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THE EFFECT OF ZIS FUND DISTRIBUTION AND INFLATION RATE ON ECONOMIC GROWTH IN BENGKULU PROVINCE 2021-2024

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Abstract

This study aims to analyze the effect of ZIS fund distribution and inflation rates on economic growth in Bengkulu Province for the 2021-2024 period. The research method uses a quantitative approach with multiple linear regression techniques. The data used are secondary data by collecting ZIS fund distribution data from the National Zakat Agency (BAZNAS) of Bengkulu Province and inflation rate data from the Central Statistics Agency (BPS) of Bengkulu Province for the 2021-2024 period, which includes monthly data for the entire Bengkulu Province. The results show that ZIS fund distribution (X1) has a negative and significant effect on economic growth in Bengkulu Province and the inflation rate (X2) does not have a significant effect on economic growth in Bengkulu Province, while ZIS fund distribution and inflation rates together have a significant effect on economic growth in Bengkulu Province for the 2021-2024 period.

Keywords: Distribution of ZIS Funds, Inflation Rate, Economic Growth, BAZNAS, Bengkulu Province

1. Introduction

Economic development is development income per capita in something public simultaneously with overhaul and modernization in structure economy from traditional to modern. A country can it is said There is growth economy if there is more many outputs, and it is said happen development / development economy if No only there is more a lot of output, but it also happens change change in institutions and knowledge technique (occurs) modernization) in produce more output Lots the. Growth economy is something indication success development economy an area. Where growth economy can measured through Product Gross

Regional Domestic Product (GRDP) which can reflect success something development in the area.

Table 1.1 Economic Growth and Inflation Data in Bengkulu Province Based on BPS Statistics for the 2021-2024 Period

Year	growth rate (%)	Inflation (%)
2021	5.31	2.42
2022	7.11	5.92
2023	6.10	3.09
2024	4.62	0.84

Source : https://bengkulu.bps.go.id/id Statistics Center Inflation Bengkulu Province 2021-2024

Can seen in table 1.1 above that rate growth economy and inflation Bengkulu Province during the 2021-2024 period experienced fluctuations. Growth economy had time increase sharp until reach peak in 2022 (7.11%), however Then slow down up to 4.62% in 2024. Meanwhile that, inflation follow pattern similar : increased significantly in 2022 (5.92%), then down drastic to only 0.84% in 2024.

There is a number of factor affecting achievement growth economy in a country, one of them indicator economy macros used For see / measure stability economy a country is Inflation. Changes in this indicator will impact the dynamics of economic growth. From an economic perspective, inflation is a monetary phenomenon in a country, where fluctuations in inflation tend to cause economic turmoil.

Apart from that, factors that influence economic growth, from an Islamic economic perspective, there are also factors that influence economic growth, one of which is the distribution of zakat, infaq and alms (ZIS) funds. The distribution of ZIS funds is one of the driving factors in the economy. In Islam, every individual is required to pay zakat, infaq and alms as outlined in the Koran and hadith. Zakat must be carried out in accordance with Islamic law and distributed to people who are entitled to receive it, namely the 8 ashnaf (fakir, poor, amil, converts, riqab, ghorim, fisabilillah, and ibn sabil).

Table 1.2 Data on ZIS Fund Distribution at BAZNAS Bengkulu Province for the 2021-2024 Period

Year	Distribution of ZIS funds (Rp)
2021	6,015,309,911
2022	4,810,853,299
2023	6,362,386,612
2024	6,663,674,050

Source: *https://bengkulu.baznas.go.id/ National Zakat Collection Agency (BAZNAS) Bengkulu Province 2021-2024*

Can be seen in table 1.2 The above data shows that the amount of ZIS fund disbursement in Bengkulu Province fluctuated during the 2021–2024 period. ZIS fund disbursement experienced a significant decline in 2022 to Rp4.81 billion, a decrease of approximately 20% compared to 2021 (Rp6.01 billion), likely influenced by limitations in zakat collection during the post-pandemic transition period and operational adjustments by zakat institutions. However, since 2023, distribution has increased again to Rp6.36 billion and reached its peak of Rp6.66 billion in 2024. This increase reflects the recovery of ZIS collection and distribution capacity, as well as program optimization by the Bengkulu Province BAZNAS to reach mustahik more effectively.

