

## How Can Zakat Drive Consumption Levels in Society?

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### **ABSTRACT.**

*This study aims to examine the role of zakat as an economic instrument that can encourage household consumption, increase income equality, and support macroeconomic stability within the framework of Islamic economics. As a form of wealth redistribution, zakat has an important function in distributing part of the muzakki's wealth to the mustahiq, thereby strengthening the purchasing power of low-income groups who tend to have higher marginal consumption. This increase in consumption then contributes to aggregate demand growth and expands economic activity. In addition, zakat acts as an automatic stabilizer that maintains the consumption capacity of vulnerable communities during economic slowdowns, thereby reducing the risk of a decline in aggregate demand and maintaining overall economic stability. This study uses a qualitative method with a literature review approach to examine various scientific sources related to zakat, consumption theory, and the concept of income distribution. The findings of the analysis show that the success of zakat as an economic instrument is greatly influenced by professional and transparent governance, as well as targeted distribution, particularly through productive zakat programs that encourage the independence of mustahiq. Zakat also has significant potential in strengthening the Islamic economic structure oriented towards justice through reducing inequality and improving community welfare. Thus, optimizing zakat management is a strategic effort to build an inclusive, sustainable economy that supports the empowerment of vulnerable groups.*

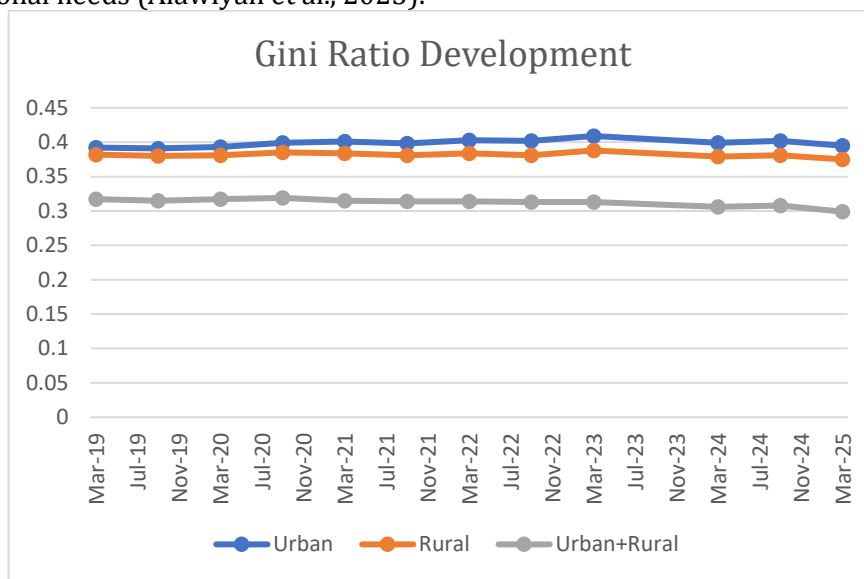
**Keywords:** Zakat; Household Consumption; Wealth Redistribution

### **INTRODUCTION**

Household consumption plays a central role in the formation of Gross Domestic Product (GDP), because an increase in household income is generally followed by an increase in consumption levels. This relationship between income and consumption is known as the propensity to consume. Consumption expenditure reflects the total household spending allocated to meet various needs. Thus, any change in the consumption patterns of the people in a region will have a direct impact on the performance and dynamics of the economy in that region (Halimah et al., 2024). Household consumption expenditure occupies a dominant position in the structure of Indonesia's Gross Domestic Product (GDP). Based on various annual publications by the Central Statistics Agency (BPS), the consumption sector consistently contributes more than half of the total national GDP. This condition indicates that changes in people's consumption patterns have direct implications for macroeconomic growth dynamics. Therefore, consumption not only plays a major role as an indicator in analyzing the direction of national economic development but also becomes a strategic instrument in formulating development policies oriented towards sustainability and equity (Ramadhan et al., 2025).

