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Antecedent of Macroprudential Indicator on BAZNAS Funding Collection

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Abstract. This study aims to determine the macroeconomic influence in the collection of ZIS in Indonesia. This research method uses quantitative methods with panel data regression analysis models. The data consisted of 34 provinces during the 9-year study period from 2013-2021. The secondary data used comes from the publication of the annual report of BAZNAS, Regional BAZ, and so other supporting data such as BPS and BAPPENAS. The results show that simultaneously all variables have a significant effect on the collection of ZIS. Meanwhile, partially, both HDI, Economic Growth, Per capita Income, and PMW all have a positive effect on the collection of ZIS funds in BAZNAS 2013-2021. Although macroeconomics has an impact on the collection of ZIS, it is necessary to conduct further research related to community behavior with a consumer behavior approach, especially the focus on awareness instruments in paying ZIS.

Keywords: Macroprudential, Funding, BAZNAS, Panel

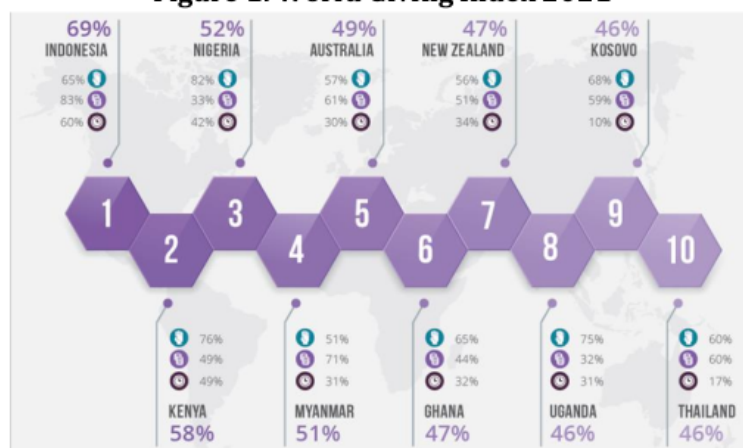
Introduction

One of the concrete issues currently being faced by various countries is related to the problem of poverty. The increasing number of poverty in a country requires the government to act immediately (Beik, 2009). Because poverty that is left unchecked can increase crime rates and threaten the security of a country. The instrument of Zakat, Infaq, Shadaqah (ZIS) taught by Islam is a bridge indicating the resolution of this problem. The wisdom of paying zakat is based on empathy for fellow human beings. Zakat adds a sense of security to the everyday environment and the future that everyone hopes for (Nasar, 2018). This gives the essence of the importance of the influence of zakat on the economic development of a country. A study by the Center for Strategic Studies of the National Amil Zakat Agency (Puskas BAZNAS) stated that zakat has a quite relevant effect on macroeconomic variables. Thus, zakat can be used as an additional instrument for public authorities to improve economic performance nationally (Puskas BAZNAS, 2020).

⁴⁶The economic decline from the presence of the pandemic was exacerbated by the implementation of Large-Scale Social Restrictions (PSBB) and Social Distancing rules to minimize the spread of Covid-19. The poverty rate in mid-⁴⁴2020 reached 13.22% and MSME losses amounted to Rp1,594 trillion. The effect of changes in economic conditions since the presence of the Covid-19 pandemic is so large that it is able to change business aspects almost completely (Boedirod⁵⁸inarni, 2020). According to the MUI Fatwa Commission, the collected zakat funds can actually be distributed to overcome the effects of Covid-19, as well as in overcoming the problem of poverty. ¹⁵

Interestingly, in the midst of a recession after being hit by the COVID-19 pandemic, Indonesia actually recorded as a country with the highest giving index in the world. This is because empathy as an eastern nation is still part of the noble values of our ancestors. As a result, despite the economic downturn, both those who feel capable or are in difficulty still help each other to ease the burden.

Figure 1. World Giving Index 2021



Source: Charities Aid Foundation, (2021)

²³ *Pew Reseach Center's Global Religious Futures* in 2020 recorded Indonesia as the ²country with the largest number of Muslims in the world, amounting to 229.6 million people or about 87.2% of the total population of Indonesia, and 13% of the world's Muslim population. Ideally, this can be a potential in optimizing the ZIS fundraising. Especially in the momentum of the high giving index trend. ¹³ The National Amil Zakat Agency has recorded the number of potential and zakat collections recently as follows;

Table 1. Potential and Acquired ZIS Fundraising 2013-2020

Year	Potential	ZIS Fundraising	Percentage
2013	IDR 277.000.000.000.000	IDR 481.727.357.234	0,2%
2014	IDR 291.000.000.000.000	IDR 1.858.842.168.844	0,6%
2015	IDR 305.000.000.000.000	IDR 3.650.369.012.964	1,2%
2016	IDR 442.000.000.000.000	IDR 5.017.293.126.950	1,1%
2017	IDR 462.000.000.000.000	IDR 6.224.371.269.471	1,3%
2018	IDR 233.000.000.000.000	IDR 8.117.597.683.267	3,5%
2019	IDR 233.840.000.000.000	IDR 10.227.943.806.555	4,4%
2020	IDR 327.600.000.000.000	IDR 12.273.532.567.866	3,7%

Source: Data Processed, (2022)

The table above shows the potential and development of ZIS funds collected during the last eight years from 2013 to 2020. As is known, despite experiencing fluctuating levels of fund collection, the level of zakat collection in Indonesia continues to increase every year. However, if you look at the comparison between the potential and the amount of ZIS collected, for example in 2019, the potential for zakat reaches IDR. 461.1 trillion. While the realization, the collected zakat has only reached IDR 10.23 trillion or around 4.4% of the total existing potential.