2. Literature review

2.1 Economic Growth Theory

Economic growth is a form of effort to increase production capacity in creating a continuously increasing amount of output and an increase in the real income sector and is also measured by Gross Domestic Product (GDP) and Gross Regional Domestic Product (GRDP) in a country.Economic growth is one indicator that indicates the success of development in a country's economy. The progress of an economy is determined by the magnitude of national output growth. Economic growth is an effort to increase production capacity to achieve additional output, which is measured using Gross Domestic Product (GDP) or using Gross Regional Domestic Product (GRDP) in a region. Factors that influence economic growth:

a) Natural resources
   Source Power natural is factor main influential to development economy. Wealth natural a country includes area and fertility land, condition lack source Power natural can not build with fast.
b) Human Resources
   Source Power man constitutes important factors in something organization. If developed their quality, they can pushed For do change attitudes, abilities, and behavior in demand individuals and groups.

Source Power man will determine development of the industrial world and development technology For welfare people man.

c) Capital Formation
Capital formation which includes all form or type investment new implants in the ground, equipment physical, and capital or source Power human. Investment important very For development Because with availability of more capital many, production goods and services needed public will available more Lots.

d) Progress Technology
Technology is operations are very closely tied with ability source Power humans, so that need thought about How increase ability source Power humans to be able to apply technology that has been there is, in order to produce output with more fast.

2.2 ZIS Fund Distribution Theory

Distribution of Zakat, Infak, and Sedekah (ZIS) funds is a process or mechanism for distributing ZIS funds from the giver (muzakki/munfiq/muhsin) to the entitled recipient (mustahik), with the aim of achieving the welfare of mustahik and turning them into new muzakki.

ZIS fund distribution is the process or activity of distributing ZIS funds from the issuing party to the recipients, based on the terms and conditions stipulated in Islamic law. This distribution is not only for consumption but also for productive purposes, aiming to empower and improve the welfare of recipients, such as through business assistance programs, scholarships, or agricultural equipment.

2.3 Inflation Theory

Inflation is defined as a general, persistent tendency for prices to rise. Inflation can be calculated based on a group of goods and services consumed by the majority of the population. measured with level inflation (*rate of inflation*), namely level change from level price in a way general. The concept of inflation from an Islamic perspective does not recognize the term inflation, because its currency is stable with the use of dinar and dirham currencies.

Inflation is an event that describes a situation and condition where the price of goods increases and the value of the currency weakens, and if it occurs continuously, it will result in a worsening of the overall economic conditions and can shake the political stability of a country.

The Consumer Price Index (CPI) is an indicator used to measure the inflation rate in a country or region. According to the Central Statistics Agency (BPS), the Consumer Price Index (CPI) is used to calculate the average price change over a specific period of time for a collection of goods and services consumed by the population and households. The CPI typically provides information on price trends for a group of goods or services consumed by households at a specific point in time.

2.4 Influence Theory Distribution of ZIS Funds and inflation to Economic growth

Distribution of ZIS Funds (Zakat, Infak, Sedekah) is one of the instrument finance social contribution to growth economy through improvement welfare economy public mustahik. The ZIS funds distributed in a way effective can increase Power buy and consume poor communities, which in turn push activity economy and production national.

In addition, ZIS funds play a role in reduce inequality social and poverty so that strengthening the growth base economy inclusive. A study by Qoyyim (2020) found that that distribution of ZIS funds has influence positive and significant in a way partial to growth Indonesian economy in 2015-2019 period, and together with inflation influential significant in a way simultaneous to growth economy.