From an Islamic economic perspective, consumption activities are based on the principle of balance that encompasses all dimensions of life. In fulfilling their consumption needs, Muslims are required to consider both individual welfare and social interests. Islam rejects the dichotomy between worldly pleasures and spiritual happiness, and prohibits all forms of excessive or extreme consumption behavior. The prohibition against *tabdzir* (wastefulness) and *israf* (excess) is not an encouragement to be stingy, but rather an effort to uphold the value of moderation in the use of wealth

(Indranata, 2022). To prevent humans from indulging in hedonistic tendencies, Islam prohibits all forms of expenditure that do not provide material or spiritual benefits. However, this provision is not intended to make Muslims stingy, but rather as a guideline to always be moderate in spending wealth, neither excessive nor too frugal. Many individuals pay little attention to this principle of balance and are trapped in consumptive behavior. An increase in wealth often encourages an increase in the desire to consume, even though this is not always accompanied by a real need. This phenomenon reflects the emergence of a mass consumerist culture, where individuals strive to project an image of luxury through their choice of branded goods, high prices, and the latest trends. As a result, consumption is driven more by desire and lust than by rational needs (Alawiyah et al., 2023).



Gambar 1. 1 Gini Ratio Development, March 2019-March 2025

Source: (Statistik, 2025)

The graph illustrates the dynamics of income inequality in Indonesia from March 2019 to March 2025. It consistently shows that the Gini Ratio in urban areas is higher than in rural areas, indicating that income disparities are greater in urban areas. During the observation period, the Gini Ratio experienced relatively small changes and remained within a stable range. The level of inequality in urban areas ranged from 0.39 to 0.42, while rural areas ranged from around 0.36 to 0.38. At the national level, which is a combination of both, the Gini Ratio was recorded at its lowest and tended to be stable in the range of 0.31 to 0.33. Although there was a slight increase at certain points in time, particularly around 2022–2023, in general, inequality did not show a significant upward or downward trend. This indicates that income inequality in Indonesia during those six years tended to be stagnant and remained a structural issue that had not undergone significant improvement.

In a situation where income inequality has not changed significantly, zakat plays an effective economic role in promoting a more equitable distribution of wealth and reducing disparities between social groups. Zakat is one of the main instruments in the distribution of social funds that serve to help the underprivileged. Zakat is included in the third pillar of Islam and has an important position in the implementation of Islamic law. Therefore, the obligation to pay zakat applies to every Muslim who has fulfilled the specified requirements and conditions. This obligation is explicitly stated in the Qur'an and hadits, which shows the importance of zakat in

the Islamic economic system. The main purpose of zakat is to achieve social justice and improve the welfare of society. In addition to functioning as a mechanism for wealth redistribution, zakat also plays a role in purifying wealth and purifying the soul of its owner through the distribution of a portion of their wealth. Zakat is distributed to eight groups of people who are entitled to receive it (*asnaf*), namely *fakir*, *miskin*, *amil*, *muallaf*, *hamba sahaya*, *gharimin*, *fi sabilillah*, and *ibnu sabil* (Fajrina et al., 2020). From a modern economic perspective, zakat has a very important dual role. First, zakat functions as an instrument for the equitable distribution of wealth. Through the zakat mechanism, a portion of the wealth owned by individuals with higher economic capacity is transferred to help less prosperous groups in society. Thus, zakat contributes to reducing income inequality between social classes, while promoting sustainable social stability and economic balance (Aqbar, 2024).

When managed optimally, zakat can serve as a source of financing for micro, small, and medium enterprises that play a strategic role in creating jobs and reducing unemployment. Thus, zakat not only plays a role in sustainable poverty alleviation efforts, but also strengthens community economic resilience and maintains macroeconomic stability. Through these functions, zakat becomes an important instrument in building a fair, inclusive, and sustainable economic system, while also contributing significantly to improving social welfare and national economic progress (Aliyah et al., 2025). From an economic perspective, zakat has significant potential in driving economic growth while reducing social inequality. As an instrument of income redistribution, zakat plays a role in increasing the purchasing power of low-income groups and encouraging consumption activities. This increase in consumption can ultimately expand aggregate demand and contribute positively to overall economic growth (Desvianti et al., 2025).

