International Journal of Social Science and Human Research

ISSN (print): 2644-0679, ISSN (online): 2644-0695

Volume 08 Issue 04 April 2025

DOI: 10.47191/ijsshr/v8-i4-65, Impact factor- 8.007

Page No: 2495-2501

Zakat Management by BAZNAS Palembang City: Perspective of Wealth Redistribution and Reduction of Economic Inequality of the Poor in Palembang City

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ABSTRACT: This study aims to analyze the management of zakat by the National Zakat Amil Agency (BAZNAS) of Palembang City from the perspective of wealth redistribution and economic inequality reduction. Using a qualitative approach through literature study, this research examines how BAZNAS of Palembang City manages and distributes zakat to reduce economic disparities in poor communities. The findings indicate that BAZNAS of Palembang City has implemented various programs, such as "Palembang Makmur" and "Palembang Cerdas," which aim to provide capital for productive businesses and educational support for the poor. The use of digital technology in zakat management has also improved efficiency and transparency. However, this study also highlights several challenges, such as data security, low digital literacy, and the need for more comprehensive regulations. Collaboration with the private sector has become one of the strategies to enhance the effectiveness of economic empowerment programs for the poor in Palembang City.

KEYWORDS: Zakat Management, BAZNAS, Wealth Redistribution, Economic Inequality

I. INTRODUCTION

The economy is important for every individual, and applies to business people and government agencies in the daily life of every individual. The economy is important because if a person's economy will decline if the economy is weak, while a person's quality of life will improve if the economy increase (Berliani & Abadi, 2023). Therefore, one's life is always related to economic principles and cannot be separated from it. This is also true in Islamic Macroeconomics. Islamic Macroeconomics examines various economic phenomena by considering Islami c values that include the principles of justice, blessings, and social welfare. In this perspective, economic analysis focuses not only on quantitative aspects, but also on ethical and moral aspects of economic decision-making. Various economic aspects that are the focus of Islamic Macroeconomics studies include economic growth, inflation, unemployment rates, international trade, public finance, and income distribution (Widayah & Abadi, 2023). Thus, Islamic Macroeconomics not only serves as an instrument to understand economic phenomena at large, but also as a means to create a more just and sustainable economic system based on Islamic values. Further study of this approach can contribute to formulating economic policies that are not only growth-oriented, but also social welfare as a whole. The equitable distribution of income, elimination of poverty, and economic empowerment of Muslims are the main focus in Islamic macroeconomics (Jasmine Fitri Andrini, 2018). Islamic Macroeconomics also pays attention to the spiritual and social aspects of economic activity. Concepts such as wealth sharing, mutual aid, and social solidarity are integral to Islamic Macroeconomic analysis and policy. Thus, Islamic Macroeconomics is not only concerned with aspects of conventional economics, but also considers macroeconomic values and policies that are based on Islamic economic principles, including zakat, infaq, sodaqoh, and other religious social funds, based on the principles of Islamic economics. Islamic economics, which serves to improve social welfare at a macro level (Fadhilah, 2023).

Zakat is a wealth redistribution tool that aims to reduce social inequality and help people in need. Zakat, has been used in Indonesia and several other Muslim countries. The function of zakat funds is to provide social programs such as scholarships, health assistance, and economic support for underprivileged umkm actor s. Zakat has a lot of tremendous potential, but there are still many issues that pose challenges in its implementation. Some of these issues include how zakat funds are collected, distributed, and how the transparency of its management (Indrayani & Azzaki, 2024). Efforts to optimize the potential of productive zakat, in this case the government needs to formulate policies that support transparency and accountability in its management. Through this collaboration, zakat institutions can play a role in providing capital, while the private sector contributes through training, market access, and technical support. The synergy between these two parties not only has the potential to improve the competitiveness of small and medium enterprises (SMEs), but also contribute to economic growth at the local level (Fauzi, 2025).

