



The Relationship Between Religiosity and Zakat Maal Collection: A Provincial Data Analysis in Indonesia

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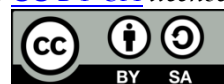
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Abstract

Purpose: This study aims to empirically analyze the relationship between religiosity, as proxied by the percentage of the Muslim population per province, and zakat maal receipts in Indonesia, with provincial Gross Regional Domestic Product (GRDP) as a control variable. This study is expected to explain why zakat receipts vary significantly across provinces in Indonesia. **Methodology:** The study uses a quantitative approach based on econometric analysis of panel data (pooled data) from 34 provinces in Indonesia during the 2022–2024 period. The panel data regression model selection is carried out through the Chow Test, the Hausman Test, and the LM Test, which ultimately leads to the use of a Random Effects Model. **Findings:** The regression results show that religiosity has a positive and significant effect on zakat maal, even after controlling for regional economic capacity. GRDP also has a positive and significant effect, confirming the role of economic capacity as a prerequisite for fulfilling zakat obligations. These findings indicate that religiosity and economic capacity are complementary, not substitutive, in encouraging zakat compliance at the provincial level, with policy implications for BAZNAS and the Ministry of Religious Affairs in designing zakat collection strategies based on religious education and economic empowerment.

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A. Introduction

Religiosity is a multidimensional construct that reflects an individual's level of appreciation, understanding, and practice of their religious teachings in their daily lives. In the context of Islamic economics, religiosity is not merely spiritual but also has a significant impact on the economic behavior of the community, including decisions to

fulfill religious financial obligations such as zakat (Worthington Jr. et al., 2003). Theoretically, classical economic sociology, pioneered by Max Weber (1930), states that religion plays a fundamental role in shaping moral values and influencing individual economic behavior. Religion strongly encourages productivity, hard work, independence, and prohibits laziness (Wijaya et al., 2023). Various studies of the psychology of religion and behavioral economics show that individuals with higher levels of religiosity tend to internalize religious norms more consistently, including the obligation to pay zakat as an expression of faith and obedience to Allah SWT (Alam et al., 2012; Saroglou, 2011). Thus, religiosity becomes a central variable that connects spiritual motivation with concrete economic actions in the Islamic social finance ecosystem.

Measuring religiosity in aggregate at the regional level presents unique methodological challenges, given that this construct is inherently individual and psychological. In provincial-level secondary data-based research, one of the proxy approaches commonly used is the number or proportion of the Muslim population in an area, as a reflection of the intensity of the presence of the Muslim religious community which collectively creates social norms, group pressure, and a climate of religiosity in the area (Hassan, 2010; Putnam, 2000). The greater the proportion of Muslims in a province, the stronger the collective religiosity norms that encourage community members to comply with religious obligations, including the payment of zakat maal (Iannaccone, 1998; Welch et al., 1991).

Indonesia, as the country with the largest Muslim population in the world, reaching more than 236 million people or 87.2% of the total national population (BPS, 2020), represents an ideal context to examine the relationship between collective religiosity and zakat collection on a macro scale. (Wijaya et al., 2023) found that each province in Indonesia has a very heterogeneous level of economic growth, population density, and religious ecosystem. This is evidenced by the estimated national zakat potential reaching IDR 327 trillion per year (Pusat Kajian Strategis, 2019) compared to the realization of IDR 22.4 trillion in 2022 (BAZNAS, 2023), indicating that the presence of a large Muslim population alone is not enough to guarantee high zakat receipts. This potential and realization gap of more than 90% indicates the existence of other factors that mediate or moderate the relationship between communal religiosity and actual zakat collection in the field.

One of the most striking phenomena in Indonesia's zakat landscape is the sharp disparity in zakat maal receipts between provinces. (BAZNAS, 2023) data consistently shows that provinces on the island of Java, particularly Jakarta, West Java, and East Java, dominate total national zakat collection, while provinces in Kalimantan, Sulawesi, and Papua, which also have Muslim populations, still record relatively low zakat receipts. This disparity reflects not only differences in the Muslim population as a proxy for religiosity, but also differences in regional economic capacity, as reflected in the Gross Regional Domestic Product (GRDP) of each province (Puskas BAZNAS, 2022).