Prayoga et al. (2024) explain that ZISWAF, which is an acronym for *Zakat*, *Infak*, *Sedekah*, and *Wakaf*, plays a very significant role in the economy, both at the macro and micro levels. In the macroeconomic context, ZISWAF functions as a mechanism for income redistribution that aims to reduce economic disparities between groups with higher financial capabilities and those who are economically disadvantaged. Through this redistribution process, ZISWAF contributes to creating social balance and maintaining overall economic stability. Research by Maulana dan Nisa (2024) explains that professional and productive management and recording of zakat can bring tangible benefits to the community in a region, thereby encouraging increased economic activity at the macro level. This is due to the function of zakat as an instrument for realizing social welfare, where its distribution can strengthen the community's economy and improve the quality of life collectively. Heryanto (2020) research explains that zakat, as part of an economic system that regulates the distribution of wealth, has great potential to be a solution in overcoming the current economic inequality. The payment of zakat by *muzaki* has a positive impact on poverty alleviation efforts while also encouraging economic growth. In the context of the macroeconomy, zakat funds play a role in increasing people's purchasing power and strengthening investment activities. Therefore, zakat management requires integrated coordination so that its implementation can take place effectively and efficiently.

Based on the above description, the focus of this study lies on how zakat acts as an instrument to encourage consumption in the perspective of Islamic economics. Zakat is not merely a form of worship, but also has a significant economic function in

increasing community consumption through the process of redistributing wealth from individuals who have excess wealth to those in need. Therefore, it is necessary to further examine how the zakat mechanism can affect aggregate consumption levels and contribute to economic growth at the macro level. In addition, this study also aims to examine the macroeconomic implications of zakat distribution on national stability and welfare, given that zakat has the potential to increase people's purchasing power, reduce economic inequality, and strengthen the foundations of a fair, inclusive, and sustainable economy.

## **RESEARCH METHODOLOGY**

This study applies a qualitative method with a literature review approach as the basis for analysis. The qualitative method was chosen because it provides a comprehensive and in-depth understanding of a phenomenon by focusing on the context and meaning contained therein. As stated by (2020), qualitative research examines phenomena holistically, considering various interconnected aspects that cannot be separated from one another. In this study, the analysis process was carried out through a review of various relevant and highly credible literature sources, including scientific journals, books, e-books, and online sources that are academically accountable. All data used is secondary data obtained through systematic literature search, collection, and analysis to gain a comprehensive understanding of the issues under review. According to Roosinda et al. (2021), literature studies in qualitative research play an important role in building a theoretical foundation, reviewing previous research results, and integrating relevant empirical findings to produce critical, in-depth, and scientifically valid analyses.

## **RESULT AND DISCUSSION**

### **Consumption Theory**

In Keynesian theory, the consumption function is an important contribution that explains the relationship between consumption and income. Keynes stated that consumption expenditure is mainly influenced by the level of disposable income. He emphasized that consumption will increase when income rises, but the increase will always be smaller than the increase in income. Based on this view, Keynes formulated what is known as the Basic Psychological Law, which is the natural tendency of humans to increase consumption as income rises, although not as much as the increase in income itself. Thus, additional income will be divided between consumption and savings. This law has three implications: first, aggregate consumption increases when income rises, but the increase is smaller because more needs are being met; second, every increase in income is automatically divided into certain proportions for consumption and savings; and third, both consumption and savings will increase in line with the increase in people's income (Wibowo, 2020).

