metode Generalized Least Square (GLS) atau Random Effect. Hasil penelitian ini menunjukkan bahwa peningkatan jumlah pendapatan, pengeluaran konsumsi serta Organisasi Pengelola Zakat (OPZ) memiliki pengaruh positif dan signifikan terhadap peningkatan penghimpunan dana zakat sedangkan tingkat tabungan memiliki pengaruh negatif dan tidak signifikan terhadap penghimpunan dana zakat di Jawa Barat.

Kata-kata Kunci: dana zakat, pendapatan, konsumsi, tabungan, organisasi pengelola zakat, generalized least square

¹ **Korespondensi:** Deru R Indika, S.E., MBA. Fakultas Ekonomi dan Bisnis, Universitas Padjadjaran. Jln. Dipati Ukur No. 35 Bandung, 40135, Jawa Barat, Indonesia. Email: deru.indika@unpad.ac.id

INTRODUCTION

In the concept of Islamic economics, it is explained that *zakat* is the main instrument of redistribution and income distribution for realizing prosperity. *Zakat* is not only a transfer of wealth from the rich to the poor but also a source of state financial income in developing the welfare of Muslims in various sectors, such as infrastructure, education, and science development. In practice, however, the economic empowerment of Muslims through the implementation of *zakat* still faces many obstacles. The primary cause of this problem lies in the Muslims themselves. The implementation of *zakat* in the Muslim community is the lack of an adequate understanding of *zakat*, such as the amount of *zakat*, *nishab*, and the time to pay certain *zakat*. Hence, the implementation of *zakat* is highly dependent on each individual (Hakim, 2016).

There are still many Muslims, especially in Indonesia, who have not paid *zakat*. Of the total population, Muslims make up to 80 percent, and the potential of *zakat* was around 217 trillion rupiahs (Saubani, 2018). However, in 2017, the number of recorded *zakat* was only about 4.1 trillion rupiahs (BAZNAS, 2018). It is caused by the low awareness of Muslims to pay *zakat* and the preference of paying *zakat* directly to families or informal *zakat* managers. Hence, the record of *zakat* funds may not be entirely representative (Fitriyah, 2017). So, the realization of *zakat* collection in Indonesia is still far from the ideal.

This phenomenon also prevails in West Java, the province with the most population in Indonesia. In West Java Province, with a Muslim population of 45 million people, around 50 percent of them are *muzakki* (an Islamic term for *zakat* payers). Its *zakat* revenue potential was around 17.6 trillion rupiahs or around 7% of the national scale. However, BAZNAS could only raise *zakat* funds in West Java of around 500 billion rupiahs, far from the potential (Nurulliah, 2017). In other words, only about 2 percent of the West Javanese Muslims have fulfilled their *zakat* obligation through formal *zakat* institutions.

The most common *zakat* paid by Muslims is the *zakat al-fitr* paid every Ramadan month. Other types of *zakat* that should be paid by Muslims are *zakat al-maal* or *zakat* on assets, such as income *zakat*, *zakat* from farming, and gold. *Zakat al-maal* is taken from wealth, both in terms of traditional contexts such as agricultural products, mineral resources, gold, jewelry, cash, business, and livestock, as well as in modern contexts, such as income from assets, salaries, and securities (Canggih, Fikriyah, & Yasin, 2017). As shown in Figure 1, the knowledge of Muslims about the obligation to pay *zakat al-maal* is still minimal, as evidenced by the difference in the number of collected funds from *zakat al-fitr* and *zakat al-maal*. Ideally, the difference between these two types of *zakat* should not be significant.

Figure 1. Zakat Maal and Zakat al-Fitr Collected in West Java

Source: Central Bureau of Statistics of West Java 2016 – 2018 (processed data)

In addition to the awareness, some other things affect the decision of Muslims to pay *zakat*. Those factors include income level, consumption expenditure, amount of savings (Noviarita, 2015), and the number of *zakat* management organization (ZMO) available around them (Kusmanto, 2014). An active role of ZMO in promoting *zakat* collection service also affects the intention of the *muzakki* to pay *zakat* (Mubarok & Fanani, 2014). The issue of *zakat* is not limited to the collection, but also how the *zakat* is distributed so that the existence of ZMO becomes an essential pillar in realizing people's welfare (Manurung, 2013).