Palembang as one of the cities in South Sumatra Province has an extreme poverty rate, this can be proven from the Palembang City Government Report, that as many as 10,000 heads of families (KK) are in the extreme poverty category. Based on the data collected, the average daily income of this community group only reaches Rp10,000 per day. This finding indicates a very low level of welfare and limited access to basic needs, which requires further study of the causal factors and coping strategies. Based on data collected by the Palembang City Social Service in September 2024, the number of households classified as extreme poverty reached 10,644 households.

Picture I : National Socio-Economic Survey Data (Susenas) March 2015 - March 2024

In the period from 2015 to 2024, a decrease in the number and percentage of poor people in Palembang City was expected. However, the data shows that during this period, these figures fluctuated. The lowest percentage of poor people was recorded in March 2024, at 9.77 percent. This figure reflects a decrease of 3.08 percent when compared to March 2015, which reached 12.85 percent (*BPS Kemiskinan Kota Palembang*, 2024). Economic inequality in Palembang City is still a significant problem, especially for the poor who have difficulty accessing basic needs such as education, health, and economic opportunities. In this context, Zakat plays an important role in social and economic dimensions. The purpose of zakat is to reduce the economic disparity between the rich and the poor, which will ultimately result in social and economic welfare. This is in accordance with the axiological principles of Islamic economics that place maslahah (collective welfare) and social justice above individual interests.9 Badan Amil Zakat Nasional (BAZNAS) Kota Palembang has a strategic role in managing zakat to achieve this goal. BAZNAS is tasked with collecting, managing, and distributing zakat effectively to mustahik (zakat recipients). Optimizing the management of zakat by BAZNAS is expected to create a more equitable distribution of wealth and reduce economic inequality in society (Fajrina et al., 2020).

The problem formulation of this research is How is the zakat management system applied by BAZNAS Palembang City in the effort of wealth redistribution? How the impact of zakat program managed by BAZNAS can reduce the economic inequality of the poor in Palembang City? What strategies can BAZNAS do to improve the optimization of zakat in reducing economic inequality?

II. LITERATURE REVIEW

Terminologically, zakat can be understood as part of the assets that must be submitted to the group entitled to receive it (mustahik) through an institution that has the authority to manage zakat, namely amil zakat. Zakat is a decree of Allah SWT that is obligatory for Muslims who are able, as an effort to distribute wealth and support the implementation of the mandate of the caliphate in the world. Extreme economic inequality can have negative impacts, both for the rich who can fall into arrogance, and for the poor who are at risk of despair (budi prakoso, 2023) . Zakat plays a role in minimizing economic inequality by channeling some of the wealth from the well-off group (muzakki) to the less well-off group or referred to as mustahik (Khatimah et al., 2024). In research by (Mohammad, Haikal, 2023) zakat plays an important role in realizing a more just and sustainable society by helping to reduce poverty levels.

Effective zakat management has significant potential in community economic empowerment. By utilizing zakat funds productively, zakat institutions can contribute in creating business opportunities for underprivileged individuals, so that they can achieve economic independence. For example, zakat management centered on skill training programs and provision of business capital can have a major positive impact on improving the quality of life of the community. Through this approach, zakat recipients not only gain financial sufficiency but also the necessary skills and knowledge to develop their businesses, which can improve their living standards in a sustainable manner (Maulana & Fikriyah, 2020).

BAZNAS as an official institution that manages zakat in Indonesia has a strategic role in improving the effectiveness of zakat collection and distribution. According to research by Widyanata et al. (2022). BAZNAS Palembang City has implemented a variety of productive zakat-based programs, such as assistance business capital and skills training for mustahik, which aims to improve the long-term welfare of zakat recipients, Palembang taqwa, Palembang makmur, and Palembang Sehat. Through these various programs, as an effort made by BAZNAS Palembang City to increase public awareness in fulfilling zakat obligations (Rahmahesa et al., 2025).