In line with the previous line of thinking, Keynes emphasized that an individual's consumption decisions are not only determined by their total income, but more specifically by their net income after taxes, known as disposable income. Disposable income is the basis for individuals in determining how much expenditure will be allocated to meet their daily consumption needs. When disposable income increases, individuals are naturally encouraged to increase consumption because there is more financial room to purchase goods and services that were previously unavailable. However, this increase in consumption never completely exhausts all additional income, because psychologically, part of this income tends to be directed

towards savings as a form of caution in facing future economic uncertainty. On the other hand, when income is low, individuals often face limitations in meeting their basic needs, so that their consumption exceeds their available income. This imbalance causes individuals to cover the shortfall in expenditure through loans, either from formal or informal institutions, or by utilizing savings accumulated in previous periods. Thus, Keynes emphasized that consumption behavior is closely related to the dynamics of disposable income, and changes in income levels will always create adjustments in consumption and savings patterns, which ultimately have direct implications for economic stability at the household and aggregate levels (Wulansari et al., 2025).

### **The Role of Zakat in the Islamic Economic Cycle**

Zakat serves as an economic distribution instrument that channels a portion of wealth from individuals who have an obligation (*muzakki*) to those who are entitled to receive it (*mustahiq*). In an institutional context, this distribution mechanism can be carried out directly between individuals or through official institutions such as BAZNAS or the Zakat Management Agency (LAZ), which are tasked with collecting and distributing zakat funds. Operationally, the implementation stages include: (1) data collection on *muzakki* and *mustahiq*, (2) the process of collecting zakat, (3) fund management, both for consumptive needs and productive activities, and (4) distribution tailored to the categories of zakat recipients, such as the poor, the needy, *ibnu sabil*, and other groups. The effectiveness of zakat distribution in improving the welfare of recipients is highly dependent on professional, transparent, and targeted management (Fajri, 2025). The distribution of zakat to low-income groups directly implies an increase in their disposable income. Given that the marginal propensity to consume among this group is relatively high, the zakat funds received are generally used immediately to meet basic needs. This condition drives an increase in demand for various goods and services at the local level. If zakat distribution is carried out on a massive and organized scale through credible institutions, the aggregate impact can expand aggregate demand, encourage domestic production activities, and create new job opportunities in the community (Abdelbaki, 2018).

Zakat functions as an automatic stabilizer in the economic system. When there is an economic slowdown or a decline in household income, structured zakat distribution can maintain the purchasing power of vulnerable groups, thereby reducing the decline in aggregate consumption that has the potential to deepen the economic crisis. In addition, zakat also acts as an instrument of income redistribution which, if managed effectively, can reduce economic inequality and strengthen social justice. The effectiveness of zakat in performing these functions depends heavily on the extent of fund collection, the accuracy of targeting recipients, and the orientation of management towards productive programs that can transform *mustahiq* into economically independent individuals. Thus, zakat not only functions in the short term as a consumption support, but also contributes to sustainable welfare improvement. Various recent studies show that zakat has the potential to be a complementary instrument to fiscal policy in promoting social inclusion and maintaining economic stability, although its success rate varies in each country according to its governance and scale of implementation (Fitriani et al., 2025).

### **Zakat as a Driver of Household Consumption**

The distribution of zakat directly to recipient groups (*mustahiq*) contributes to an increase in their income, which they can use for consumption purposes. Given that most *mustahiq* belong to low-income groups, their tendency to spend additional income (marginal propensity to consume) is relatively high. In other words, any additional income earned tends to be immediately allocated to meet basic needs. Therefore, zakat distribution can encourage an increase in *mustahiq* household consumption, both directly through the fulfillment of consumptive needs and indirectly through increased income and reduced economic pressure. For example, research conducted by BAZNAS Kota Probolinggo shows that zakat has a significant influence, both directly and indirectly, on the consumption level of *mustahiq* households, with household income acting as a mediating variable (Nurlita, 2017).

The increase in consumption by eligible households as a result of receiving zakat has the potential to drive up total consumption in the economy, especially if the distribution is carried out extensively and in a well-organized manner. The increase in consumption among low-income groups plays an important role because these groups generally have a high marginal propensity to consume, thereby increasing the multiplier effect of consumption. In addition, increased consumption of goods and services at the local level will strengthen aggregate demand, which in turn can encourage increased production activity, job creation, and accelerate economic circulation in the local area and nationally. Research results in Malaysia show that zakat distribution has a positive effect on aggregate consumption, although this effect is moderate and more noticeable in the short term (Risdianto, 2022; Suprayitno & Harun, 2017).

