

MEASURING THE POVERTY OF PRODUCTIVE ZAKAT MUSTAHIK USING THE CIBEST MODEL



Yusril Firmansyah Akbar¹, Hari Sukarno², Nikmatul Masruroh^{3*}

*Correspondence:

Email:

nikmatul.masruroh82@gmail.com

Author Affiliation:

^{1,3}Universitas Islam Negeri Kiai Haji

Achmad Siddiq Jember

²Universitas Jember

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Abstract

The productive Zakat is expected to contribute to alleviating poverty. The productive zakat model is a sustainable charity model and is not consumptive, so it can be expected to contribute to poverty alleviation. So, this research has some purposes the first is to explore the formula about the problem of productive zakat management carried out by BAZNAS; secondly, to analyze the impact of productive zakat on poverty alleviation; and thirdly, to measure the poverty of mustahik productive zakat using the CIBEST model. The problem is solved using a mixed – method approach, namely qualitative with case study type and quantitative methods with descriptive statistics type. In this study, using qualitative research methods were used first, then continued using quantitative. This research took place in Probolinggo. Regency. The results of this study, *first*, the management of productive zakat by BAZNAS Probolinggo Regency uses the GAG principle and uses the POAC management system. *Second*, productive zakat management has not had an impact on material poverty alleviation. Third, the poverty position of mustahik productive zakat using the CIBEST model, which is in quadrant II, it means that Mustahik has spiritual wealth and is materially poor.

Zakat produktif diharapkan bisa berkontribusi dalam mengentaskan kemiskinan. Model zakat produktif merupakan model *charity* yang berkelanjutan dan tidak bersifat konsumtif, sehingga bisa diharapkan bisa memberikan kontribusi pada pengentasan kemiskinan. Sehingga penelitian ini memiliki tujuan *pertama* mengeksplorasi tentang masalah pengelolaan zakat produktif yang dilaksanakan oleh BAZNAS, *kedua*, menganalisis dampak zakat produktif dalam pengentasan kemiskinan, *ketiga* mengukur kemiskinan mustahik zakat produktif dengan menggunakan model CIBEST. Masalah tersebut diselesaikan menggunakan pendekatan mix method, yaitu metode kualitatif dengan jenis studi kasus dan kuantitatif dengan jenis statistik deskriptif. Dalam penelitian ini menggunakan metode penelitian kualitatif terlebih dahulu, kemudian dilanjutkan menggunakan kuantitatif. Penelitian ini mengambil objek di Kabupaten Probolinggo. Hasil penelitian ini, *pertama* pengelolaan zakat produktif oleh BAZNAS Kabupaten Probolinggo menggunakan prinsip GAG dan menggunakan sistem manajemen POAC, *kedua* pengelolaan zakat produktif belum memiliki dampak bagi pengentasan kemiskinan secara materiil, *ketiga* posisi kemiskinan mustahik zakat produktif dengan model CIBEST, yaitu pada *kuadran II* artinya mustahik memiliki kekayaan secara spiritual dan miskin secara material.

INTRODUCTION

Poverty is a long – standing problem in Indonesia (Wulansari et al., 2023). The problem of poverty has not been resolved in various countries, especially in Indonesia, as one of the developing countries in Indonesia (Hasibuan 2023). The poverty level in Indonesia, based on the latest data from BPS in March 2024, shows that the number of poor people is 25.22 million people (9.03%). However, this figure is still relatively high even though it has decreased in March 2024 by 25.22 million people (9.03%), considering

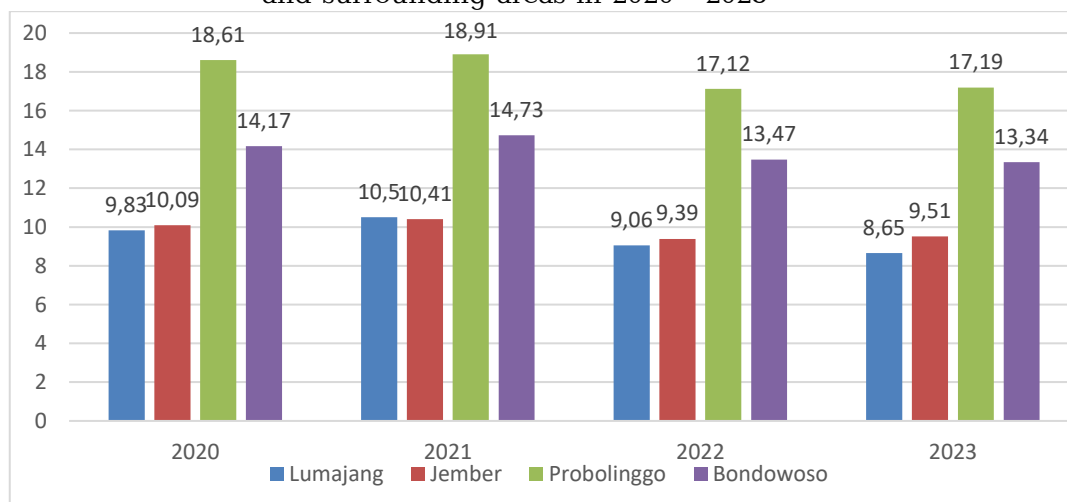


that previously in March 2023 it was only 25.90 million people (9.36%) (Triono and Sangaji 2023; BPS 2021). This data shows that the poverty level in Indonesia is still in the high category. Various solutions have been provided by the government in dealing with poverty, ranging from fiscal policy to monetary policy (Nasution & Marliyah, 2023). The development system was designed to solve the problem of poverty (Hadi 2021; Akbar et al. 2024). However, there is no development model that can solve the problem of poverty in the world (S Gopal et al., 2021). The development model is designed with a sustainable development model to ensure community welfare. The 17 goals designed put the issues of hunger and poverty in first and second place. This means that the problem of hunger and poverty is a crucial issue that must be resolved, both at the rural and urban levels (Ishatono and Raharjo 2016; Solikatun and Masruroh 2014).