It can be seen from Figure 2, where the growth of *zakat* collection in 2017 began to slow down when compared to the growth in 2016, which was only 13.1%. Later, it increased in 2018 by 20.63%. The increase in the amount of *zakat* collection is inseparable from the increasing public trust in BAZNAS. BAZNAS continues to develop innovations with the *zakat* digitization approach to facilitate *zakat* payments. With better

service facilities, the *zakat* collection will increase every year

Figure 2. Zakat Collected by BAZNAS (2015-2019)

Those factors are essential to note because they affect the decision to pay *zakat* and determine the amount of *zakat* payment. *Zakat* is not only charged from fixed income but also non-fixed income, such as bonuses, honoraria, and other types of service income (MUI, 2003). The central problem of *zakat* in West Java, including in all of its cities, is the low amount of *zakat* collection, as shown by the low percentage of the collected amount compared to its potential. To see the root of this problem, this present study analyzes the effect of income, consumption, savings, and the number of ZMO on the collection of *zakat* funds.

LITERATURE REVIEW

In the macroeconomic approach, specifically in the variable of consumption expenditure, savings, and investment, *zakat* aggregately plays a significant role. So, it can be an indicator of the macroeconomic variable. In addition to a part of

religious obligation, *zakat* contains socioeconomic responsibilities for creating income redistribution between the rich and the poor (Noviarita, 2015).

Household consumption decisions have a considerable influence on the overall behavior of the economy, both in the short and long term. In the short run, consumption fluctuations have a significant influence on economic fluctuations. In the long run, household consumption decisions affect other macroeconomic variables. The current level of public consumption is influenced by the consumption of the previous period, disposable income of the current period, and the disposable income of the previous period (Persaulian, et al., 2013). *Zakat* has an influence on three macro indicators, namely aggregate consumption, aggregate investment, and aggregate supply. The injection of *zakat* funds will increase consumption and reduce savings (BAZNAS, 2019). the increase in the level of consumption is an indicator of improvement in the people's economy. With the increase in people's purchasing ability, as one of the public expenditure posts, *zakat* should also increase, especially since *zakat* is an obligation for Muslims.

Zakat collection also depends on the number of *zakat* institutions. Some said that the growing number of *zakat* institutions had not shown a substantial result in terms of *zakat* collection since the majority of people are reluctant to pay *zakat* through *zakat* institutions

because of religiosity, location, service, and trust (Daulay & Lubis, 2015). A negative image also arises because *zakat* collection organizations are considered affiliated with certain political parties and religious institutions with negative images.

Trust in ZMOs can be built if the *zakat* institution is able to build public trust if it is transparent in its management, especially in terms of financial disclosure to their stakeholders (Aziz & Anim, 2019).

Furthermore, the ZMOs do not yet have an accurate database of *mustahiq* and possess an image that they have poor performance (Mubarak & Fanani, 2014). They play a crucial role since the distributed *zakat* funds play an essential role in eradicating poverty in society (Senadjki, Nachev & Rusli, 2015).

METHODS

This present study uses a descriptive quantitative approach to attain an overview of the processed data, primarily about the influence and relationship among the variables. The analysis employed in this study is a panel data regression, used to determine the relationship between several independent variables with one dependent variable.

Panel data (pooled data) is a regression analysis based on panel data (a combination of time series and cross-sections) to observe the relationship between one dependent variable with one or more independent variables (Pangestika, 2015).

According to Kuncoro (2011), some advantages that can be obtained using panel data estimates are a higher number of observations and more variations between different units according to particular space and time. Besides, Widarjono (2007) explained that panel data estimates provide an advantage for research in terms of a high number of observations, increasing the degree of freedom. The combination of cross-section and time-series data can overcome problems that occur when there are problems with variable removal.

This present study uses secondary data consisting of the reports on the amount of consumption, savings, public income, and reports on the number of ZMO in West Java. The data are obtained from the Central Statistics Agency (BPS), the Ministry of Religion, and BAZNAS. This research uses the annual scale data from 2012 to 2017.

The sampling technique used in this study is a saturated sampling technique, which is a sampling technique allowing all members of the population to be used as samples (Sugiyono, 2018). A saturated sampling is conducted if the population is relatively small, i.e., less than 30 people. Thus, all districts or cities in West Java are samples in this research, consisting of 18 districts and nine cities. Data processing of this study uses Microsoft Excel 2010 and EViews version 9 software.