### **The Impact of Zakat on Income Distribution and Economic Equality**

Poverty is a problem that developing countries constantly face and is an issue that recurs every year, including in Indonesia. This problem is complex and has deep humanitarian dimensions, making it an interesting topic for further study. Poverty is not an easy problem to solve because it has long been a social reality embedded in people's lives. Thus, poverty can be seen as a phenomenon that continues to exist in the dynamics of human life, especially in relation to socio-economic inequality and increasing gaps between social groups. In this context, Islam offers comprehensive solutions to overcome poverty through a system of values and equitable economic instruments (Sardini & Imsar, 2022). Zakat is one of the main pillars of the Islamic economic system, which has a strategic role in realizing economic growth and income distribution. Through effective and transparent management, zakat can function as an instrument of equitable economic development. It contains social, political, moral, and spiritual values that benefit not only those who pay zakat but also those who receive it. The fundamental difference between the concept of zakat and the capitalist system lies in their orientation; capitalism emphasizes the accumulation of individual wealth without considering social welfare, while zakat focuses on the common good and economic balance. Therefore, wealth redistribution is an important principle in the zakat system to prevent social and economic inequality. By making zakat an instrument of wealth redistribution, individuals are obliged to distribute their wealth to those who are entitled to it, such as *fakir*, *miskin*, *amil*, *muallaf*, *hamba sahaya*, *gharimin*, *fii sabilillah*, and *ibnu sabil*, through a regular and measurable distribution mechanism (Zein, 2020).

Zakat management at the local community level can contribute significantly to economic equality, as demonstrated by the implementation of the zakat program at the Darul Muttaqien Mosque, Kedaung Kaliangke, West Jakarta. The mosque administrators systematically collect data on mustahik, coordinate with the neighborhood association (RT) chairperson, and consult regularly with community leaders and ustaz who are competent in the field of zakat to ensure that all distribution mechanisms are carried out in accordance with sharia and provide optimal benefits for the congregation. The zakat program includes the distribution of zakat fitrah in the form of 3.5 liters of rice and zakat mal ranging from IDR 1,000,000 to IDR 5,000,000, which is collected by the receiving committee and then distributed to mustahik in the RT 01-06 RW 03 area. To ensure fair and targeted distribution, the mosque collects data on *muzakki* and mustahik in collaboration with the heads of RT 01-16 RW 03 and implements a coupon distribution mechanism for residents who meet the recipient criteria. The program is evaluated annually through re-data collection and evaluative meetings to assess the impact of zakat on improving community welfare. In addition, the mosque implements a specific strategy to identify the most vulnerable groups by conducting direct surveys of residents' homes and conducting outreach regarding available assistance, so that zakat distribution can support income equality more effectively within the community (Rahmi et al., 2024). This practice shows that zakat institutions at the community level are capable of functioning as a structured and sustainable income distribution mechanism, not just as a means of providing temporary assistance. Thus, zakat management acts as an instrument of social justice that works directly at the grassroots level.

### **Integrating the Concept of Zakat into Macro Consumption Theory**

The economic gap that arises from income inequality is an issue that has always been a concern in every administration. Islam, as a religion that brings mercy to all of creation (*rahmatan lil 'alamin*), offers a solution to this problem through a mechanism of fair distribution of wealth. One of the instruments used is the distribution of zakat funds, which play a role in helping to meet the basic needs of the community and reducing income inequality between the rich and the poor (Sutikno et al., 2025). Wealth redistribution is the process of allocating resources from groups that have excess wealth to groups that are less fortunate with the aim of achieving social justice. In this context, zakat serves as an important instrument for collecting and distributing wealth in a targeted manner. Efforts to redistribute income and wealth in Islam aim to create socio-economic justice based on moral values and the principle of human brotherhood. Through the implementation of zakat, individuals who are classified as wealthy (*muzakki*) distribute part of their wealth to those who are entitled to receive it (*mustahiq*), especially the poor and needy. This process not only strengthens social relations between the rich and the poor, but also encourages improved welfare and economic independence for disadvantaged communities (Hidayati et al., 2024).