The Islamic economic system, which has recently returned, also offers a development model designed to solve economic problems, namely poverty (Gunawan 2020). In Islam, the issue of poverty is an issue that never stops being discussed (Siregar, Siregar, and Harahap 2023). In Islam it is stipulated that wealth and poverty are two inseparable things (Nasution and Marliyah 2023). Rich people must distribute their wealth to help poor people (Aprianto 2016). Thus, creating harmony in life. However, the problem is that not all Muslims follow the Shari'a taught by the Qur'an and hadith. So, poverty is still a poverty problem that must be resolved (Isa and Mahardika 2022) (Azmi & Mahardika, 2020). The Islamic The development system determines zakat as an instrument in solving poverty problems (Masruroh and Suprianik 2023). Zakat, which is mandatory for all Muslims, has potential in dealing with poverty (Harahap, Zuhirsyan, and Muslim Marpaung 2022). Types of zakat in the form of zakat fitrah and zakat mal can be used not only as consumptive zakat but can be distributed as productive zakat in the context of sustainable economic development (Firmansyah, Sukarno, and Masruroh 2024).

Efforts to empower productive zakat are carried out by various National Zakat Amil Agencies. (BAZNAS) in Indonesia in order to help solve the problem of poverty. Zakat is expected to be an instrument to change the status of mustahik zakat to muzakki (Kamal et al. 2024). This means that people who initially did not have business capital and were always zakat mustahik, through productive zakat empowerment, can provide business capital so that gradually they can also become muzakki (Amelia 2012; Sholihah and Ghulam 2022). The management of productive Zakat is also carried out by BAZNAS Probolinggo, which is the research locus in this study. This locus was chosen because BAZNAS Probolinggo has the highest poverty rate compared to other districts in the eastern region of East Java, such as Jember, Lumajang, and Bondowoso. The following is a graph of the percentage of poor people from 2020 to 2023.

Figure 1. Percentage of poor people in Probolinggo Regency and surrounding areas in 2020 – 2023



Source: Central Statistics Agency (BPS) Probolinggo Regency

According to data from the Central Statistics Agency, we can see that Probolinggo Regency occupies the first position, namely 18.61%, 18.91%, 17.12%, and 17.19 in 2020 – 2023 as the poorest population in the surrounding area compared to Lumajang Regency (9.83%, 10.05%, 9.06%, and 14.17%), Jember Regency (10.09%, 10.41%, 9.39%, and 9.51%), and Bondowoso Regency (14.17%, 14.73%, 13.47%, and 13.34%).

Based on this data, the poverty level in Probolinggo district is the highest among other districts in the horseshoe region of the eastern part of East Java. So, in resolving this problem, the Probolinggo Regency Government, together with the Probolinggo Regency Baznas, are trying to optimize the resolution of the poverty problem. One of which is through the existence of managed productive zakat by BAZNAS Probolinggo Regency. So, this research focuses on the management of productive zakat implemented by BAZNAS; second, the impact of productive zakat in alleviating poverty; and third, how to measure the poverty of productive zakat mustahik using the CIBEST model.

The formulation of the problem is examined in this research with the first aim, to explore in depth the productive zakat management strategy carried out by BAZNAS Probolinggo, secondly, to provide exposure and analysis related to the impact of productive zakat in alleviating poverty in Probolinggo district, and thirdly, to measure the level of mustahik poverty by using the CIBEST model. There has been a lot of research on zakat and poverty measurement using the CIBEST model. Here are several previous studies that can be studied so that it will show the novelty of this research.

Research on zakat that is relevant to this research, namely first, research conducted by Nisa et al. (2023) on the economic empowerment of mustahik through productive zakat as business capital. This research was conducted qualitatively to explain the process of empowering zakat mustahik (Nisa and Sufyati 2023). Methodologically, Nisa et al.'s (2023) research is different from research, but also in terms of content, because Nisa et al.'s (2023) research focuses more on the process of empowering productive zakat, which acts as mustahik business capital. These two studies have similarities in terms of the process of providing business capital to mustahik. The second research, namely research by Umuri K. (2023) on strategies for utilizing productive zakat funds and their impact on the income of zakat mustahik.

In this research, productive zakat funds are used as business capital to provide additional income for mustahik. If this business can run continuously, the mustahik's income will increase continuously. An increase in income will have an impact on improving the welfare of mustahik (Umuri 2023). Umuri K's research (2023) only discusses the productive use of zakat and its impact on increasing the income of mustahik, does not discuss measuring the poverty level of zakat mustahik. Thus, these two studies have differences in terms of methodology and study focus. The third research is research by Trisucirezeki (2023) on the role of productive zakat in improving the mustahik economy. This research was conducted at BAZNAS, Bengkalis Regency (Tri Suci Rezeki 2023). Tri suci rezeki's research is different from this research in terms of methodology and problem focus, meaning that Tri suci rezeki's research only focuses on the role of productive zakat in improving the mustahik economy, while this research focuses more on poverty levels and measurement using the CIBEST model. Research regarding the relationship between productive zakat and the mustahik economy has been widely discussed, but this research is still important to determine the poverty position of zakat mustahik; apart from that, this research also measures the poverty level of mustahik using the CIBEST model. This model is more comprehensive than other models in measuring poverty through the productive zakat program, for example, the FGT index approach model, which only measures the headcount ratio, poverty gap ratio (P1), Sen index poverty (P2), and FGT index (P3). The FGT approach does not measure success in terms of spirituality. Thus, this study prefers the CIBEST model to measure the success rate of productive zakat. So, this research is interesting to do.