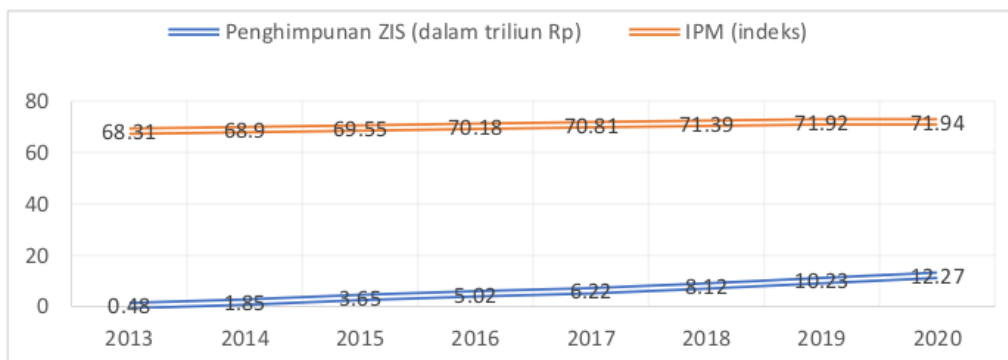
Thus, the collection of zakat in Indonesia has not been able to be assessed optimally when compared to the population, which is predominantly Muslim. In fact, if this can be realized and channeled to the productive economy appropriately, then economic independence can be raised, and the government will be assisted in poverty alleviation. As explained in the research of Meili (2019), Hany & Islamiyati (2020), and Munandar et al. (2020), that the distribution of ZIS has a significant negative effect on the poverty level in Indonesia. Beik's research also shows that zakat funds are able to minimize poverty from 84% to 74% (Beik, 2009). These studies are evidence of the theory of the benefits of ZIS, the greater the level of collection and distribution of ZIS funds, the poverty rate in a country will decrease.

The number of factors and the absence of a definite standard that determines the collection of ZIS make this research on Islamic philanthropy interesting to study. Although much of the previous research is still being developed. However, most of these studies are still oriented towards the effect of ZIS on poverty levels or economic growth. Thus, what factors affect the level of ZIS collection still need to be determined empirically, with the hope of being

able to provide an overview of the determining variables that can be optimized for the achievement of maximum ZIS fundraising in the future.

The research that has been carried out regarding the collection of ZIS funds has been carried out in various timescales, objects, and different variables. However, after being studied, each of these studies yielded different conclusions. One of them is related to the relationship between the level of ZIS collection and the Human Development Index (HDI). HDI is an indicator to measure the achievement of development and the quality of human life in a region or country. HDI measures the extent to which the standard of living has been achieved by the community, both in terms of education, decent living needs, health, and so on. Research conducted by Al Aksar (2019) and Afifah (2017) states that HDI has a significant positive effect on the number of ZIS collections. A high HDI value will affect work efficiency, so it has additional value that can increase income. When income increases, the necessities of life are fulfilled, so that people will be able to pay zakat. The results of this study are in line with the HDI and ZIS collection levels that apply in all provinces in Indonesia, both of which are positively correlated. However, the results of research by Linda Saputri & Rosyadi (2019), Rusmawati & Rosyadi (2019) and Susilowati (2020), actually state that the HDI variable does not affect the level of ZIS collection.

Graphic 1. Comparison of ZIS Collection with Human Development Index

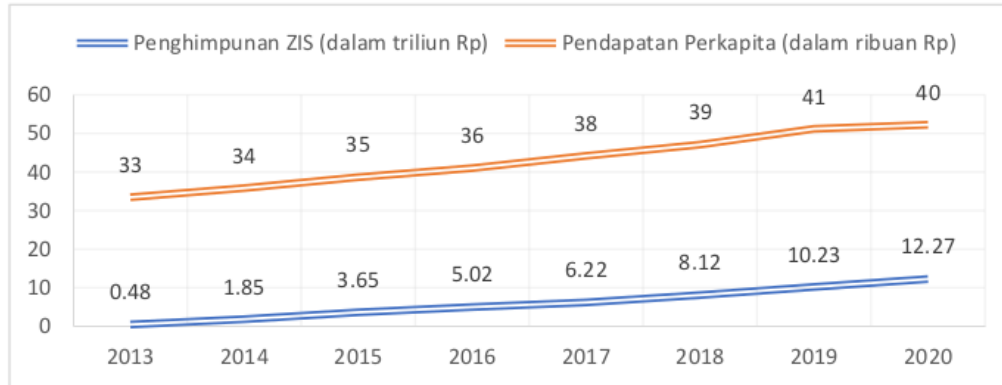


Source: Data Processed, (2022)