Inflation Alone in a way theory influence growth economy in a way negative if happen in a way excessive inflation tall increase cost potential production lower investment and consumption that are holding back rate growth economy. However, inflation low or under control can nature neutral or A little positive for economic growth. In Indonesian context, results study variation effect inflation to economy Enough varies ; some studies state that inflation No influential in a way partial significant, but in a way simultaneous with other variables remain constant play a role important. Relationship Simultaneous ZIS Funds and Inflation show that distribution of ZIS funds can help reduce impact negative inflation to poor groups through improvement Power buy, so that in a way simultaneous both of them can contribute to further growth stable.

3. Research methods

Research methods use approach quantitative with technique multiple linear regression. Approach quantitative chosen Because aim For test influence variables numeric in a way objective and measurable, namely influence distribution of ZIS funds and levels inflation (variable independent) against growth economy (variable dependent). The data sources used in study This is source secondary, population in study This is all monthly time series data period January 2021-2024 which includes three variables : (1) total distribution of ZIS funds from the National Alms Agency (BAZNAS) of Bengkulu Province, (2) level inflation from the Central Statistics Agency (BPS) of Bengkulu Province, and (3) growth measured economy through rate change Product Gross Regional Domestic Product (GRDP) base price constant from the BPS of Bengkulu Province. Because the data used is all monthly data for 4 years (total 48 data), then study This No use technique taking sample. All period data the direct analyzed without reduced or chosen part.

4. Results and Discussion

4.1 Results

4.1.1 Normality Test

This test used in analysis For test whether the data is normally distributed because in analysis statistics parametric, assumptions that must be owned by the data is that the data must be distributed normally. Normality tests are also used as a requirement for the T-test. Normality test criteria data used in research This use testing Shapiro Wilk due to the data used not enough from < 50.

Table 4.1 Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			48
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.13146121
Most Extreme Differences	Absolute		.149
	Positive		.149
	Negative		-.093
Test Statistic			.149
Asymp. Sig. (2-tailed)			.009[c]
Monte Carlo Sig. (2-tailed)	Sig.		.216[d]
	99% Confidence Interval	Lower Bound	.205
		Upper Bound	.227

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 10000 sampled tables with starting seed 2000000.

Guidelines testing :

- If the Sig. value (significant) > 0.05 then the research data normally distributed. And vice versa.

In table 4.1 above show results of the One-Sample Kolmogorov-Smirnov test on the residuals of the regression model (N = 48), the value significance asymptotic of 0.009 (< 0.05) indicates abnormality formally. However, considering size relative sample small (n < 50), analysis more carry on use Monte Carlo simulation (10,000 replications, starting seed = 926214481) yields significance of 0.216 (> 0.05). This indicates that the residuals are normally distributed statistics. With Thus, the assumption normality in the regression model fulfilled.

4.1.2 Multicollinearity Test

This test used For determine whether There is collinearity, or very strong relationship, between variables independent in the regression model. For detect existence multicollinearity, can seen from the value inflation factor (VIP). If VIF value > 10, and seen from Tolerance value if tolerance value > 0.1 then happen multicollinearity.

Data Multicollinearity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	ln_zis	.886	1.128
	inflasi	.886	1.128

a. Dependent Variable: pertumbuhan_ekonomi

Guidelines testing :

-If the Tolerance value > 0.1 and the VIF value < 10.00, it means No happen symptom multicollinearity. And vice versa

In table 4.2.1 above mark mark *Tolerance* For variables X1 (ln_zis) and X2 (Inflation rate) are each 1,000, which is more big from the threshold of 0.10. Meanwhile mark *VIF* both of them by 1,000, more small from the critical limit of 10.00. Condition This show that No happen multicollinearity between variables free in the regression model.

4.1.3 Heteroscedasticity Test

This test used For determine whether a free model from problem heteroscedasticity or deviation assumptions classic. In this test use Glejser test method where method This general used For detect heteroscedasticity in a way accurate with method regress variables independent with variable absolute residual (Abs_Res).

Table 4.3 Heteroscedasticity Test of Data

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.233	.620		1.988	.053
	ln_zis	-.042	.034	-.197	-1.265	.213
	inflasi	.000	.001	.058	.370	.713

a. Dependent Variable: ABS_RES

Guidelines testing :

-If the value Significance (> 0.5) then No happen symptom heteroscedasticity. And vice versa.