When viewed from the perspective of poverty measurement studies, the CIBEST model is a model for measuring poverty from a material and spiritual perspective. The CIBEST model is an abbreviation of the Center for Islamic Business and Economic Studies, a measure of poverty by looking at the material and spiritual sides of zakat mustahik (Beik and Arsyianti 2015). This model has 4 measurements, or quadrants,

namely, the welfare quadrant, material poverty quadrant, spiritual poverty quadrant, and absolute poverty quadrant. Measurement using the CIBEST model has two advantages, namely that it can identify the number of households in each quadrant and can assist government agencies in formulating appropriate development policies to improve households in the poverty quadrant towards the prosperity quadrant (Mahendra, Kara, and Bulutoding 2021; Pratiwi 2016; Jamaludin, Miftahurrahmah, and Muizzudin 2023; Abidillah 2022).

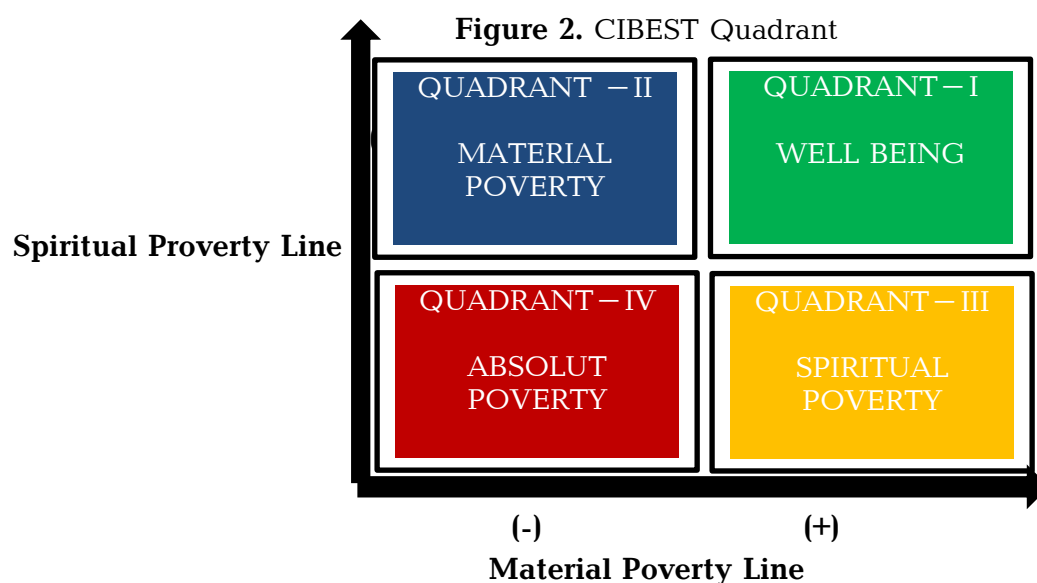
Thus, the CIBEST model in measuring poverty for productive Zakat mustahik is a model that is still newly used, because so far the CIBEST model is generally used to measure poverty. In Busyro and Razkia's (2020) research, the CIBEST model was used to measure the poverty level of households with or without zakat assistance. This research was conducted generally on 100 households in Pekanbaru City (Busyro and Razkia 2020). In 2020, Reza Dasangga and Cahyono (2020) also studied the impact of productive zakat distribution in reducing poverty based on the CIBEST model. This research also looks at the position of productive zakat mustahik using the CIBEST model (Dasangga, Ghani, and Cahyono 2020). This means that measurement research using the CIBEST model has been carried out previously; however, in this context it is still relevant to look at the poverty positioning of zakat mustahik, especially for productive zakat mustahik. This is because productive zakat is projected to be a solution in resolving poverty. This research is still relevant and important to carry out, especially in the context of Probolinggo Regency, which incidentally is a district that has a high level of poverty. So, it is hoped that this research can help the Regency Government and BAZNAS Probolinggo Regency in formulating poverty alleviation.

METHOD

In this research, before measuring poverty, researchers conducted research related to zakat management that had been carried out by BAZNAS Probolinggo Regency. This research uses a mixed method to deepen and analyze the problem more comprehensively (Puteri, n.d.). So, the approach used is qualitative and quantitative with the following explanation:

In exploring this data, researchers used a qualitative approach with a case study type (Creswell and Creswell 2017). This approach is used to explore data related to how zakat is managed by BAZNAS. Probolinggo Regency, as well as the qualitative impact of providing productive zakat. The data collection techniques used were interviews and observation (Asyari 2017; Sugiyono 2016). The data that has been collected is analyzed using the Miles and Huberman interactive model with stages of data reduction, data condensation, data presentation, and conclusion drawing (Miles and Huberman 2005).