Zakat maal, which literally means zakat on wealth, covers various categories of productive assets that must be paid zakat if they meet the nisab (minimum threshold) and haul (limit). These include income, business profits, savings, gold and silver, and other investment assets (Ascarya & Yumanita, 2018). Unlike zakat fitrah, which is a fixed nominal amount that must be paid by each individual and is paid en masse at the end of Ramadan, zakat maal is directly proportional to an individual's accumulated wealth, making it highly sensitive to regional economic conditions. From a religiosity perspective, the obligation to pay zakat maal will only be fulfilled if a Muslim not only possesses strong religious faith but also possesses sufficient economic capacity, namely wealth that exceeds the nisab (minimum threshold) (Beik & Arsyianti, 2016; Chapra, 2000). This interaction between religiosity and economic capacity makes zakat maal a highly relevant

object of study for provincial panel data-based Islamic economic research. Within the framework of behavioral economics theory, religiosity functions as an intrinsic motivational factor that shapes individual preferences for zakat payment, going beyond mere rational calculations based on material utility. Individuals with high religiosity tend to view zakat not as a financial burden, but as a sacred obligation that brings blessings and inner peace, thus their compliance levels tend to be higher even in the absence of coercive law enforcement mechanisms (Alam et al., 2012; Bidin et al., 2009). At the aggregate provincial level, the intensity of community religiosity, as proxied by the size of the Muslim population, has the potential to create a social norm effect that strengthens collective zakat compliance, a mechanism known in the sociology of religion as social reinforcement of religious obligation (Iannaccone, 1998; Putnam, 2000). Understanding this mechanism is important to explain why aggregate religiosity can be a significant predictor of zakat maal receipts at the provincial level.

Previous empirical studies on the determinants of zakat can be grouped into two main streams. The first stream focuses on individual micro factors, including income, education level, personal religiosity, and trust in amil institutions, using primary surveys as data collection instruments (Alam et al., 2012; Bidin et al., 2009). The second stream, more relevant to this research, analyzes macro level determinants of zakat receipt using regional aggregate data, although the data are much smaller and show consistent results. Studies by (Suprayitno, 2013) in Malaysia demonstrate the role of economic capacity in driving zakat receipt, but do not explicitly separate the influence of religiosity from economic influence using a comprehensive panel data framework. This imbalance between micro and macro studies creates a substantial gap in the literature that needs to be filled by research based on provincial panel secondary data, as proposed in this study.

This research integrates three complementary theoretical frameworks. First, the theory of zakat compliance, which positions religiosity as the primary determinant of motivation to pay zakat, with economic capacity as an enabling condition (Idris et al., 2003). Second, the theory of religion based social capital argues that communities with high Muslim densities create collective norms that strengthen zakat compliance through social control mechanisms (Iannaccone, 1998; Putnam, 2000). Third, the theory of regional fiscal capacity explains how GRDP determines the economic capacity of a population to fulfill wealth-based financial obligations such as zakat maal (Beik & Arsyianti, 2016; Bird & Vaillancourt, 2009). The integration of these three frameworks produces a theoretical model that predicts religiosity and economic capacity as complementary predictors of zakat maal receipts at the provincial level.

The policy significance of this research rests on the urgent need for the government and BAZNAS to understand the structural factors that explain why zakat collection in some provinces is significantly more optimal than in others, even though some regions have comparable proportions of Muslim populations. The Indonesian government has designated zakat optimization as a financing instrument for poverty alleviation and inequality reduction programs in the 2020–2024 National Medium-Term Development Plan, in line with its commitment to the Sustainable Development Goals (SDGs), particularly SDG 1 and SDG 10 (Beik & Arsyianti, 2016; Kemenag RI, 2020). Empirical evidence on the extent to which religiosity, after being controlled for by GRDP, influences zakat collection will guide BAZNAS and Kementrian Agama in formulating evidence-based collection strategies: whether interventions should focus on increasing zakat awareness and literacy, or on regional economic development, or both synergistically. Based on the background that has been presented, this study aims to empirically analyze the relationship between religiosity as proxied by the percentage of Muslim population per province and zakat maal receipts in Indonesia, with provincial GRDP as a control variable. This study provides three main contributions: first, a theoretical contribution in the form of integrating zakat compliance theory, religion based social capital theory, and