In table 4.3 above show mark significance For variable X1 (ln_zis) is 0.213 and X2 (inflation rate) is 0.713, both more big from level significance α = 0.05. This indicates that No there is symptom heteroscedasticity in the regression model, so that assumptions homoscedasticity fulfilled.

4.1.4 Autocorrelation Test

This test used For inspect whether There is connection or dependence between residuals in the regression model or serial data time). In the autocorrelation test This use method testing Durbin

Watson because method this is very common used by researchers in determine conclusion There is or whether or not autocorrelation.

Table 4.4 Data Autocorrelation Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.487[a]	.237	.203	1.15633	1.646

a. Predictors: (Constant), inflasi, ln_zis

b. Dependent Variable: pertumbuhan_ekonomi

Guidelines testing :

-Condition for no autocorrelation = DU<DW<4-DU

-Condition for no autocorrelation = DU<DW<4-DU

-If the DW value is greater than the DU value and less than the 4-DU value, then the data does not experience autocorrelation.

-If the DW value is smaller than the DU value, then symptoms occur and autocorrelation occurs.

DL: 1,4500

DU: 1.6231

DW: 1,646

Grade 4 - DU: 2.3769

= 1.6231 < 1.646 < 2.3769

In this statistical formula, the DU value is smaller than the DW value, and the DW value is smaller than 4 – DU. This concludes that the data in this study do not exhibit autocorrelation.

4.1.5 t-test (Hypothesis Partial)

T-test in research This used For know whether in a way partial / individual variables independent influential to variables dependent. In matter This used t-test with level 95% confidence and level error a=5% (0.05). The t-test testing criteria are as following : If the value Significance more small <(0.05) a = 5% then can concluded existence influence in a way significance variable X against variable Y, and vice versa

Table 4.6 t-Test (Partial Hypothesis)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.192	1.487		4.838	.000
	ln_zis	-.279	.081	-.480	-3.468	.001
	inflasi	.000	.001	-.021	-.154	.878

a. Dependent Variable: pertumbuhan_ekonomi

In table 4.6 it can be explained as follows:

a) The significance value (Sig.) for the influence of X1 (ln_zis) on Y is 0.001, which is smaller than the significance level α = 0.05.

Thus, Ho is rejected and Ha is accepted, meaning that there is a significant negative influence of the distribution of ZIS funds (ln_zis) on Bengkulu's economic growth.

b) The significance value (Sig.) for the influence of X2 (Inflation rate) on Y is 0.878, which is greater than α = 0.05. Thus, Ho is accepted and Ha is rejected, meaning that there is no significant influence of the inflation rate on Bengkulu's economic growth during the research period.

4.1.6 F Test (Hypothesis) Simultaneous)

This F test used For know whether in a way simultaneous (equal) variables independent influential to variables dependent, used from coefficient regression variables independent with level error 0.05 (a=5%). Or with see comparison between F- count and F- table. Where in the research This For determine F- table value with method degree freedom (DF 1 and DF 2), namely:

$df_1 = k = 2$ (sum variables free)

$df_2 = n – k – 1 = 48 – 2 – 1 = 45$

Based on F table, the F- table value at α = 0.05, $df_1 = 2$, $df_2 = 45$ is 3.20 (rounded from mark F-table standard) With criteria testing as following :

-If F-count > F-table or Sig. < 0.05, then Ho is rejected and Ha is accepted → there is influence significant simultaneity.

-If the opposite is true, then Ho is accepted and Ha is rejected.

Table 4.7 F Test (Hypothesis Simultaneous)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.724	2	9.362	7.002	.002[b]
	Residual	60.170	45	1.337		
	Total	78.893	47			

a. Dependent Variable: pertumbuhan_ekonomi

b. Predictors: (Constant), inflasi, ln_zis

Based on table 4.7 above can known that mark significance second variables X1 and X2 are independent together is of 0.002 < 0.05 and the calculated F- value of 7,002 > (more large) of the F-table of 3.20. Where can concluded that (Ha) is accepted and (Ho) is rejected as well as second variables independent X1 (ln_zis) and X2 (Inflation rate) together own significant influence to variables bound Y (growth economy).