The validity of the data used is the source triangulation technique. After the qualitative approach was carried out completely, this research used a quantitative approach to answer the second and third problems regarding poverty measurement, especially with the CIBEST model. The CIBEST model is a poverty index developed by Beik and Arsyianti in 2015 (Beik and Arsyianti 2015). This model is an index used to measure poverty in an Islamic way by not only measuring poverty materially but also spiritually. Material poverty is based on the inability to fully meet material needs. These material needs, such as clothing, food, and shelter, must be defined through an appropriate analysis and survey process, in accordance with the existing living conditions of the community. Meanwhile, spiritual poverty is based on the inability to fulfill minimum spiritual needs through the implementation of worship that is required or recommended in Islam (Beik and Arsyianti 2015). From the definition above, a quadrant can be formed that is called the CIBEST. (Center of Islamic Business and Economic Studies – IPB) quadrant. The CIBEST quadrant consists of four quadrants, namely quadrant I (prosperous), quadrant II (material poverty), quadrant III (spiritual poverty), and quadrant IV (absolute poverty).



Source: Beik and Arsyianti (2015)

Based on the table above, it can be seen that the CIBEST quadrant divides the household's ability to meet material and spiritual needs into two signs, namely positive (+) and negative (-). The (+) sign means the household is able to meet its needs well, while the (-) sign means the household is not able to meet its needs well. With a pattern like this, four possibilities will be obtained, namely a (+) sign for fulfilling material and spiritual needs, a (+) sign for just one need, a (+) sign for material needs, or a (+) sign for spiritual needs only. , as well as a sign (-) for material and spiritual needs (Wijaya et al. 2019; Widana and Hakim 2023; Sumantri 2017; Beik and Arsyianti 2015).

In quadrant I (prosperous), it can be seen that the household is in a positive area for both material needs and spiritual needs. This means that the household is rich materially and spiritually. Therefore, this area is called the welfare quadrant. In quadrant II (material poverty), positive spiritual needs and negative material needs are visible. This shows that the household is rich spiritually but poor materially. This area is called the material poverty quadrant. In quadrant III (spiritual poverty), visible positive material needs and negative spiritual needs. Households in this area are rich materially but poor spiritually. This area is called the spiritual poverty quadrant. Quadrant IV (absolute poverty) shows a combination of negative spiritual needs and negative material needs. This means that households in this quadrant are poor materially and spiritually. Therefore, this area is called the absolute poverty quadrant (Beik and Arsyianti 2015).

The population of this research is all mustahik who are productive zakat recipients. The sampling technique used was convenience. Sampling is the collection of information from members of the population that makes it easier to find information available at the time of research (Asyari 2017; Simkus 2022). That way, any member of the population who agrees to provide information can be used as a sample in this research if the respondent is suitable as a data source (Isaac 2023). In this research, there were at least 17 zakat mustahik who were willing to become respondents. The data collection instrument uses a questionnaire.

Data analysis used the CIBEST model's 4 quadrants, namely the welfare quadrant, the material poverty quadrant, the spiritual poverty quadrant, and the absolute quadrant (Beik & Pratama, 2015). The first step is to determine the value of material poverty (Material Value) and spiritual poverty (Spiritual Value) first. In general, calculating the MV (Material Value) value can be done using one of three approaches, namely:

First, conducting is a survey of the minimum needs that must be met by one household in one month. These needs include the need for food, clothing, housing, education, and health. Second, if due to limited funds and time the survey cannot be carried out, what can be done is to modify the BPS approach regarding the per capita poverty line per month to become the poverty line (GK) per household per month. This modification can be done by multiplying the GK value by the average number of family

members in an observation area. Third, using the standard nishab for income zakat or trade zakat. The material poverty value used in this research is by modifying the Probolinggo Regency BPS approach, namely, multiplying the poverty line value by the average number of family members in an observation area. The spiritual needs indicator score table is as follows:

Table 1. Spiritual Needs Indicator Scores

No	Variabel	Likert Scale					Poverty Standards
		1	2	3	4	5	
1	Salat/prayer (Vpi)	Prohibiting other people from praying	Reject the concept of prayer	Carrying out obligatory prayers is not routine	Performing obligatory prayers regularly but not always in congregation	Carry out routine obligatory prayers in congregation and perform sunnah prayer	The average score for spiritually poor families is 3 (SV = 3), if it is less than 3 it means the household is classified as spiritually poor.
2	Fasting (Vzi)	Forbid other people from fasting	Rejects the concept of fasting	Carrying out mandatory fasting is not complete	Just carry out the mandatory fast in full	Carry out obligatory fasting and sunnah fasting	
3	Zakat and Infaq (Vfi)	Prohibiting other people from giving zakat and infaq	Refuse zakat and infaq	Never donate even once a year	Pay zakat fitrah and zakat on assets	Pay zakat fitrah, zakat on assets, and infaq/sadaqah	
4	Family environment (Vhi)	Forbid family members from worshipping	Refusing to carry out worship	Consider worship a family matter	Supporting the worship of family members	Building family atmosphere that supports worship together	
5	Government policy (Vgi)	Forbid every family from worshipping	Refusing to carry out worship	Consider worship a community affair	Supports Worship	Create atmosphere conducive to worship	

Source: Beik and Arsyianti (2015)

The spiritual score calculation is based on the following formula:

$$Hi = \frac{V_{pi} + V_{fi} + V_{zi} + V_{hi} + V_{gi}}{5}$$

Second Step, after calculating the MV and SV values, do itclassification households into the CIBEST quadrant category.