Research conducted by Ibrahim et al. (2020) shows that zakat has a significant impact in reducing economic inequality through various community empowerment programs. Another study by Abdullah & Sapiei (2018) confirmed that zakat can be an effective Islamic fiscal tool in reducing income inequality and increasing the economic stability of the poor.

Zakat has significant potential as a strategic instrument in overcoming poverty and social inequality, especially when managed with an integrated approach based on Islamic economic principles. The productive distribution of zakat can make a major contribution to poverty alleviation efforts and encourage sustainable economic development. With effective management, zakat not only functions as a religious obligation, but also as a strategic solution to create a more prosperous and economically independent society. However, to optimize the benefits of zakat, close collaboration between the government, zakat institutions, and the community is needed. This cooperation is important to overcome the existing challenges and ensure that zakat funds are used efficiently for programs that can improve the quality of people's lives. Through this approach, zakat is expected to be an effective tool in realizing social justice and welfare for all levels of society (Prihatiningsih & Susanti, 2023).

Although there is a view that zakat is not in line with the dynamics of modern life, empirical evidence shows that zakat remains relevant as a social justice and welfare tool for all levels of society. solution to address economic inequality. Zakat serves as a bridge between the spiritual and material dimensions, and contributes to sustainable economic development. Therefore, it can be concluded that zakat is not only a religious obligation, but also a strategic instrument to create social justice and stability within the framework of the Islamic economic system (Refi herdian fauzi, 2024).

The difference of this research from various studies that have been described previously is that this research has a specific research area (Palembang City), focuses on wealth redistribution and economic inequality, and in-depth analysis of policies and programs implemented by BAZNAS Palembang City. This research provides a more local and applicable perspective, compared to previous studies that are more theoretical or national in scale.

III. RESEARCH METHOD

This research is designed to provide an in-depth understanding of the phenomenon under study. The approach used in this research is a qualitative approach with a literature study method, where this method aims to collect and analyze data from various relevant written sources. According to Danial and Warsiah (2009), literature study is a research method conducted by a researcher by collecting a number of books, journals, or other literature sources related to the problems and materials of this study (Elza Dwi Putri, 2019).The research subjects in this study include various relevant literature or written sources, such as books, journal articles, research reports, and other official documents that discuss the topic of zakat and poverty. The research object in this study includes the concept of zakat and its application in the context of poverty alleviation managed by BAZNAS Palembang City. The main focus of this research is on the mechanism of zakat management, including the distribution strategy to mustahik (zakat recipients), the programs implemented, as well as the evaluation of the programs.All paragraphs must be indented. All paragraphs must be justified. The impact of zakat management on the welfare of the poor in Palembang City. After all the data is collected, the next step is to analyze the data to draw conclusions. The data analysis procedure applied in this research relies on information obtained through literature studies, which is then analyzed using descriptive analysis methods. According to Sugiyono (2014), descriptive analysis is a statistical method used to process and evaluate data with the aim of describing or describing the information that has been collected in accordance with actual conditions, without aiming to draw general conclusions or make generalizations.

IV. RESULT AND DISCUSSION

1. EFFECTIVENESS OF ZAKAT MANAGEMENT

The mechanism of zakat management by BAZNAS Palembang City involves a structured distribution strategy to ensure that the distribution of zakat to mustahik (zakat recipients) is done efficiently and on target. The implemented programs, such as “Palembang Makmur” and “Palembang Cerdas,” are designed to provide productive business capital assistance as well as education support for the poor. Evaluation of the impact of zakat management is conducted periodically to measure its contribution to improving the welfare of the poor in Palembang City, with a focus on reducing economic inequality and improving living standards (Puteri Indriarto et al., 2023). The effectiveness of zakat management can be assessed from the following points:

a. Utilization of Digital Technology

Zakat management in the digital era has undergone a significant transformation. The use of digital platforms such as mobile applications and websites allows muzakki (zakat givers) to calculate and distribute zakat more conveniently easy. It also speeds up the process of zakat collection and distribution, and makes it more efficient.21 b. Transparency and Accountability

Digital technology allows zakat institutions to provide clear reports on the use of funds. This increases public trust in zakat institutions, as they can see directly how their funds are used (Fauzi, 2025). c. Data Analysis

With technology, zakat institutions can conduct in-depth data analysis to understand the trends and preferences of muzakki, so as to optimize the allocation of zakat funds (Budi Prakoso et al., 2023). d. Broader Accessibility

Social media and digital campaigns help zakat institutions reach a wider audience, increasing public awareness of the importance of zakat (Marfu'ah, 2020).