In addition, the level of zakat collection can also be influenced by the level of community income per individual or referred to as Income Per Capita. When a person has an increasing level of income, the ability to pay zakat will also increase. So in this case, income per capita has a significant positive effect on the level of ZIS implementation, as stated by Susilowati (2020). Desky (2016) dan Pristi & Setiawan (2018) who also researched its effect on motivation to pay

zakat also stated that. The results of data from the Central Statistics Agency (BPS) and the BAZNAS report also show a positive graph as follows:

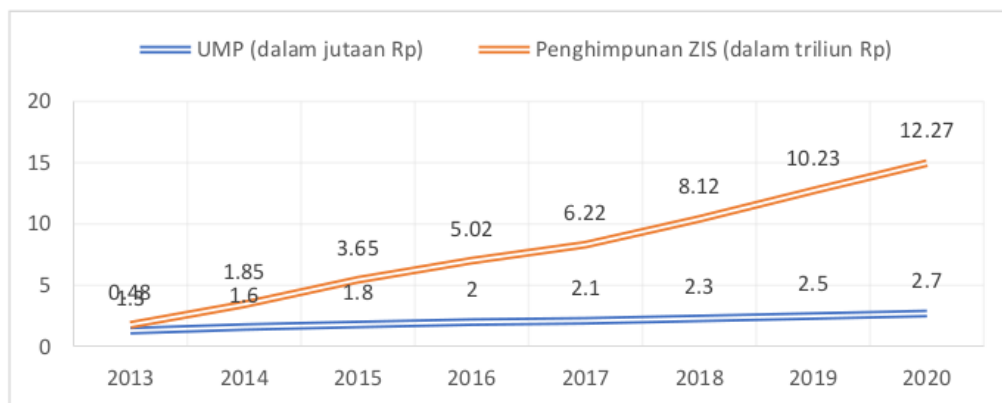
Graphic 2. Comparison of ZIS Collection with Income per Capita



Source: Data Processed, (2022)

Further²³re, the Provincial Minimum Wage (PMW) level is also considered to have a positive effect on the collection of ZIS. The implementation⁸³ of the minimum wage standard aims to fulfill the standard of living needs of the communi¹ (KHL). Research conducted by Rusmawati & Rosyadi, (2019) that the PMW has a significant positive effect on the receipt of ZIS funds. However, ⁷⁰ording to Al Aksar (2019), the minimum wage has no effect on ZIS acceptance in Indonesia. Data from the Central Statistics Agency and BAZNAS also show a positive influence as follows:

Graphic 3. Comparison of ZIS Collection with Provincial Minimum Wage (Upah Minimum Provinsi/ UMP)



Source: Data Processed, (2022)

Furthermore, the inconsistency of the results of this study makes researchers interested in re-examining these variables, and trying to develop research using ZIS data collection levels from 2013 to 2020. The form of this research is as a test material for existing research gaps, as well as to find out What are the determinants that can affect the community when considering paying zakat. So it is hoped that in the future, these factors can be optimized so that they are able to alleviate poverty and prosper society both materially and spiritually, as has been explained in Islam.

Literature Review

Islamic Philanthropy

The term philanthropy comes from the word *philantropia* which in Greek consists of the word *philos* which means love and *anthropos* which means human. Philanthropy etymologically contains the meaning of generosity, generosity, or social feelings that reflect a form of love for fellow human beings. There are several equivalents of the word philanthropy in Arabic, one of which is *al-takaful al-insani* which means humanitarian solidarity.

Payton & Moody (2008) define philanthropy as “a noble act to address humanitarian problems”. The elaboration of the basic concept of philanthropy is as an instrument of reallocating property belonging to a certain group of people which is then distributed to the less fortunate for the common good.

Although the term philanthropy is new in Islam, the practice of philanthropy has actually been practiced long before the term philanthropy itself appeared (Saripudin, 2016). The application of philanthropy in Islam itself has also been realized by the practice of ZISWAF. As mentioned Fauzia et al. (2003) related forms of philanthropy in the guidance of Islamic teachings are zakat, alms (including infaq, grants, gifts), and waqf.

Including *al-birr* which means good deeds. Maftuhin (2017) explains that one form of philanthropy that is currently being developed is social justice philanthropy or social change philanthropy whose goal is to change and create justice for all communities, namely by trying to change the social structure that causes poverty by not just distributing aid that causes poverty. dependency nature.

The distribution of Islamic philanthropy based on the Qur'an is proven to be able to create prosperity and economic distribution justice. Many arguments are the basis for philanthropy, both from the verses of the Qur'an and the Hadith of the Prophet Muhammad. Some of them are listed in Q.S. At-Taubah [9]: 103,

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Q.S. Ali Imran [3]: 92, Q.S. Al-Baqarah [2]: 261 and 276, and many more are described in the Qur'an.