regional fiscal capacity theory into a coherent analytical framework and second, a policy contribution in the form of empirical evidence that can be used by BAZNAS, Kementerian Agama, and local governments as a basis for formulating more targeted, data based, and effective zakat collection strategies in supporting the socio-economic development of Indonesian Muslims (Chapra, 2000; Kahf, 1999; Puskas BAZNAS, 2022).

B. Method

The research approach used in this study is a quantitative method utilizing econometric analysis based on secondary data. This research design utilizes panel data analysis (pooled data), which combines cross-sectional and time-series dimensions. Data from each province in Indonesia is used, encompassing all administrative regions with varying sociodemographic characteristics, economic capacity, and heterogeneous religious landscapes. The time-series dimension covers the observation period from 2022 to 2024.

The selection of the observation period from 2022 to 2024 is considered crucial and relevant to current conditions in Indonesia. This three-year period represents a crucial phase of national economic consolidation following the COVID-19 pandemic, during which the income capacity of the community (*muzakki*) begins to stabilize in the real sector. Furthermore, throughout 2022-2024, the National Zakat Agency (BAZNAS) is extensively digitizing its collection system and strengthening hybrid regulations at the regional level. Therefore, observations over a contemporary timeframe are expected to provide the most accurate portrait of the response of zakat compliance to the religious ecosystem in the modern era. This research data was compiled using data released by the Central Statistics Agency (BPS) and the Annual Report of the National Azan Zakat Agency (BAZNAS). The independent data, namely religiosity, uses the percentage of Muslims per province (Pryor, 2007). The dependent data is the performance of zakat maal (zakat collection). The control variable data uses Regional Domestic Product (GRDP) data (Diana, 2025).

Zakat maal, in this context, encompasses all types of zakat on wealth, including zakat on income/professionalism, zakat on gold/silver, zakat on trade, and zakat on savings. To avoid heteroscedasticity issues due to differences in nominal value scales between provinces, this dependent variable was transformed into the natural logarithm of Zakat. To isolate the pure impact of religiosity on compliance with zakat maal payments, this study includes regional macroeconomic control variables sourced from the Statistics Indonesia (BPS). The presence of these control variables is crucial to ensure the absence of model specification bias, given that the decision to pay zakat is undoubtedly influenced by economic capacity. The control variable is Gross Regional Domestic Product per capita at current prices in each province (GRDP). GRDP per capita is used as a proxy for the level of prosperity and average wealth accumulation capacity of the population in the region subject to zakat maal (Diana, 2025).

Mathematically, the causal relationship between regional religiosity, macroeconomic control variables, and zakat maal collection realization is formulated into a multiple linear panel data regression model. The main econometric equation in this study is formulated as follows:

$$Zakat = a + \beta_1 \text{ Muslim} + \text{Controls} + e$$

To determine the relationship between variables, panel data regression testing will be used. Based on Table 1, it reveals the following results: The results of the Chow Test obtained a Prob value $> F = 0.000$ or $(\text{Prob} > F) < \alpha (0.05)$ then H_0 is rejected and H_1 is accepted, which means the best choice is the Fixed Effect Model. The results of the Hausman Test obtained a Prob value $> \chi^2 = 0.1009$ or $(\text{Prob} > \chi^2) > \alpha (0.05)$ then H_1 is

rejected and H0 is accepted, which means the best choice is the Random Effect Model, this result is supported by the results of the LM Test. So what will be used in this study is the Random Effect Model.