CHALLENGES OF ZAKAT MANAGEMENT

Zakat management is an important aspect of the Islamic financial system that aims to reduce poverty and improve people's welfare. However, in the growing digital era, zakat management institutions face various challenges that can hinder the effectiveness and efficiency of zakat management, these challenges are: a. Data Security and Privacy

One of the main challenges in technology-based zakat management is the issue of data security. Zakat institutions must ensure that muzakki data is protected from potential leakage or misuse. Amil Zakat Institutions (LAZ) such as BAZNAS need to implement strict data security standards in accordance with the Personal Data Protection Law. They should also ensure that the digital platforms used comply with the provisions in the Electronic Information and Transaction Law (UU ITE) as well as the sharia principles of transparency and accountability. The adoption of these measures is essential to maintain public trust and protect the personal data of muzakki (P et al., 2022).

b. Digital Literacy

The varying level of digital literacy among the public is an obstacle in the adoption of technology. Some muzakki may not be familiar with the use of digital platforms for zakat. Although the digitalization of zakat offers various benefits, there are a number of challenges that need to be considered, including the technology gap that occurs in rural areas, concerns related to data security, and the low level of digital literacy among the community. These challenges may hinder the effectiveness of technology-based zakat system implementation and require serious attention to be addressed (Putri et al., 2025).

c. Inadequate Regulation

A comprehensive regulatory framework is needed to support the implementation of technology-based zakat management to run effectively and safely. Therefore, it is necessary to improve and strengthen the legal framework in zakat management to ensure the creation of legal certainty and provide optimal protection for all parties involved, including muzakki, mustahik, and zakat management institutions. This step is important to support zakat management that is more transparent, accountable, and in accordance with applicable legal principles (Risnawati et al., 2023).

SOLUTION TO OPTI MIZE ZAKAT MANAGEMENT

Optimization of zakat management is an important strategic step to increase the effectiveness and efficiency in the distribution of zakat funds to mustahik. In this context, several solutions can be implemented to improve the existing zakat management system.

a. Education and Training

Zakat institutions need to provide education and training to the public and to amil resources regarding the use of technology in giving zakat. This will help improve digital literacy and make it easier for them to participate. b. Security System Development

Investment in a robust cybersecurity system will be key to protecting muzakki data and increasing public trust in zakat institutions.

c. Continuous Innovation

Zakat institutions must continue to innovate in their services, including the development of new applications and platforms that are more user-friendly and safe for users.

d. Collaboration with Private Sector

Collaboration with technology companies can help zakat institutions to develop better digital solutions and expand their reach in the community (Alfatah, 2024).

2. THE IMPACT OF ZAKAT MANAGEMENT BY BAZNAS KOTA PALEMBANG ON REDUCING ECONOMIC INEQUALITY OF THE POOR IN PALEMBANG

Zakat management by Baznas Kota Palembang in the span of 2021-2025 has significant potential to reduce poverty in the city. The following are some of the ways and programs implemented by BAZNAS to achieve this goal: **a.** Increasing Awareness of Tithing

BAZNAS Palembang City actively conducts socialization to increase public awareness about the importance of giving zakat. Through educational campaigns, they encourage Muslims to fulfill their zakat obligations, thus increasing the amount of funds collected to be distributed to the needy. BAZNAS Palembang City faces various challenges in the management of professional zakat, especially related to the low awareness of muzakki to fulfill zakat obligations. Some of the factors that contribute to this problem include the lack of public knowledge about zakat, an unopen mindset, and an unsupportive social environment.