4.1.7 Coefficient Test Determination (R2)

In this study, the coefficient of determination is used to determine how well the observed regression model fits. If R2 is close to 1, it indicates that the model can explain most of the data variability. Conversely, if R2 is close to 0, it indicates that the model can only

explain some of the data variability. In this test, that is with see What is the R Square value ? donation big variability a data.

Table 4.8 Test of Determination Coefficient

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.487[a]	.237	.203	1.15633

a. Predictors: (Constant), inflasi, ln_zis

Based on Table 4.8, the coefficient of determination (R Square) was recorded at 0.237. This indicates that the independent variables (ln_zis and inflation rate) contributed 23.7% to the dependent variable (economic growth). The remaining 76.3% was influenced by factors outside the variables analyzed in this study.

4.2 Discussion

1. Influence Distribution of ZIS Funds to Economic Growth in Bengkulu Province for the 2021-2024 Period

   The results of this study indicate that the distribution of ZIS funds (X1) has a negative and significant effect on economic growth in Bengkulu Province for the 2021-2024 period. Based on the t-test results, the significance value for the ln_zis variable is 0.001 (<0.05), which means Ho is rejected and Ha is accepted. This indicates that there is a significant influence of ZIS fund distribution on economic growth.

   The results of the analysis show that the regression coefficient of the ln_zis variable is -0.279 (negative), which means that if the distribution of ZIS funds increases by one unit in the natural logarithm (for example from ln (Rp. 500 million) to ln (Rp. 1.3 billion), then economic growth tends to decrease by 0.279%.

   This finding aligns with the research of Teguh Kurniawan and Dessy Maulina in their study "The Effect of Zakat, Infaq, Sedekah (ZIS) Fund Distribution and Inflation on Economic Growth in South Kalimantan in the 2011-2020 Period," which also found that the ZIS fund distribution variable had a negative and significant impact on regional economic growth.This indicates that in regions with a still weak economic structure and a dominant consumption-oriented ZIS allocation, the increase in ZIS distribution actually reflects a response to the weakening economic conditions, not as a driver of growth, but as a social safety net.

2. The Impact of Inflation Rate on Economic Growth in Bengkulu Province for the 2021-2014 Period

   The results of this study indicate that the inflation rate (X2) does not significantly influence economic growth in Bengkulu Province for the 2021–2024 period. Based on the t-test results, the significance value for the inflation variable is 0.878 (> 0.05), meaning Ho is accepted and Ha is

rejected. The inflation regression coefficient is close to zero (0.000), indicating that changes in the inflation rate, either upward or downward, do not have a statistically significant impact on regional economic growth.

This finding can be explained by the *threshold hypothesis,* which states that inflation only negatively impacts economic growth if it exceeds a critical threshold of around 7% to 11% per year for developing countries. During the study period (2021–2024), the inflation rate in Bengkulu Province ranged from 0.84% (2024) to 5.92% (2022) according to data from the Central Statistics Agency (BPS, 2025), which is still below this critical threshold. Within this range, price fluctuations do not significantly distort consumption, investment, or production decisions, thus not disrupting the stability of macroeconomic activity.

This finding aligns with Rachmasari Anggraini's research, "The Effect of ZIS Fund Distribution and Inflation Rates on Indonesia's Economic Growth in the 2011-2015 Period," which also concluded that inflation had no significant impact on economic growth.This can be explained by Indonesia's relatively stable macroeconomic conditions, particularly in regions like Bengkulu, during the 2021-2024 period, where inflation rates were within a safe range (averaging 0.5%–2.8% per month). Within this range, inflation was not high enough to disrupt people's purchasing power or hinder investment, thus not creating significant pressure on economic growth.