Table 1. Results of Determining the Panel Data Regression Model

Chow Test	Hausman Test	LM Test
H0: Common Effect Model	H0: Random Effect Model	H0: Common Effect Model
H1: Fixed Effect Model	H1: Fixed Effect Model	H1: Random Effect Model
Test Results		
<i>Chow Test</i>	<i>Hausman Test</i>	<i>LM Test</i>
Prob > F = 0.0000	Prob > chi2 = 0.1009	No Need to Do This*
Decision Making: Reject H0 if (Prob > F and Prob > chi2) < α (0.05) or 5%.		

C. Results and Discussion

1. Results

Descriptive Statistics

Table 2. Descriptive Statistics

Variabel	Obs	Average	Std. Dev.	Min	Max
Zakat (ln)	102	23,617	1,967	17,345	26,564
Religiosity (Muslim Percentage)	102	0,775	0,286	0,036	0,99988
GRDP (ln)	102	12,640	1,117	10,770	15,118

Based on Table 2, descriptive statistics of all variables used in this study are presented. The dataset consists of 102 observations from 34 provinces in Indonesia during the 2022-2024 period. The dependent variable, Zakat, with a mean value of 23.617 and a standard deviation of 1.967, reflects significant variation in zakat collection across Indonesian provinces. The minimum value of 17.345 and the maximum value of 26.564 confirm the heterogeneity of zakat mobilization across the Indonesian archipelago. These results are consistent with regional disparities documented by BAZNAS (2023). The main independent variable, the proportion of the Muslim population, shows a mean of 0.775 (standard deviation = 0.286), meaning that on average, 77.5% of a province's population is Muslim. However, this figure conceals a very wide range, as the smallest value is 3.6%, reflecting the diversity of religious composition across Indonesian provinces. The control variable, GRDP per province (in natural logarithm form), has a mean of 12.640 (standard deviation = 1.117), reflecting significant differences in economic capacity across provinces.

Regression Results: Random Effects Model

The results of the random effects regression are presented in Table 3 below. This model includes time effects to control for unobserved year-specific shocks common to all provinces, such as macroeconomic fluctuations and developments in national zakat regulations. The sample consists of 102 province-year observations.

Table 3. Regression Test Results with Random Effects

	Zakat
Religiosity	3.938*** (6.74)
GRDP	0.874*** (7.33)
_cons	9.431*** (6.12)
Time Effects	Yes
N	102

Information: *t* statistics in parentheses

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

The coefficient of the religiosity variable is 3.938 and is statistically significant at the 1% level ($t = 6.74$; $p < 0.01$). This indicates that, controlling for regional economic capacity (GRDP), each one-unit increase in the proportion of the Muslim population is associated with an increase of approximately 3.938 units in the natural logarithm of zakat maal collection. This result provides strong empirical support for the hypothesis that religiosity is positively related to zakat maal payments.

The GRDP coefficient of 0.874 is also statistically significant at the 1% level ($t = 7.33$; $p < 0.01$). This means that each 1% increase in GRDP per province is associated with an increase of approximately 0.874% in zakat maal collection, confirming the important role of economic capacity in enabling the implementation of religious-based financial obligations. A constant of 9.431 ($t = 6.12$; $p < 0.01$) represents the baseline level of zakat collection when all predictors are zero. The inclusion of time effects ensures that year-specific factors such as post-pandemic recovery and the national zakat digitalization policy are adequately controlled.

2. Discussion

Religiosity and Zakat Maal Collection

The positive and highly significant coefficient of religiosity on zakat maal collection ($\beta = 3.938$; $p < 0.01$) confirms the validity of this study's hypothesis and is consistent with the theoretical framework developed in this study. This finding aligns with the sociological tradition dating back to Weber (1930), who argued that religious values fundamentally shape economic behavior, as well as with contemporary Islamic economics literature that positions religiosity as a primary intrinsic motivator in fulfilling religious financial obligations (Chapra, 2000; Kahf, 1999).

At the provincial level, a higher proportion of the Muslim population creates what sociologists of religion call social reinforcement of religious obligation (Iannaccone, 1998; Putnam, 2000). Provinces with higher Muslim populations exhibit stronger communal religious norms, interpersonal accountability, and social expectations regarding zakat payment. This mechanism amplifies individual-level religiosity into measurable collective adherence dynamics at the aggregate provincial level. These findings thus extend the individual level survey based evidence conducted by (Alam et al., 2012; Bidin et al., 2009). This study, which addresses the macro-regional level using objective administrative data, offers a more externally valid perspective on the relationship between religiosity and zakat.