To overcome these obstacles, BAZNAS implemented a solution in the form of socialization and education that aims to increase public understanding of the importance of professional zakat. Through this activity, it is expected that the community can be more aware of their obligations in giving zakat and increase their participation in the zakat program managed by BAZNAS (Alvind Dwi Putra et al., 2024).

b. Zakat Collection and Utilization

BAZNAS develops various methods of zakat collection, including the establishment of Zakat Collection Units (UPZ) in various government and private institutions, as well as the acceptance of zakat through digital platforms such as QRIS and fintech applications. This makes it easier for muzakki to channel their zakat directly. The collected funds are then distributed to mustahiq (zakat recipients) according to their needs.

c. Targeted Distribution Program

BAZNAS Palembang City implements directed zakat distribution programs, such as “Palembang Taqwa”, “Palembang Peduli”, “Sumsel Cerdas”, and “Sumsel Makmur” programs. These programs are designed to provide direct assistance to the poor, including assistance for education, health, and business capital for micro businesses (Uswatun Hasanah, 2020).

d. Synergy with Government and Related Institutions

BAZNAS works closely with local governments and other relevant institutions to ensure that zakat programs are in line with government efforts to reduce poverty. This synergy includes coordination in the distribution of assistance and mapping of community needs. BAZNAS and the government have a shared responsibility in managing zakat with principles based on Islamic Sharia. This synergy includes aspects of trustworthiness, benefit, justice, legal certainty, integration, and accountability. This cooperation aims to ensure that zakat management is carried out effectively and efficiently, and provides optimal benefits for the community, especially in efforts to alleviate poverty (Rahmahesa et al., 2025).

e. Program Monitoring and Evaluation

BAZNAS conducts periodic evaluations of the programs that have been implemented to ensure their effectiveness in reducing poverty. With the existence of activity reports and financial audits, BAZNAS can be accountable for the use of zakat funds to the public and improve the program if necessary. of the program in order to provide long-term benefits for both BAZNAS Palembang City and the entrepreneur / trader (Baznas, 2024) f. Focus on Economic Empowerment

BAZNAS also seeks to empower mustahiq through skills training programs and the provision of business capital. By providing training and capital support, it is expected that mustahiq can be economically independent and get out of poverty.Through these initiatives, BAZNAS Palembang is committed to reducing poverty in the city by maximizing the potential of zakat as an instrument of wealth redistribution. With transparent and accountable management, it is expected that the positive impact of these programs can be felt by the community until 2025 and beyond.

3. STRATEGIES THAT BAZNAS CAN DO TO OPTIMIZE ZAKAT MANAGEMENT AS A MEANS OF ALLEVIATING ECONOMIC INEQUALITY OF THE POOR.

To improve the effectiveness of zakat management, BAZNAS (Badan Amil Zakat Nasional) needs to strengthen collaboration with the private sector. This collaboration can include providing skills training, market access, and technical support for mustahik (zakat recipients). Through skills training, mustahik can improve their ability and competitiveness in the business world, which in turn can increase their income and welfare (Muhammad farid, 2024). a. Importance of Skills Training

Skills training provided by the private sector can cover a wide range of areas, such as entrepreneurship, information technology, and other practical skills. Research shows that effective training programs can help mustahiks to better manage their businesses and increase productivity. The provision of productive zakat is not solely focused on the aspect of fund distribution, but also includes ongoing assistance and coaching. Amil or the authorized party in the distribution of zakat has a crucial role in ensuring the continuity of mustahik business. This mentoring and coaching process can include skills training, provision of access to market information, and support for additional capital (Ridwan, 2019).