The National Amil Zakat Agency or commonly known as BAZNAS is an institution that manages zakat affairs nationally in Indonesia, by ¹⁰ planning, implementing, controlling, and reporting. This has been stated in Law Number 23 of 2011 concerning Zakat Management. The regulation also explains that in carrying out its obligations, BAZNAS at the central, provincial, and district levels forms a Organisasi Pengelola Zakat (OPZ) in government agencies, BUMN, BUMD, and private ³² companies. Meanwhile, the Amil Zakat Institution (LAZ) is managed privately by the community in order to assist BAZNAS in carrying out its duties ³².

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Law No. 38 of 1999 concerning Management of Zakat which was passed on December 23, 1999 is a law that regulates zakat before the enactment of Law ⁷⁶ no. 23 of 2011. BAZNAS has an extensive network, covering 34 provinces in Indonesia. Based on the data obtained, until the end of 2019, there were around 572 OPZ spread throughout Indonesia, namely 491 BAZNAS and 81 LAZ. OPZ (Organisasi Pengelola Zakat) is a combination of BAZNAS and LAZ at the national, provincial, and district/city levels whose task is also to manage zakat. Thus, BAZNAS in cooperation with the government carries out the responsibility of supervising the implementation of ZIS based on Islamic law, credibility, value of benefits, justice, legal certainty, integrity, and accountability.

Human Development Index (HDI)

The HDI was first presented in ⁵⁷ 1990 by the United Nations Development Program and is reported annually in the Human Development Report. HDI is useful for measuring the level of progress and quality of human life. According to Todaro & Smith ⁵⁹ (2006), HDI is an instrument that measures the level ¹¹ of achievement of the quality and quantity of the population or labor force. The Islamic Development Bank (IDB), the World Bank, and the United Nations Development Program (UNDP), as well as more recent initiatives for poverty reduction and advanced development goals, have ¹¹ all attempted to encourage the Islamic charity sector toward development. The Islamic Development Bank

(IDB), the World Bank, and the United Nations Development Program (UNDP), as well as more recent initiatives for poverty reduction and advanced development goals, have all attempted to encourage the Islamic charity sector toward development (Fauzia, 2017).

Quoting from the United Nations Development Program, the human development approach is a process that focuses on widening the opportunities and choices of human life. It could be said, the interaction to build a decision that one has. Not only thinking about financial problems, but also having the choice to live a long and healthy life, be educated, and have an income that is expected to meet the needs of life. Therefore, the HDI combines three parts that are considered important and functionally easy to review to be able to produce a measure of the size of human development efforts (Sugiyono, 2020).

Likewise, the justification for the need to consider human development is that many developing countries, including Indonesia, have achieved monetary development, but have failed to reduce the poverty gap (Asmita and Ruslan, 2017). The calculation of HDI itself in Indonesia began in 1996. HDI is seen as one of the standards to measure the quality of the country's human resources. According to Sugiyono (2020), human development has two different sides. First, human capacity development such as welfare development, training, and further capacity. Second, the utilization of the capacity they have, for example, to use their time, for social, cultural and political activities. Therefore, development should not only focus on increasing income and welfare, but human development should focus on individual human beings.

In BPS, HDI values are presented at the national to city/district level with the aim that each region knows its human development map. Economic development is said to be successful if the region is able to improve the standard of living of its people evenly. The HDI affects the productivity level of the population positively.

HDI is an important instrument used to measure the level of human resource development. In Islamic philanthropy, zakat instruments are mandatory for Muslims who have income above a predetermined limit (nishab). Where, the ultimate goal of zakat is to provide opportunities for people who receive zakat funds so that they are able to improve their standard of living to be more decent (Putri & Mintaroem, 2019). According to Al Aksar (2019), when the quality of human resources increases, labor productivity will also increase, so that the production of goods and services also increases. Increased production activities accompanied by knowledge and good health levels certainly have added value that will increase community development so that they are able to carry out their obligations to pay zakat, as the results of Afifah

(2017)) which shows a positive correlation between HDI and the level of ZIS collection, which is higher the HDI value, the level of ZIS collection will also increase. Based on the statement, the existing theory, and the results of the previous search, the hypothesis that the researcher proposes is:

H_1 : There is a positive relationship between HDI and ZIS collection

Economic Growth

According to Siregar & Wahyuniarti (2008), economic growth is a measure of the success of development which in theory plays a role in providing solutions to the problems of poverty that occur. Poverty is a situation that describes an unworthy situation caused by an individual's annual income that does not meet the required minimum expenditure standards. Thus, economic growth is the main goal of successful development. Because, if the economy can grow well, there will be more income spent and wealth will circulate well. When wealth can be circulated and distributed properly, it will result in reduced poverty levels in the region.