Nachrowi & Usman (2006) explained the econometric equation model of panel data regression as follows:

$$Y_{it} = \alpha + \beta_1 X_{1it} + \beta_2 X_{2it} + \dots + \beta_n X_{nit} + e_{it}$$

Where:

Y_{it} = dependent variable

X_{it} = independent variable

i = entity i

t = period t

In selecting the panel data estimation model which will be used, whether the Common Effect, Fixed Effect, or Random Effect, we performed the three tests, namely the Chow Test, Hausman Test, and Lagrange Multiplier test (LM). After determining the right model for panel data estimation, we performed the classic assumption tests consisting of the normality test, heteroscedasticity test, and multicollinearity test. Thus, we could ensure that the data, variables, and models to be estimated are according to their designations. In the hypothesis testing, F-test, t-test, and the coefficient of determination are used to answer the relationship and effect of the independent variables on the dependent variable.

The econometric equation with the panel data regression method used in this study is prepared to answer all of the proposed problem formulations. The first problem formulation is whether there is an influence of income, consumption, savings, and the number of ZMO on the *zakat* fund collection. The second problem

formulation is whether there is an effect of each income, consumption, and savings and the number of MZO on *zakat* fund collection in West Java each year. Here is the econometric model of this study:

$$Y_{it} = \alpha + \beta_1 X_{1it} + \beta_2 X_{2it} + \beta_3 X_{3it} + \beta_4 X_{4it} + e_{it}$$

or

$$ZAKAT_{it} = \alpha + \beta_1 INCO_{1it} + \beta_2 CONS_{2it} + \beta_3 SAVE_{3it} + \beta_4 OPZ_{4it} + e_{it}$$

Where:

Y = *zakat* fund collection

X1 = average income

X2 = average consumption expenditure

X3 = the amount of savings

X4 = number of ZMO in all cities

RESULTS AND DISCUSSION

Based on the results of the Hausman Test and the Lagrange Multiplier Test, the Random Effect model is the best model for estimating the results of Regression Analysis (shown in Table 1).

Table 1. Model Determination Test Results

No.	Test	Result (Prob.)	Conclusion
1.	Chow	0.000	The best model to use is <i>Fixed Effect</i> .
2.	Hausman	0.8981	The best model to use is <i>Random Effect</i> .
3.	Lagrange Multiplier	0.000	The best model to use is <i>Random Effect</i> .

Source: Data processing results

Furthermore, based on the regression results using the Random Effect model, as shown in Table 2, the econometric equation is obtained as follows:

$$ZAKAT_{it} = 4.480.000.000 + 53.46920 INCO_{1it} + 198.2764 CONS_{2it} - 5.239868 SAVE_{3it} + 2.060.000.000 OPZ_{4it}$$

Table 2. Regression Result of Model Random Effect

Variable	Coefficient	Std. Error	t-Stat	Prob.
C	4.48E+08	5.49E+08	0.815437	0.4161
X1	53.46920	22.03820	2.426205	0.0165
X2	198.2764	29.47008	6.728056	0.0000
X3	-5.239868	25.12351	-	0.8351
X4	2.06E+08	1.05E+08	1.956690	0.0503
R-squared		0.461526	Mean dependent var	3.61E+08
Adjusted squared	R-	0.446973	S.D dependent var	1.477E+09
S.E of regression		1.09E+09	Sum squared resid	1.77E+20
F-statistic		31.71274	Durbin-Watson stat	0.457669
Prob(F-statistic)		0.000000		

Source: Data processing results

The value of each variable from the results of the Random Effect model regression can be interpreted as follows:

- The value of 4,480,000,000 means that without being influenced by any variable under this study, an increase in *zakat* funds is Rp. 4,480,000,000 or 4.5 billion rupiahs
- The value of 53,46920 INCO means that if income increases by one million rupiahs, the *zakat* fund collection will increase positively by 53 million rupiahs
- The value of 198.2764 CONS means that if the consumption expenditure increases by one million rupiahs, the *zakat* fund collection will increase by 198 million rupiahs
- The value of -5.239868 SAVE means that if the saving increases by one billion rupiahs,

the *zakat* fund collection will decline by 5.24 billion rupiahs

- The value of 2,060,000,000 OPZ means that if the number of ZMO in an area increases by one unit, the *zakat* fund collection will increase by 2.06 billion rupiahs.

From the above explanation about the regression results using the Random Effect model, it can be seen that income, consumption, savings, and OPZ aggregately influence *zakat*. Saving is the only variable which has a negative effect on *zakat* as the dependent variable.

Furthermore, to determine the effect of income, consumption, savings, and the amount of ZMO on the *zakat* fund collection, we performed several tests to prove the significance or influence between the independent variable and the dependent variable. They are as follows.