3. The Impact of ZIS Fund Distribution and Inflation Rate on Economic Growth in Bengkulu Province for the 2021-2024 Period

   The results of the study indicate that the distribution of ZIS funds and the inflation rate together have a significant effect on economic growth in Bengkulu Province for the 2021-2024 period. This finding was obtained through the F Test, which tests the combined effect of the two independent variables on the dependent variable. Based on the results of the F test, a significance value of 0.002 (<0.05) and an F-count of 7.002 was obtained, which is greater than the F-table of 3.20 at a significance level of α = 0.05. The test criteria state that if the significance value is <0.05 or F-count > F-table, then the null hypothesis (H) is rejected and the alternative hypothesis (H_a) is accepted.

   This finding is in line with the research of Sarah Hasanah Qoyyim and Sisca Debyola Widuhung in the study "Analysis of Zakat, Infak, Sedekah (ZIS) Fund Distribution Strategy and Inflation Rate on Economic Growth in Indonesia in the 2015–2019 Period", which concluded that: ZIS Fund and Inflation variables have a significant influence simultaneously on economic growth in Indonesia.

4. The Impact of ZIS Fund Distribution and Inflation Rates on Economic Growth in Bengkulu Province for the 2021-2024 Period

   Based on the results of the coefficient of determination (R^2) analysis, the magnitude of the influence of ZIS fund distribution and the inflation rate

on economic growth in Bengkulu Province for the 2021-2024 period was 0.237 or 23.7%. This means that the combination of these two variables can explain 23.7% of the total variation in economic growth that occurred in Bengkulu Province during the four-year study period. The remaining 76.3% is influenced by other factors outside this research model, such as regional investment (both private and public), provincial and district/city government spending, the performance of local leading sectors (agriculture, fisheries, and plantations), and external conditions such as fluctuations in global commodity prices and national fiscal and monetary policies that are not included in the research variables.

The R^2 value of 23.7% indicates that the regression model has moderate explanatory power for Bengkulu's economic growth dynamics. Although it does not reach a very high level of explanation (e.g., >50%), this value remains economically meaningful because it confirms that Islamic social financial instruments (ZIS) and price stability (inflation rate) are part of the determinants of regional economic growth. This finding aligns with the characteristics of regional economies, which are generally influenced by many complex factors, making it understandable that two variables alone cannot explain all variations in growth.Nevertheless, the 23.7% contribution remains significant considering that ZIS is a non-conventional instrument that has been underexplored in the regional economic growth literature.

5. Conclusion

1. Distribution of ZIS funds has an impact to growth economic growth in Bengkulu Province for the 2021–2024 period. Analysis results show that every increase One unit in ln_zis (for example from Rp. 500 million to around Rp. 1.3 billion) is linked with decline growth economy by 0.279%. This is reflect that ZIS allocation in Bengkulu is still dominant nature consumptive like help basic necessities, costs treatment and assistance direct cash so that No create mark plus sustainable economy in GRDP. Therefore that, hypothesis work (Ha) accepted and hypothesis zero (Ho) is rejected.
2. Inflation Rate No influential to growth economic growth in Bengkulu Province for the 2021–2024 period. Coefficient regression approach zero (0.000) with mark significance of 0.878 (> 0.05), which indicates that fluctuations level inflation in normal range (average below 3 %) no give impact real to activity economy macro in Bengkulu. With Thus, the hypothesis work (Ha) is rejected and the hypothesis is zero (Ho) is accepted.
3. Distribution of ZIS funds and inflation rate in a way together influential to growth economy in Bengkulu Province for the 2021–2024 period. This indicated by the F- count value = 7.002 with significance of 0.002 (< 0.05), which means combination second variables the capable explain variation economic growth. Although level inflation No influential itself, its existence in a fixed model give

contribution in explain dynamics economy area. Therefore that, hypothesis work (Ha) accepted and hypothesis zero (Ho) is rejected.

4. The size influence second variables to growth economy measured through coefficient determination (R^2) of 0.237, meaning 23.7% of the variation growth economy can explained by the model, while 76.3% is influenced by other factors outside the model. study This

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