GDP is described by Kairupan (2013) as one of the guidelines that describe the pace of development and the pace of monetary development which is usually also used to measure the extent to which a region's progress has been effective within a certain period of time and becomes a benchmark for determining future policy directions. Furthermore, in order to increase national income, public authorities need to increase functional activities that can help expand the development of labor and products within a country, increase the purchasing power of individuals, and continue to expand the level of investment and production.

Economic growth is a measure of the increase in the production of economic goods and services from one period to another. The level of economic growth as measured by GDP is able to increase the increase in national income through ongoing economic operational activities, both in the form of goods and services produced in a country. If people's income is higher, the level of expenditure will also be higher and of course the level of consumption of goods and services will increase. As a result, the increasing demand for these goods and services results in increased productivity and operations, which has an impact on increasing economic growth in Indonesia (Qoyyim & Widuhung, 2020). Operational activities that are able to create jobs with a decent level of incentive will increase the ability of muzakki to pay their zakat.

Research Afifah (2017) and Rusmawati & Rosyadi (2019) show a positive influence between economic growth and the level of ZIS collection. In a country, if the level of economic growth increases, the collection of ZIS will also

increase. Based on the statements, existing theories, and the results of these studies, the hypotheses proposed are:

H_2 : There is a positive relationship between GRDP and ZIS collection

Income per Capita

Income per capita is the average income of the population per individual in a region. The measurement of income per capita is by dividing the value of GDP to the total population in an area at a certain time. So, income per capita shows the average amount of income received by each individual in a region within a certain period of time.

A person can be categorized as poor if his income is lower than his needs. According to Khan (2007) the existence of job opportunities can release a person from poverty. In addition, according to Islam (2004), job vacancies allow people to achieve work efficiency, so that they are able to increase their income through their work. Thus, the more the workforce is absorbed in the field, the greater the opportunity to earn wages to meet the needs of life, so that they can escape poverty and can pay zakat according to their nisab.

Income per capita is the average income of people per individual in a country. Snaini (2017) researched that a person's income level has an influence on him to pay his zakat at the amil zakat institution. Nasution (2016) also said that an increase in a person's income will be more likely to be able to pay zakat through the Amil Zakat Agency. As well as increasing economic growth through operational activities and the creation of new jobs with appropriate incentives so that the effect is able to increase income per capita (Rusmawati & Rosyadi, 2019). With the higher income, the higher public awareness in paying zakat (Saripudin, 2016).

The results of Susilowati (2020) prove that income per capita has a positive and significant effect on the amount of ZIS collection. Logically, if a person's income increases, he will be more able to pay his ZIS, so that it will increase the level of zakat collection. Based on the statement, existing theory, and the results of previous research, the hypothesis that the researcher proposes:

H_3 : There is a positive relationship between Income Per Capita and ZIS collection

Provincial Minimum Wage

Initially, the determination of regional minimum wage levels throughout Indonesia was carried out by the Ministry of Manpower. Then starting in 2001 based on the development of regional autonomy, the determination of the minimum wage policy was left to each province, which was then grouped into

the Regional Minimum Wage applicable in a certain area, and the Sectoral Minimum Wage which was applied sectorally in a province or district/city.

Guidelines related to the minimum wage had previously been written in the Minister of Manpower Regulation Number 1 of 1999 with a familiar term known to the public as UMR (Upah Minimum Regional). These guidelines were later updated through the Decree of the Minister of Manpower and Transmigration No. 226 Year 2000 becomes "Provincial Minimum Wage" for Level 1 UMR, and Level 2 UMR becomes "Regency/City Minimum Wage".

In Law Number 13 of 2003 concerning Manpower, compensation is a special right that is obtained by workers/labourers and is delivered in the form of cash as an incentive from superiors to their workers. The lowest wage allowed by law is the basic standard used by employers and industry in providing incentives to their employees. The wages are determined and paid based on work agreements, agreements, and agreed laws and regulations.

The lowest wage policy implemented in the law is expected to be able to balance the needs and be able to meet the standards of the community's Decent Living Needs/ Kebutuhan Layak Hidup (KHL). If the needs of KHL are met, then welfare will increase so that workers will be free from the problem of poverty Woyanti (2016). In the aspect of Islamic finance, it is also emphasized that the system of providing incentives must be balanced with the work assigned to workers, so that the results of these wages can provide justice and welfare that support their survival. So that workers with a sufficient level of minimum wages tend to have more opportunities to set aside part of their wealth for tithing.

Provincial Minimum Wage (PMW) is the lowest monthly salary set annually in a province. The existence of a minimum wage policy is expected to be able to reduce inequality and be able to meet the needs of people's lives. According to (Woyanti, 2016), the minimum wage policy aims to maintain the level of Decent Living Needs (KHL). Thus, if the KHL needs are met, the welfare of the community and workers will increase. And aims to encourage people to have more opportunities to set aside their assets to be zakat (become muzakki) in the future, not just as mustahiq (zakat recipients) (Hamdan'Ainulyaqin & Lutin, 2021).