Table 3. The F-Test (simultaneous) of Random Effect Model

Model	F-stat	Prob. F-stat
Regression	31.71274	0.00000

Source: Data processing results

The results of the F-Test (shown in Table 3) indicate that the value of Prob. F-stat is 0.0000, which is less than the significance level of 0.05. It means that simultaneously, the four independent variables, namely income, consumption, savings, and the number of ZMO have a significant effect on the dependent variable.

Table 4. The T-Test (partial) of the Random Effect Model

Variable	Coefficient	Prob.
INCO (X1)	53.46920	0.0165
CONS (X2)	198.2764	0.0000
SAVE (X3)	-5.239868	0.8351
OPZ (X4)	2.06E+08	0.0503

Source: Data processing results

Based on the results of the t-test, shown in Table 4, we found that there are three independent variables that have the Prob. values below 0.05. It means those three variables, namely, income, consumption, and the number of ZMO, significantly influence the *zakat* fund collection.

Additionally, from the determination coefficient (shown in Table 5), we found that income, consumption, savings, and the number of ZMO simultaneously affect the *zakat* fund collection by 46%. Other factors outside this study influence the rest of the *zakat* fund collection.

Table 5. Results of the Determination Coefficient of the Random Effect Model

Model	R-squared	Adjusted R-squared
Regression	0.461526	0.446973

Source: Data processing results

Based on the Random Effect model regarding the effect of income, consumption, savings, and the number of ZMO on the *zakat* fund collection in all cities in West Java in 2001 - 2017, we can conclude that the income and consumption of the average community positively and significantly affect the *zakat* fund collection if the income and consumption

increase, the *zakat* fund collection will also increase.

Increasing consumption affects the increasing *zakat* collected. It means that the greater the consumption is, the larger the amount of income incurred by the obligatory *zakat*. In other words, *zakat* can be considered as part of the consumption itself. This is because paying *zakat* is part of the primary worship, which also fulfills the spiritual needs of the payer. It can be understood why the increase in the level of savings does not have a significant effect. This effect on *zakat* fund collection is also negative, different from the other three variables under this study. There are many *zakat* payers who still do not realize their obligation for paying *zakat*, and saving itself is one of the objects of *zakat* (Azman & Bidin, 2015).

The growth in the number of ZMO also positively have big affects the *zakat* fund collection. In addition to collecting *zakat*, ZMOs distribute it used s for cost financing for business capital, investment, and community consumption, which ultimately encourages economic growth (Suprayitno, 2018).

The enormous potential of *zakat* cannot be maximized yet. It is necessary to start looking for other ways to increase the collection of *zakat* funds. Regulators can set a salary deduction policy of 2.5% per month or create a particular *zakat* account, which will be taken annually by formal *zakat* institutions collaborating with

particular companies. The increase in income has proven to affect the *zakat* fund collection.

The ZMOs in all cities of West Java can also be made effective by increasing public interest and knowledge about them through the Community Based Development and the synergy between the poverty alleviation program by the local government with the poor society empowerment program by ZMOs (Hayati & Caniago, 2012). ZMOs can also collaborate with companies in collecting *zakat* funds from their employees.

Public consumption behavior can also be exploited by ZMOs by offering their *zakat* products that will benefit the *mustahiq*. Thus, *zakat* will be perceived as the needed instrument, not merely the religious obligation.

Moreover, ZMOs can now more easily reach their market by utilizing technology or fintech. The use of technology is essential because it will build trust in ZMOs. People will have the opportunity to track and monitor the process of collection and disbursement of *zakat*. Furthermore, annual reports explain details and show where and how *zakat* was spent (Migdad, 2019).

The parties participating in maximizing *zakat* potential are not only the ZMOs, but also the regulators, namely the government bodies (the Ministry of Religion and BAZNAS). The public must also learn about how to pay *zakat* through ZMOs and find official *zakat* institutions

nearby since *zakat* is an obligation for every Muslim, both *zakat al-maal* and *zakat al-fitr*.

CONCLUSION

This research found that collectively, income, saving, consumption, and numbers of ZMO affect *zakat* collection in West Java. The most influential factor in maximizing *zakat* potential is the existence of ZMOs. There are still negative perceptions of how ZMOs in managing *zakat*. However, public trust gradually increases due to the application of information technology by the ZMOs. It makes the *zakat* management by ZMOs more transparent and more comfortable to monitor by the public.

The next factor is that the increase in consumption increases the potential for *zakat* collection. *Zakat* is distributed for stimulating consumption. Thus, *zakat* becomes part of the consumption offered by ZMOs to *mustahiq*. Furthermore, we conclude that the increase in income will also increase the potential for *zakat* collection, while saving is not a factor that encourages *zakat* collection.

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