Table 2. Household Classification in CIBEST Quadrants

Actual Score	≤ MV value	> MV value
> SV Value	Spiritually Rich, Materially Poor (Quadrant II)	Spiritual Rich, Material Rich (Quadrant I)
≤ SV Value	Spiritually Poor, Materially Poor (Quadrant IV)	Spiritually Poor, Materially Rich (Quadrant III)

Source: Beik and Arsyianti (2015)

After classifying households into CIBEST model quadrants then calculating Islamic poverty indices, namely the CIBEST index. This index calculation is to determine the number or percentage of the population that falls into each quadrant of the CIBEST model. There are four types of CIBEST Index, namely the Welfare Index (W), Material Poverty Index (Pm), Spiritual Poverty Index (Ps), and Absolute Poverty Index (Pa).

Table 3. CIBEST Index Calculation Formula

CIBEST Index	Formula	Information
Material Poverty	$Pm = \frac{Mp}{N}$	Pm: material poverty index; $0 \leq Pm \leq 1$ Mp: the number of families who are materially poor but spiritually rich N : the number of family populations observed
Spiritual Poverty	$Ps = \frac{Sp}{N}$	Ps: spiritual poverty index; $0 \leq Ps \leq 1$ Sp: the number of families who are spiritually poor but materially rich N : the number of family populations observed
Absolute Poverty	$Pa = \frac{Ap}{N}$	Pa: absolute poverty index; $0 \leq Pa \leq 1$ Ap: the number of families who are materially and spiritually poor N : the number of family populations observed
Well – being	$W = \frac{w}{N}$	W: welfare index; $0 \leq w \leq 1$ w: number of prosperous families (rich materially and spiritually) N : the number of family populations observed

Source: Beik and Arsyianti (2015)

RESULTS AND DISCUSSION

Results

After carrying out the research process, this research produced three points according to the focus of the problems raised, as described below:

Productive Zakat Management by BAZNAS Probolinggo

BAZNAS Probolinggo, like other BAZNAS, has the same task, namely as a zakat amil who receives and distributes zakat. Muzakki at BAZNAS Probolinggo includes all levels of society. who have the capacity to pay zakat. Meanwhile, zakat distribution is aimed at consumptive and productive zakat. Consumptive zakat is aimed at the needy and needy, while productive zakat is aimed at the elderly, orphans cared for by BAZNAS Probolinggo, assistance to poor families, assistance to underprivileged sick and disabled people, costs for repairing slum houses and building new houses, aid to poor clinics, aid to educators of poor children (SPP/scholarships), and assistance for economic empowerment of poor families. Another zakat recipient, namely Amil, gets operational costs from collecting and distributing zakat. Converts are also recipients of zakat in the form of assistance and guidance to converts. Ghorimin is the recipient of zakat, which consists of assistance for people in debt and assistance for victims of natural disasters, while in sabilillah it is implemented in the form of coaching preachers, honorariums for preachers, assistance for rehabilitation and construction of places of worship (mosques/prayer rooms), assistance with facilities infrastructure for private religious education institutions, and assistance in developing tahfidzul Qur'an, Qori'/Qori'ah. Kaligrafi al Qur'an and TPA/TKA. The final recipient was Ibn Sabil, which took the form of financial assistance. for returning home for travelers.

To ensure sustainability, BAZNAS carries out coaching and socialization outreach in the form of publishing zakat treatises and information, publishing library books and zakat appeals/socialization, as well as direct outreach, both through online media, TV/radio, and mass media in the form of pulpits. Apart from that, regular HR training is carried out to improve the service system for both muzakki and mustahik. BAZNAS also implements Good Amil Governance (GAG) to ensure institutional accountability and transparency.

The above is carried out by BAZNAS Probolinggo by applying the management principles of planning, organizing, actuating, and controlling (POAC). Planning is carried out routinely. and periodically, namely annually in the form of an annual working meeting, quarterly in planning activities carried out by BAZNAS, and monthly in planning the implementation of zakat reception and distribution activities. Organizing is implemented in the form of organizing mustahik, muzakki, and employees as well as stakeholders to jointly implement the planned program. Actuating, namely carrying out activities, in the activities bin in the form of receiving and distributing zakat. In the context

of productive zakat, BAZNAS Probolinggo Regency has several productive zakat empowerment activities. namely,

Z – Chicken Program, namely a mustahik economic empowerment program in the culinary sector in the form of crispy chicken products. Z – Chicken is sold with a cart outlet concept. at an affordable price so that it can be enjoyed by all groups. In this program, Mustahik obtained various raw materials (stock points) such as chicken meat, seasoned flour, cooking oil, chili sauce sachets, and Z – Chicken plastic/packaging. Then the business equipment includes trade carts, stove sets, stove regulators & hoses, gas cylinders, frying pans, basins, stirring pins, flour sieves, oil filters, aprons, and oil thermometers. The Z – Auto program is a BAZNAS empowerment program in the MSME sector that focuses on motorbikes. repair businesses by providing assistance in the form of training, business assistance, and capital assistance in order to improve the community's economy with the concept of a workshop booth or workshop modernization. The Z – Auto program provides capital assistance, training, and technical assistance on a regular basis, encouraging mustahik independence so they can rise and become empowered together.

The livestock program, namely the livestock program, is a must – have for economic empowerment efforts that focus on animal husbandry, such as goats or cows. The concept of livestock that is carried out is rolling livestock, where the hope is that after the mustahik obtains the results or profits from the animal farming carried out, the animal will be rolled out to other mustahik so that they can equally enjoy the results or profits from the livestock provided by BAZNAS so as to create well – being. Similar to the Cracker Program, this program is one of the local policies carried out by BAZNAS to help MSMEs engaged in the culinary sector in the Samiler cracker business. This assistance is in the form of business capital, which is provided periodically in order to increase production results and business development.