The results of Rusmawati & Rosyadi's research (2019) show that there is a positive influence between the PMW and the level of zakat receipts. Because the increase in the PMW will have an impact on the economy as a whole, where when the level of incentives received is greater, it is likely to increase people's purchasing power, so that new business units emerge that suppress unemployment and poverty and then encourage people to be able to pay their

zakat. Based on the statements, existing theories, and the results of previous search, the hypotheses of this research are:

H_4 : There is a positive relationship between the PMW and ZIS collection

Method

This research is a type of quantitative research. The population used is in the form of a ZIS Compilation Report on BAZNAS and supporting data from all provinces covering 34 provinces in Indonesia. The sample is in the form of a ZIS Collection Report at BAZNAS, and data for the entire province during the 8-year study period, from 2013 to 2021, with a total sample of 306 samples.

Data acquisition by conducting a documentation study. Researchers collected secondary data taken from the Annual Report of the Badan Amil Zakat Nasional (BAZNAS), Regional BAZNAS (BAZDA), Badan Pusat Statistik (BPS), and Badan Perencanaan Pembangunan Nasional (BAPPENAS). The type of data used is panel data, which is a combination of time series data and cross section data with an observation period of 9 years (2013-2021).

This study uses panel data analysis because it has several advantages. First, panel data has a high degree of freedom because the data is a combination of time series data and cross-sectional data. Second, panel data collaborates information from time series and cross-sectional data so as to be able to overcome problems that arise when there is a variable deletion (Apriliawan et al., 2017).

The following is the equation of the panel data regression model used in this study:

$$\text{Log}(ZIS) = \alpha + \beta_1(HDI)_{it} + \beta_2 \log(GDP_{it}) + \beta_3 \log(IPC_{it}) + \beta_5 \log(PMW_{it}) + \mu_{it}$$

Information:

ZIS	= ZIS Colletion
HDI	= Human Development Index
GDP	= Gross National Product
IPC	= Income Per Capita
PMW	= Provincial Minimum Wage

Juanda & Junaidi (2012) explain that there are three approaches to estimating panel data, namely: Common-Constant Effect Model (CEM), Fixed Effect Model (FEM) and Random Effect Model (REM). In this test, there are 2 techniques that can be used to determine which test is the most appropriate. The test uses the Chow Test and Hausman Tes. The next test is the classical

assumption. The purpose of using this test is as a measure of whether or not the selected regression model is used. A good research model is one that is able to meet the classical assumptions, or can be said to have BLUE (Best Linear Unbiased Estimator) properties. The classical assumption in the panel model can be fulfilled if the model used is free from the symptoms of multicollinearity and heteroscedasticity (Efendy, 2017; Iqbal, 2015).

Result and Discussion

Model Selection Test

There are 3 models given in the panel data test, namely: common effects model, fixed effects model and the random effects model. However, the determination of the model was carried out using the Chow and Hausman tests. The test results are presented as follows:

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Table 2. Common Effect Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-35.78292	4.241753	-8.435880	0.0000
IPM	0.153379	0.025175	6.092438	0.0000
LOG(GDP)	1.079514	0.092221	11.70569	0.0000
LOG(IPC)	-0.783425	0.215096	-3.642213	0.0003
LOG(PMW)	2.918894	0.333546	8.751090	0.0000

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Table 3. Fixed Effect Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-53.73670	10.31097	-5.211606	0.0000
IPM	0.061535	0.212332	0.289806	0.7723
LOG(GDP)	0.608567	3.315493	0.183553	0.8545
LOG(IPC)	1.095924	2.571946	0.426107	0.6705
LOG(PMW)	3.632915	1.004834	3.615437	0.0004

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Table 4. Random Effect Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-41.77804	4.103042	-10.18221	0.0000
IPM	0.157357	0.045801	3.435712	0.0007
LOG(GDP)	1.134918	0.174008	6.522202	0.0000
LOG(IPC)	0.954548	0.367911	2.594506	0.0101
LOG(PMW)	3.392444	0.340972	9.949332	0.0000

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Table 5. Chow Test

Effects Test	Statistic	d.f.	Prob.
Cross-section F	6.473628	(33,202)	0.0000
Cross-section Chi-square	173.166498	33	0.0000

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Table 6. Hausman Test

Test cross-section random effects			
Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	4.928510	4	0.2947

From the calculation of the chow test above, we can see that the chi-square probability value (0.0000) is less than 0.05. This means that the decision taken in the Chow test is to reject H_0 , so the correct model uses the fixed effects model (FEM). While the Hausman test shows the probability value of the random effect cross section test is 0.2947 ($p > 0.05$). This means that the decision of the Hausman test is to accept H_0 . So the random effects (REM) method was chosen. With the selection of the random effect method, this method is the best used in this research test.