According to J. M. Keynes, an individual's consumption behavior is directly determined by the level of disposable income, which is income after taxes. When an individual's income increases, the tendency to increase consumption also tends to rise. However, not all of this income is used for consumption, as some of it is set aside as savings. When income is relatively low, consumption expenditure often exceeds the amount of income available, so the shortfall is usually covered by borrowing or by utilizing previously available savings (Wulansari et al., 2025). As one of the main

pillars of Islamic teachings, zakat plays a significant role as an economic instrument that supports income distribution and encourages economic growth. Through the mechanism of zakat, there is a circulation of wealth that has the potential to increase demand for goods and services, thereby stimulating economic activity more broadly and opening up opportunities for increased employment in the economy (Mazidah & Rahmatika, 2021). In an economic context, zakat has strategic potential to accelerate economic growth while reducing social inequality in society. As an instrument of wealth distribution, zakat plays a role in channeling some of the wealth from individuals or groups who have excess to those who are in need, thereby creating a more proportional and equitable economic balance. Through the zakat distribution mechanism, the purchasing power of low-income communities can increase because they obtain additional resources to meet their basic needs and improve their standard of living. This increase in purchasing power, in turn, can drive household consumption, which is one of the main factors in boosting aggregate demand at the macroeconomic level. Therefore, zakat not only has a spiritual dimension as a form of obedience and moral responsibility to Allah SWT, but also has a significant economic dimension in strengthening national growth through increased consumption, development of the production sector, and the creation of sustainable employment. Thus, zakat plays an important role in supporting the realization of social welfare and inclusive economic stability (Desvianti et al., 2025).

## CONCLUSION AND RECOMMENDATION

### Conclusion

Based on the discussion above, it can be asserted that zakat plays an important role in encouraging increased consumption, expanding income distribution, and supporting macroeconomic stability and growth. Through the process of redistribution from *muzakki* to *mustahiq*, zakat plays a role in strengthening the purchasing power of low-income groups, reducing inequality, and boosting aggregate demand through the multiplier effect. Optimizing the function of zakat as an economic instrument is greatly influenced by the quality of professional, transparent, and targeted management, as well as its focus on productive empowerment. Therefore, improvements in data collection, the use of digital technology in zakat management, increased coordination between institutions such as BAZNAS, LAZ, and the government, as well as the development of long-term productive zakat programs need to be continuously strengthened so that zakat is not limited to meeting consumptive needs, but is able to encourage *mustahiq* towards economic independence. In addition, the integration of zakat into national development policies is a strategic step to optimize its contribution to economic growth, social stability, and the realization of more equitable and sustainable prosperity. This section contains conclusions and recommendations. The conclusions are the answers to the hypotheses and/or research objectives or findings obtained. The conclusion does not contain a repetition of the results and discussion, but rather a summary of the findings as expected in the objectives or hypotheses.

### Recommendation

To optimize the role of zakat in promoting income equality, zakat management institutions need to improve the quality of governance through more precise data collection, the use of digital technology in management, and the preparation of transparent and accountable reports. Productive zakat programs also

need to be expanded with a long-term approach through intensive business assistance and periodic evaluations so that mustahik can develop towards economic independence. In addition, collaboration between BAZNAS, LAZ, local governments, and local communities must be strengthened so that zakat management is in line with national poverty alleviation program priorities. Improving zakat literacy among the community is also an important step to expand the participation of *muzakki* and raise awareness of the function of zakat as an instrument of development. To ensure targeted distribution, mapping of mustahik based on measurable socioeconomic conditions needs to be carried out continuously, accompanied by data-based impact evaluations so that zakat programs can continue to be adjusted to actual needs in the field.

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