The empowerment of amil zakat has two main roles, namely supporting muzakki and mustahik. For muzakki, this empowerment contributes to increasing the blessing of sustenance and strengthening the peace of life through their contribution in helping others. As for mustahik, the purpose of empowerment is to break the chain of dependency and create new muzakki through various programs, such as entrepreneurship training, business capital assistance, and education.The success of effective amil empowerment requires collaboration from various parties, including zakat institutions, government, and society. By With proper and sustainable program implementation, amil empowerment can be a solution to achieve a prosperous and just society.

b. Adoption of Secure Technology

The adoption of secure technology is crucial to increase public trust in zakat institutions. The use of applications such as Baznas Management Information System (SIMBA) has been proven effective in managing zakat funds transparently and efficiently. This application is very helpful for employees, especially in the collection and finance department, in managing zakat funds received

from muzakki and distributing them to mustahik. With SIMBA, the management process becomes more efficient, transparent, and accountable, thus ensuring that zakat funds are channeled appropriately to the rightful beneficiaries (Aprianti et al., 2024).
With a transparent system, people will have more confidence to channel their zakat through BAZNAS.

c. Collaboration with the Private Sector

Islamic Financial Institutions (IFIs) are entities or business entities that operate by collecting and distributing funds in accordance with Islamic sharia principles. This institution applies a reward system that includes buying and selling mechanisms and profit sharing, so that all financial activities are in line with the provisions of Islamic law.40 Islamic Financial Institutions (IFIs) can function as partners of BAZNAS in providing a zakat collection platform that is easily accessible to the public. By integrating IFI services, such as internet banking and mobile banking, customers can easily channel zakat, infaq, and sadaqah through the Islamic banking system. BAZNAS and Islamic Financial Institutions (IFIs) have a strong synergy in community economic empowerment. This collaboration allows the optimization of zakat management through the integration of Islamic financial services, such as internet banking and mobile banking, making it easier for people to distribute zakat, infaq, and sadaqah. The synergy also supports economic empowerment programs that aim to create community independence through skills training, access to business capital, and education (Retnowati et al., 2024).

Overall, to improve the effectiveness of zakat management, BAZNAS Palembang City needs to strengthen collaboration with the private sector and improve the digital literacy of the community. Through skills training, market access, technical support, and adoption of safe technology, BAZNAS can expand the reach of zakat and increase public trust in zakat institutions. These are important steps to achieve the goal of economic empowerment for mustahik in Palembang.

V. CONCLUSIONS

Based on the formulation of the problems posed in this study, the following conclusions can be drawn:

1. Zakat Management System by BAZNAS Palembang City BAZNAS Palembang City has implemented a structured zakat management mechanism through programs such as “Palembang Makmur” and “Palembang Cerdas.” These programs include productive business capital assistance and educational support, which aim to improve the welfare of the poor. These programs include productive business capital assistance and education support, which aim to improve the welfare of the poor. The use of digital technology is also adopted to facilitate collection, distribution, and improve transparency and accountability.
2. Impact of Zakat Program on Economic Inequality Zakat program managed by BAZNAS Palembang City is proven to give significant contribution in reducing economic inequality. By distributing zakat in a targeted manner to mustahik, these programs are able to improve the living standard of zakat recipients and reduce extreme poverty in Palembang City. The impact evaluation shows that zakat management plays an important role in wealth redistribution and creating social welfare.
3. Optimization Strategy of Zakat as a Means to Reduce Economic Inequality of the Poor in Palembang City. To improve the effectiveness of zakat management, BAZNAS needs to strengthen collaboration with the private sector to provide skills training, market access, and technical support for mustahik. In addition, increasing people's digital literacy and adopting safe technology are strategic steps to expand the reach of zakat and increase public trust in zakat institutions. Zakat management by BAZNAS Palembang City has great potential in reducing economic inequality if managed with the right and innovative strategies.

VI. SUGGESTION

1. The government and BAZNAS need to formulate more comprehensive policies to support transparency, accountability, and efficiency of zakat management.
2. The synergy between zakat institutions and the private sector should be strengthened to empower mustahik in a sustainable manner.
3. Educational efforts on the importance of zakat and the utilization of digital technology need to be improved to reach more muzakki.

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