Multicollinearity

Multicollinearity is a condition that indicates a problem with the linearity of the relationship between independent variables. The multicollinearity problem can be tested by looking at the correlation coefficient for each independent variable, the following are the results:

Table 7. Multicollinearity Test

Variable	HDI	LOG(GDP)	LOG(IPC)	LOG(PMW)
HDI	1,0000	0,4428	0,5269	0,2944
LOG(GDP)	0,4428	1,0000	0,4942	0,0148
LOG(IPC)	0,5269	0,4942	1,0000	0,4729
LOG(PMW)	0,2944	0,0148	0,4729	1,0000

Based on Table 7, we can see that none of the correlation coefficient values is greater than 80%. The correlation coefficient value of less than 80% indicates that the regression model does not have a multicollinearity problem.

Heteroscedasticity

Heteroscedasticity test is used to test whether in a regression model there are symptoms of heteroscedasticity. In this test, it is expected that the residuals have a homogeneous variance. The heteroscedasticity hypothesis test can be seen through the Glejser Test. The following are the results of testing the heteroscedasticity assumption.

Table 8. Heteroscedasticity Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	5.833016	2.502515	2.330862	0.0206
HDI	0.009762	0.021377	0.456651	0.6483
LOG(GDP)	-0.103671	0.079696	-1.300823	0.1946
LOG(IPC)	-0.206805	0.175179	-1.180531	0.2390
LOG(PMW)	-0.141095	0.201682	-0.699591	0.4849

From Table 8 we can see that there is not a single independent variable whose probability value is < 0.05 , so it can be concluded that the regression model does not have symptoms of heteroscedasticity.

Autocorrelation

The autocorrelation test is the association that occurs between the individuals of one observation and another observation in the regression model. Autocorrelation can be known through Breusch-Godfrey test, in which if prob value $< 0 > 0.05$, no autocorrelation occurs is a test used to check presence or absence face of serial correlation in a regression model or to know if it is present in the model.

Table 9. Autocorrelation Test

Breusch-Godfrey Serial Correlation LM Test			
F-statistics	0,434376	Prob. F(2.11)	0,785948
Obs*R-squared	0,950394	Prob. Chi-Square(2)	0,674839

From the results of the autocorrelation test above, it can be seen that prob 0.674839 > 0.05 , it can be concluded that there are no autocorrelation symptoms in the research model.

Hypothesis Test

F-Statistic Test is a test used to determine whether all independent variables included in the model simultaneously affect the dependent variable. The criterion for this test is that if the calculated F value $> F$ table or the significance probability value (Prob) $< (0.05)$ is met, then the independent variables together have an effect on the dependent variable. The t-statistical test is also known as the partial regression coefficient. This test is used to show the magnitude of the influence of each independent variable individually on the dependent variable. The criteria for the t-statistical test are $t\text{-count} > t\text{-table}$ or the significance is $< .05$. If these criteria are met, the independent variable individually or partially affects the dependent variable.

Table 10. Hypothesis Test using REM

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-41.77804	4.103042	-10.18221	0.0000
IPM	0.157357	0.045801	3.435712	0.0007

LOG(PDRB)	1.134918	0.174008	6.522202	0.0000
LOG(PPK)	0.954548	0.367911	2.594506	0.0101
LOG(UMP)	3.392444	0.340972	9.949332	0.0000

Effects Specification

	S.D.	Rho
Cross-section random	0.888725	0.4489
Idiosyncratic random	0.984792	0.5511

Weighted Statistics

R-squared	0.578684	Mean dependent var	8.359689
Adjusted R-squared	0.571513	S.D. dependent var	1.636294
S.E. of regression	0.994580	Sum squared resid	232.4596
F-statistic	80.69419	Durbin-Watson stat	1.147230
Prob(F-statistic)	0.00000		

Unweighted Statistics

R-squared	0.618316	Mean dependent var	21.83885
Sum squared resid	406.9820	Durbin-Watson stat	0.655273

Based on the estimation results above, it can be concluded that simultaneously all variables have a significant effect on the collection of ZIS ($F < 0.05$). While partially, the following equation can be arranged;

$$\text{ZIS} = -41,778 + 0,157 \cdot \text{HDI}_{it} + 1,135 \cdot \text{GDP}_{it} + 0,955 \cdot \text{IPC}_{it} + 3,392 \cdot \text{PMW}_{it}$$

Impact between Human Development Index and ZIS Collection

This shows that the rise or fall of the HDI variable will affect the size of the ZIS. This result is similar to Afifah's research (2017) which states that a higher HDI value will increase the level of ZIS collection. This is because improving the quality of human resources affects the number of productive workers, which in turn also affects the productivity of goods and services. An increase in productivity activities accompanied by knowledge and a good level of health certainly has added value that can optimize income (Al Aksar, 2019).

Islam has also emphasized five points of Islamic law that must be maintained, namely *hifdzud diin* (guarding religion), *hifdzun nafs* (protecting oneself), *hifdzul 'aql* (maintaining reason), *hifdzun nasl* (guarding offspring), and *hifdzul maal* (keeping property). , where these basic elements are also contained in the human development indices (HDI). These indices are the index of the quality of man life which includes: increased life expectancy and health, high education, and a high standard of living.