The magnitude of the coefficient (3.938) indicates that the relationship between religiosity and zakat collection is not only statistically significant but also economically meaningful. Indonesian provinces such as Aceh and West Sumatra, with Muslim population proportions approaching 1.0, consistently demonstrate higher than expected zakat collection even after controlling for economic capacity a pattern captured by this coefficient. This resonates with the broader literature on religion and prosocial economic behavior, where intrinsic religious motivation has been shown to drive giving, cooperation, and adherence to moral obligations beyond what material incentives alone can predict (Iannaccone, 1998; Saroglou, 2011).

From the perspective of zakat compliance theory, religiosity serves as a motivational antecedent that generates the intention to pay zakat, while economic capacity (GRDP) acts as an enabling condition that translates this intention into actual payment. The results of this study support this two-component model: both religiosity ($\beta = 3.938$) and economic capacity ($\beta = 0.874$) proved independently significant, confirming their complementary roles, rather than a substitutional relationship. This has important implications in

understanding why some provinces with a high proportion of Muslims, but low GRDP still record relatively lower zakat collection, and vice versa.

Economic Capacity as a Complementary Driving Factor

The positive and significant effect of GRDP on zakat maal collection ($\beta = 0.874$; $p < 0.01$) confirms that economic prosperity is a necessary condition for zakat mobilization. This finding is consistent with the theoretical argument that zakat maal, unlike zakat fitrah, is directly related to the accumulation of wealth that meets the nisab threshold (Ascarya & Yumanita, 2018; Beik & Arsyianti, 2016). A higher provincial GRDP indicates a greater proportion of the Muslim population with assets exceeding the nisab, thus broadening the actual base of zakat payers.

This finding aligns with the findings of Suprayitno (2013), which document the centrality of economic capacity in determining zakat realization at the regional level. In the Indonesian context, provinces on the island of Java, particularly Jakarta, West Java, and East Java, dominate zakat collection not only because of their large Muslim populations but also because their economic output far exceeds that of other provinces (BAZNAS, 2023). The elasticity coefficient of 0.874 indicates that a 1% increase in per capita GRDP is associated with a nearly proportional increase in zakat collection, reflecting a zakat tariff structure that directly links the amount of obligation to the level of wealth.

Critically, by including GRDP as a control variable, this study successfully isolates the net effect of religiosity on zakat collection. The fact that the coefficient for religiosity remains large and significant even after controlling for economic differences between provinces strongly indicates that religiosity exerts a substantive independent influence on zakat compliance beyond what can be explained by economic capacity alone. This partial effect underscores the importance of faith-based motivation in driving zakat behavior and has direct implications for policy design.

Policy Implications

These empirical findings have significant policy implications for BAZNAS (Badan Amil Zakat Nasional), the Ministry of Religious Affairs (Kemenag), and local governments seeking to optimize zakat collection in Indonesia. First, the strong influence of religiosity on zakat maal collection suggests that demand-side interventions focused on religious education, zakat literacy programs, and strengthening collective religious identity can significantly increase zakat mobilization. Provinces with a relatively low proportion of Muslims or weaker communal religious norms may benefit from da'wah programs that reinforce the perception of zakat as a fundamental pillar of Islam, not simply an act of voluntary charity.

Second, the significant contribution of GRDP to zakat collection underscores that economic development remains indispensable. Regions with high religiosity but low economic capacity face structural constraints, such as the accumulation of wealth exceeding the nisab (minimum threshold), where religious motivation alone cannot translate into zakat payment. This encourages a dual-track policy approach in which religious motivation programs are implemented alongside microfinance economic empowerment initiatives, entrepreneurship support, and poverty alleviation to simultaneously expand the base of potential muzakki (payers of zakat) while strengthening their willingness to fulfill their obligations.