Batik Craftsmen, this program is another local policy carried out by BAZNAS to help MSMEs engaged in the batik business. This assistance is in the form of business capital, which is provided periodically in order to increase production results and business development. The programs that have been implemented are evaluated periodically, such as in the planning process. Evaluations are carried out regularly so that the programs implemented can be better than before. Apart from that, evaluations are carried out to see the extent of the success of the program being implemented. Because the essence of the existing program is poverty alleviation.

The Impact of Productive Zakat and Poverty Measurement with the CIBEST Model

In this research, researchers conducted direct interviews based on questionnaires (questionnaires) with 17 mustahik respondents who received zakat assistance through mustahik economic empowerment activities (productive zakat), where the respondent data was obtained by BAZNAS Probolinggo Regency and the respondents themselves provided convenience or agreed to provide the information researchers need.

Respondents interviewed included people who own businesses where they play a role in supporting the family's economy. The businesses carried out by Mustahik include chicken businesses, similar crackers, batik craftsmen, workshops, and goat farming. The assistance provided is in the form of capital, materials, or business equipment. Next, data was presented from the respondents' questionnaire answers based on 6 characteristics, namely gender, age, marital status, education, number of family members, and occupation.

Table 4. Characteristics of Mustahik

Mustahik Characteristics	Classification	Amount	Percentage
Gender	Man	4	23.5%
	Woman	13	76.5%
Age	29 – 39 years old	6	35.3%
	40 – 49 years old	5	29.4%
	≥50 years	6	35.3%
Marital status	Not married yet	0	0%
	Married	16	94.1%

Mustahik Characteristics	Classification	Amount	Percentage
Last education	Widow widower	1	5.9%
	No school	0	0%
	Elementary/MI	5	29.4%
	SMP/MTS	3	17.6%
	SMA/MA/SMK	6	35.3%
	Diploma/Bachelor	3	17.6%
Number of Family Members	1 – 2 people	2	11.8%
	3 – 4 people	13	76.4%
	≥5 people	2	11.8%
Job/Business	Chicken	9	52.9%
	Samiler Crackers	4	23.5%
	Batik Craftsmen	1	5.9%
	Workshop	1	5.9%
	Goat Farming	2	11.8%

Source: Questionnaire Data, 2024 (processed)

The characteristics of the respondents were then seen from marital status; the majority of respondents were married, namely 16 people, or 94.1%. The remaining respondents who were widows/widowers were only 1 person, or 5.9%. Based on the characteristics of the latest education, there were 5 respondents who had a final education of SD/MI, or 29.4%, respondents who had a final education of SMP/MTS, as many as 3 people, or 17.6%, and respondents who had a final education of SMA/MA. There were 6 people with vocational school, or 35.3%, and 3 respondents with a diploma/bachelor's degree, or 17.6%.

The next characteristic of respondents is the number of family members in one family. Respondents who have 1 – 2 family members are 2 people, or 11.8%; respondents who have 3 – 4 family members are 13 people, or 76.4%, and respondents who have family members ≥ 5 people, namely 2 people, or 11.8%.

Lastly, job/business characteristics. Respondents who own a chicken business are 9 people, or 52.9%; respondents who own a similar cracker business are 4, or 23.5%; respondents who own a batik craftsman business are 1, or 5.9%; those who own a workshop business are 1, or 5.9%, and respondents who own a goat farming business are 2, or 11.8%.

The The CIBEST model is composed of 4 quadrants, namely the welfare quadrant, material poverty quadrant, spiritual poverty quadrant, and absolute poverty quadrant. As for the CIBEST analysis, there are several stages that must be carried out. including calculating the MV and SV values first, then classifying the Mustahik studied based on 4 quadrants, and finally calculating the CIBEST index.

Count The Value of Material Poverty (Material Value) and Spiritual Poverty (Spiritual Value)

This is done. by determining the value of material poverty (material value) and spiritual poverty (spiritual value) first. The material poverty value used in this research is by modifying the Probolinggo Regency BPS approach. The poverty line for Probolinggo Regency is IDR 514,274/capita/month. Because the CIBEST model uses households as the unit of analysis, the per capita poverty line must be changed to the household poverty line. The method is to multiply the GK value. by the average number of family members observed.

The standard for material poverty, or what separates households (Mustahik) that are materially poor from those that are materially rich, is IDR 1,902,813/month (MV = Rp. 1,902,813). If the Mustahik's income is less than the standard MV value, it means that the Mustahik can be said to be materially poor. The The following is data on the actual condition of Mustahik materials that have been interviewed:

Table 5. Actual Condition of Impossible Materials

Mustahik Number 1	Number of Family Members (People)	Income Mustahik (Rp/Month)	Information	MV Value(Rp/Household /Month)
# 1	4	2,000,000	Material Rich	Rp. 1,902,813
# 2	4	900,000	Material Poor	
# 3	6	2,400,000	Material Rich	
# 4	5	3,000,000	Material Rich	
# 5	4	1,800,000	Material Poor	
# 6	3	1,200,000	Material Poor	
# 7	2	1,500,000	Material Poor	
# 8	4	2,400,000	Material Rich	
# 9	4	1,800,000	Material Poor	
# 10	3	1,300,000	Material Poor	
# 11	4	1,500,000	Material Poor	
# 12	4	1,200,000	Material Poor	
# 13	4	900,000	Material Poor	
# 14	2	1,200,000	Material Poor	
# 15	3	1,500,000	Material Poor	
# 16	4	1,500,000	Material Poor	
# 17	3	1,500,000	Material Poor	

Source: Questionnaire Data, 2024 (processed)

In table 5, it can be seen that the majority of the actual material conditions of the Mustahik are in material poverty, namely 13 households (Mustahik) or 76.5%. and the remaining 4 households are in material wealth (Mustahik) or 23.5%.