Thus, the increasing quality of HR (Human Resource) will increase the amount of HR income. Until finally the community can carry out their zakat obligations, and in the end, the goal of ZIS is to provide opportunities for

recipients of ZIS funds to improve their standard of living (Putri & Mintaroem, 2019).

Impact⁴ between Gross Domestic Product and ZIS Collection²

The result shows that the GDP variable affects the size of the ZIS. The higher the income of the community, the higher the level⁴ of consumption, and the higher the level of consumption, the higher the demand for goods and services which automatically increase the production of goods and services so as to encourage Indonesia's economic growth (Qoyyir¹ & Widuhung, 2020).

The increase in national income comes from an increase in the number of³⁶ domestic goods and services production, an increase in investment, an increase in people's purchasing power, and an increase in operational activities that help increase production levels. New industries as well as existing industries are growing rapidly. New jobs will be created at a reasonable wage rate, which will have an impact on per capita income growth. This then increases the amount of property on the object of zakat, so that it will increase ZIS receipts.

Therefore, when the income of the community increases, the income of individuals, corporations and zakat also increases. As was¹⁹ research by Afifah (2017) and Rusmawati & Rosyadi (2019) which states that there is a positive influence between economic growth and the level of ZIS collection. The higher the level of economic growth of a country, the more ZIS collection will be. Gross domestic product is one of the benchmarks for people's welfare. With increased welfare, it will certainly increase one's ability to pay zakat (because it has reached the nishab) and other worship such as infaq and alms that do not require nishab.

Impact between Income per Capita and ZIS Collection

The res⁶⁴ shows that the income per capita variable affects the size of the ZIS. Income per capita or GRDP per capita is the average income of the population per individual in a region. So that income per capita can be said as one of the benchmarks of people's welfare. Those with high incomes tend to be perceived as richer than those with low incomes. Therefore, when per capita income increases a⁶ their needs have been met, and the nishab is reached, then a person is obliged to pay zakat. Therefore, the results of this study are the same as those of Susilowati (20⁵⁴), Desky (2016) and Pristi & Setiawan (2018) which conclude that per capita income has a positive influence on the level of ZIS collection.

Impact⁴ between Provincial Minimum Wage and ZIS Collection

The result shows that the PMW variable affects the size of the ZIS. The existence of the lowest salary policy is expected to be able to close the gap in the wage system that occurs and in order to help the community be able to meet

their daily needs. According to Woyanti (2016), the minimum wage policy aims to maintain the level of Decent Living Needs (KHL). The increase in the PMW will affect the national economy because people's purchasing power increases in line with the increase in the wage level.

Strengthening public purchasing power will have a positive impact on the regional economy and the national economy as a whole. This increase in public consumption can also facilitate the emergence of new types of businesses. As a result, the potential for new jobs will increase, unemployment and poverty will decrease, and in the end it will encourage people to be able to pay zakat (muzakki), not just as recipients of zakat (mustahiq). The results of this study are the same as the research of Rusmawati & Rosyadi (2019) which shows that there is a positive influence between the UMP and the level of zakat acceptance.

Conclusion

Indonesia has great potential in the collection and distribution of ZIS. However, the fact is that to this day this potential is still only a discourse due to the fact that the realization of ZIS revenue is still far from what it should have been. Nevertheless, the state's efforts as policy makers need to consider macro policies to improve the standard of living which can be measured through the HDI indicator which then affects economic growth so that it is hoped that per capita income will increase and the provincial minimum wage will increase. So in general, the role of macro policy aims to improve the standard of living of the community in the aggregate.

This study finds that improving the quality of human resources affects the number of productive workers, which in turn also affects the productivity of goods and services. Increased productivity activities accompanied by knowledge and a good level of health certainly have added value that can optimize income. Until finally the community has the potential to carry out their zakat obligations, and in the end, the goal of ZIS is to provide opportunities for recipients of ZIS funds to improve their standard of living.

The increase in national income comes from an increase in the number of domestic goods and services production, an increase in investment, an increase in people's purchasing power, and an increase in operational activities that help increase production levels. New jobs will be created at a reasonable wage rate, which will have an impact on per capita income growth. This then increases the amount of property on the object of zakat, so that it will increase ZIS receipts. Therefore, when the income of the community increases, the income of individuals, corporations and zakat also increases.

The existence of the lowest salary policy is expected to be able to close the gap in the wage system that occurs and in order to help the community be able to meet their daily needs. Strengthening public purchasing power will have a positive impact on the regional economy and the national economy as a whole. This increase in public consumption can also facilitate the emergence of new types of businesses. As a result, the potential for new jobs will increase, unemployment and poverty will decrease, and in the end it will encourage people to be able to pay zakat (muzakki), not just as recipients of zakat (mustahiq).

However, the main thing that has not been resolved is how to increase public awareness regarding the importance of increasing the obligation to pay ZIS. However, if the government is able to manage macroeconomic policies so that it can increase people's income, but public awareness is not educated then it will be the next problem.

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