Third, these findings support BAZNAS's ongoing digitalization strategy (2021-2024), which has demonstrated that reducing transaction costs and increasing transparency can lower behavioral barriers to zakat payment, even among religiously motivated individuals. Digital platforms explicitly framed within Islamic values and

supported by recognized religious authorities are potentially effective in harnessing the religiosity effect identified in this study (Puskas BAZNAS, 2022).

Fourth, the persistence of wide interprovincial disparities in zakat collection, reflected in the descriptive statistics ranging from 17,345 to 26,564 in logarithmic units, indicates that the national zakat strategy must be differentiated. Provinces with high Muslim proportions but underperforming zakat collection likely face institutional deficiencies in amil organizations, rather than a lack of religious motivation or economic capacity. This suggests that governance quality and institutional trust warrant further investigation in future research.

D. Conclusion

This study provides strong empirical evidence regarding the relationship between religiosity and zakat collection in Indonesia using provincial panel data from 2022 to 2024. Using a Random Effects Model validated through a series of Chow, Hausman, and LM tests on a balanced panel of 102 observations, this study shows that the proportion of the Muslim population, as a proxy for regional collective religiosity, has a positive and statistically significant effect on zakat collection ($\beta = 3.938$; $t = 6.74$; $p < 0.01$). This finding provides strong empirical support for the hypothesis that religiosity is positively related to zakat payment at the provincial level.

The control variable, GRDP per province, also has a positive and significant effect on zakat collection ($\beta = 0.874$; $t = 7.33$; $p < 0.01$), confirming that economic capacity acts as an enabling condition for the fulfillment of religious financial obligations. Crucially, the significance and magnitude of the religiosity coefficient after controlling for differences in GRDP between provinces indicates that faith-based motivation is an independent driver of zakat compliance, beyond what can be explained by economic prosperity alone. These findings advance theoretical understanding of zakat compliance by integrating three complementary frameworks: zakat compliance theory, faith-based social capital theory, and regional fiscal capacity theory. The results also bridge the gap between individual survey-based studies and the macro-regional evidence base, offering a provincial data-driven perspective that can be directly applied to national zakat policy formulation.

Several limitations of this study should be acknowledged. First, using the proportion of the Muslim population as a proxy for regional religiosity is an aggregate measure that does not capture the multidimensional depth of individual religiosity, including dimensions of belief, practice, experience, and knowledge. While this approach follows the methodology of prior and is appropriate for provincial panel data, future research should explore the use of survey-based religiosity indices at the district/city level when such data become available.

Second, the study period of 2022-2024 only covers three years, limiting the long-term generalizability of the findings. As BAZNAS's coverage expands and the digital zakat ecosystem matures, longer panel datasets are needed to assess whether the effect of religiosity strengthens or weakens over time. Third, this model does not account for spatial dependencies between neighboring provinces, which could result in correlated error terms. Future research could benefit from applying Spatial Panel Models to model geographic spillovers in zakat collection patterns.

Fourth, institutional quality variables such as the BAZNAS governance assessment, the presence of Zakat Collection Units (UPZ), and the zakat literacy index were not included in the current model due to limited data availability. Incorporating these variables would allow for a more comprehensive model that could differentiate the contribution of institutional infrastructure from religiosity and economic capacity.

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F. Author Contributions Statement

Ayu Dwi Utami contributed to the entire article writing. Febriani Astuti contributed as the first supervisor by providing academic guidance, research direction, and critical review during the preparation of the manuscript. All authors have read and approved the final manuscript.

G. Conflict of Interest

The authors declare that this research is free from any financial, professional, institutional, or personal conflicts of interest that could have influenced the objectivity, integrity, or interpretation of the research findings.

H. AI Usage Statement

The authors declare that Artificial Intelligence (AI) was used in the preparation of this manuscript solely to assist with English translation, language editing, and grammar correction. AI was not used for research design, data collection, data analysis, or the formulation of scientific conclusions. The authors independently developed the scientific content, including the research design, analysis, interpretation, and final conclusions. The authors take full responsibility for the accuracy, originality, integrity, and validity of the manuscript. The use of AI was conducted transparently and in accordance with the ethical standards of scholarly publishing.

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