Next, in determining the spiritual poverty value, the number of households is calculated stairs (Mustahik) who are spiritually poor; the step that must be taken is to calculate the family's spiritual score from the standards for fulfilling five variables, namely prayer (Vpi), Zakat and Infaq (Vfi), fasting (Vzi), family environment (Vhi), and government policy (Vgi). The assessment of each spiritual variable uses a Likert scale of 1 to 5. Standards of spiritual poverty are those that separate households stairs (Mustahik) into the spiritually poor and the spiritually rich; that is, the number is equal to 3 (SV = 3); if it is smaller than the number 3, it means that the household stairs (Mustahik) are classified as spiritually poor. The following is data on the actual spiritual condition of the Mustahik who were interviewed:

Table 6. Actual Spiritually Impossible Conditions

Mustahik Number 1	Variable Value (1-5 Likert Scale)					Impossible Spiritual Score	Information	SV value
	Pray	Fast	Zakat and Infaq	Family environment	Government policy			
# 1	5	4	5	4	5	4.6	Spiritually Rich	3
# 2	5	5	5	5	5	5	Spiritually Rich	
# 3	5	5	5	5	5	5	Spiritually Rich	
# 4	4	4	5	5	4	4.4	Spiritually Rich	
# 5	4	4	5	4	4	4.2	Spiritually Rich	
# 6	5	5	5	5	5	5	Spiritually Rich	
# 7	4	4	5	5	5	4.6	Spiritually Rich	
# 8	4	4	5	4	5	4.4	Spiritually Rich	

Mustahik Number 1	Variable Value (1-5 Likert Scale)					Impossible Spiritual Score	Information	SV value
	Pray	Fast	Zakat and Infaq	Family environment	Government policy			
# 9	4	5	5	5	5	4.8	Spiritually Rich	
# 10	4	4	5	4	4	4.2	Spiritually Rich	
# 11	4	4	5	5	4	4.4	Spiritually Rich	
# 12	5	5	5	5	5	5	Spiritually Rich	
# 13	5	5	5	5	5	5	Spiritually Rich	
# 14	4	5	5	5	5	4.8	Spiritually Rich	
# 15	4	4	5	5	5	4.6	Spiritually Rich	
# 16	4	4	5	4	4	4.2	Spiritually Rich	
# 17	4	5	5	5	5	4.8	Spiritually Rich	

Source: Questionnaire Data, 2024 (processed)

In table 6 it can be seen that the actual spiritual condition of all Mustahik is in a spiritually rich condition, namely 17 households (Mustahik) or 100%.

Impossible Classification Based on CIBEST Quadrants

The next step after calculating the MV and SV values, is to classify households (Mustahik) into CIBEST quadrant categories. Based on the data in tables 4.2 and 4.3, it can be seen that the number of Mustahik who are in a poor material condition is 13 Mustahik and the remaining 4 Mustahik are in a materially rich condition. Meanwhile, there are 17 Mustahik who are in a spiritually rich condition and there are no Mustahik who are in a spiritually poor condition. As is known, quadrant I shows those (Mustahik) who are materially rich and spiritually rich. Quadrant II shows those (Mustahik) who are materially poor but spiritually rich. Quadrant III shows those (Mustahik) who are materially rich but spiritually poor. Quadrant IV shows those (Mustahik) who are materially poor and spiritually poor. So the following data is obtained:

Table 7. Classification of Impossible Based on CIBEST Quadrants

Actual Score	$\leq$ MV Value (MV= Rp. 1,918,242)		$>$ MV Value (MV= Rp. 1,918,242)	
	Quadrant II		Quadrant I	
$>$ SV Value (SV = 3)	Spiritually Rich, Materially Poor (13 households)		Spiritual Rich, Material Rich (4 households)	
$\leq$ SV Value (SV = 3)	Quadrant IV		Quadrant III	
	Spiritually Poor, Materially Poor (0 households)		Spiritually Poor, Materially Rich (0 households)	

Source: Beik and Arsyianti

In table 7 it can be seen that quadrant I (prosperous) has a total of 4 households or 23.5%, quadrant II (material poverty) has a total of 13 households or 76.5%, quadrant III (spiritual poverty) has a total of 0 households or 0%, and quadrant IV (absolute poverty) totaling 0 households or 0%.

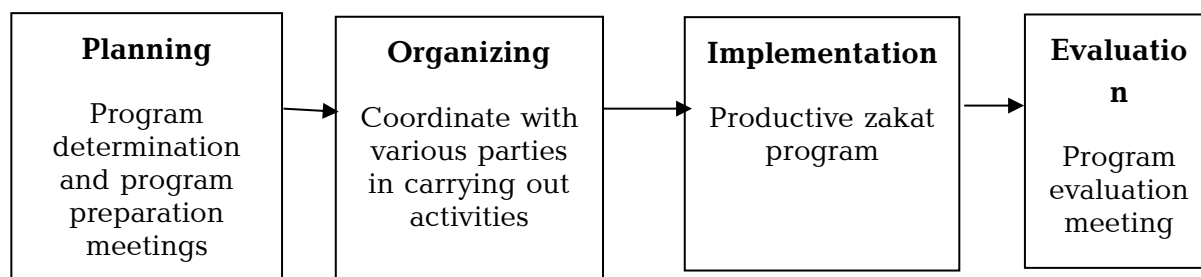
DISCUSSION

Based on the research results above, the findings and discussions that can be carried out are:

The Zakat Management by BAZNAS Probolinggo

BAZNAS Probolinggo in its zakat management applies the POAC principle. This principle is a management principle developed by many management figures, such as T. Hani Handoko and Terry. Apart from that, in the accountability of managed zakat funds, BAZNAS Probolinggo uses the Good Amil Governance system which is an implementation of Good Corporate Governance at BAZNAS. The following is the flow of activities in managing zakat by BAZNAS Probolinggo:

Figure 3. Implementation of management principles



In this process, BAZNAS has implemented a systematic, transparent and accountable zakat management process. Moreover, the zakat calculation system already uses the SIMBA application, as a form of system transparency. Based on this, institutionally BAZNAS Probolinggo has been categorized as BAZNAS which can organize zakat funds well. However, if we look at the scope of productive zakat recipients, comprehensive data collection has not been carried out due to limited human resources. Thus, productive zakat recipients in the new district data are limited to only 17 people. Productive zakat fund management is important to maintain sustainable assets. Productive zakat management is adapted to the local wisdom of Probolinggo Regency. It is proven that the program developed is adapted to the work held by Mustahik. This finding is in accordance with the findings in research by Masrurroh et.al (2023) that zakat managed using POAC and GAG principles is wiser if it is adapted to the potential of local wisdom (Nopiardo 2020). Apart from that, the use of POAC and GAG principles in managing productive zakat is able to improve institutional integrity, this is in accordance with the article written by Masrurroh et.al (2023) regarding the institutional governance of the National Zakat Amil Agency (Masrurroh 2023).

The Impact of Productive Zakat and Measurement of Poverty Mustahik Productive Zakat

The findings from this research concern four things measured using the CIBEST model, namely:

Table 8. Findings of Mustahik poverty measurement

No	Aspect	Results
1	Material poverty index	13 Mustahik (76.5%) experienced material conditions, 4 people (23.5%) were materially rich. The material poverty index ($P_m = 0.77$) means that many households or Mustahik are materially poor. The income of the 13 Mustahik varies from IDR 900,000/month to IDR 1,800,000/month. Meanwhile, 4 Mustahik are in the category of materially rich have an income of IDR 2,000,000 to IDR 3,000,000/month

No	Aspect	Results
2	Spiritual poverty index	The spiritually rich condition is 17 people or 100%, spiritually poor 0 or 0%. The calculated value of the spiritual poverty index (P_s) = 0, meaning that there are no households or Mustahik who are spiritually poor.
3	Absolute poverty index	There are no Mustahik who are absolutely poor, meaning there are no households or Mustahik who are materially and spiritually poor
4	Welfare index	4 Mustahik people are in a state of prosperity, namely material wealth and spiritual wealth. So the welfare index is 0.23, meaning that there are still few prosperous households or Mustahik

Source: processed

The data above shows that the position of productive zakat Mustahik in Probolinggo is in quadrant 1, namely poor materially, but rich spiritually. Meanwhile, a small portion, namely 23.5%, is in quadrant IV, namely materially rich and spiritually rich. This means that the productive zakat that has been carried out has an impact on the spirituality attitude of the zakat Mustahik, so that even though it does not materially have a meaningful impact, it does provide a change in the attitudes of spirituality as the indicators that have been used above. However, in addition, productive zakat can also contribute to the amount of material owned by the Mustahik, so that the Mustahik can have additional income and change their level of welfare. In addition, there has also been an increase in spiritual values.

This condition shows that there is no need to doubt the spirituality of productive zakat Mustahik in carrying out their worship. Spirituality is measured from istiqomah in performing prayers, fasting, issuing and paying zakat, family environment, and government policies. This indicator is measured using a Likert scale as explained above. Based on the data presented above, productive zakat Mustahik Families routinely carry out religious activities. So, it falls into the category of being spiritually rich. However, it turns out that the existence of productive zakat has not been able to change the material conditions of the Mustahik. Even though there has been an increase in income, this has not changed the position of the Mustahik. Therefore, optimization is needed in the management of productive zakat. Apart from that, intensive assistance is also needed so that the Mustahik's finances continue to be sustainable. According to Masruroh et al. (2023), finance that can change the position of Mustahik to muzakki is sustainable financial management (Masruroh et al. 2023). Productive zakat can be an instrument for alleviating poverty, because this zakat is not a type of zakat that is used up (Sholihah and Ghulam 2022).

However, this zakat is given as business capital (Firdaus 2022; Puteri 2023). The empowerment of productive zakat Mustahik must be carried out to maintain zakat productivity so that productive zakat does not only stop at distribution but also management and assistance so that zakat truly becomes an instrument in alleviating poverty (Beik and Pratama 2016).

CONCLUSION

This research has a conclusion: first, zakat management is carried out by BAZNAS Probolinggo Regency using the principles of planning, organizing, actuating, and controlling. (POAC), and in institutional governance it uses Good Amil Governance (GAG). Work professionalism can be seen from the implementation of the principles above. Transparency and accountability are principles that must be applied to gain the trust of muzakki and Mustahik. Second, after measuring using the CIBEST model,

productive zakat Mustahik are in quadrant 1 and quadrant 4, meaning that the majority still experience material poverty but are spiritually rich, and only a few are on the welfare index, materially rich and spiritually rich. Thus, the impact of providing productive zakat has not been maximized in alleviating the poverty of productive zakat Mustahik.

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