

The Role of Zakat in Helping Communities: A Study on BAZNAS Scholarship and the Renewal of the BAZNAS-AIU Agreement in Supporting Scholarship Recipients

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ABSTRACT

This study investigates the role of BAZNAS (Badan Amil Zakat Nasional) scholarship on the personal growth, academic stress and educational outcomes of recipients at AIU (Albukhary International University). A sample of BAZNAS AIU scholarship recipients was analyzed using regression analysis. Data were gathered through surveys, with 52 BAZNAS AIU recipients as respondents. The results showed that mentorship, provided as part of the scholarship program, has a significant positive impact on personal growth, with 12.8% of the variance explained by this factor. Financial support, however, does not have a statistically significant negative effect on academic stress, suggesting that other factors may play a role in managing students' pressures. Additionally, institutional collaboration between BAZNAS and AIU was found to significantly improve educational outcomes, accounting for 33,3% of the variance. The findings reveal that mentorship and institutional collaboration all play significant roles in influencing personal growth and educational outcomes. However, financial support has a negative effect on academic stress, highlighting the need for comprehensive support mechanisms beyond financial aid.

Keywords: *Albukhary International University, BAZNAS, community development, IKB, poverty alleviation, zakat.*

INTRODUCTION

Background of Study

Zakat, an Arabic word meaning “purity,” “cleanliness,” “growth,” and “prosperity” holds a profound significance in Islam. The concept of Zakat is rooted in the belief that all wealth originates from God and that a portion of one’s wealth should be returned to Him through acts of charity (Ahmed, 2008). This act of purification extends beyond the material realm, encompassing the spiritual and moral dimensions of the individual. By releasing a part of their material possessions, believers cleanse themselves of greed, selfishness, and the accumulation of wealth for its own sake. Zakat serves as a vital

pillar of Islam, alongside faith, prayer, fasting, and pilgrimage. It is a fundamental obligation for all Muslims who meet certain financial thresholds. This act of charity extends beyond simply providing material aid, as it aims to establish a more just and equitable society by helping those in need and fostering social harmony. Khan, M. A., & Niazi, G. (2010)

The disbursement of Zakat follows specific guidelines outlined in the Quran and Islamic jurisprudence. The recipients of Zakat are categorized into eight groups, including the poor, the needy, those in debt, new converts to Islam, those working for the cause of Allah, travelers, and freeing slaves. This system ensures that Zakat reaches those who genuinely

need it, promoting social justice and alleviating poverty (Rini, Fatimah, and Purwanti, 2020). By fulfilling the obligation of Zakat, Muslims contribute to a positive cycle of growth and development within their communities. This act of giving not only benefits the recipients but also purifies the giver, fostering a sense of compassion, empathy, and gratitude. Zakat serves as a powerful reminder that wealth is a blessing entrusted to us by God, and that we have a moral responsibility to share it with those in need (Haneef, M. A., 2004).

The act of paying Zakat is therefore a demonstration of obedience and fulfillment of God's command. Zakat institutions play a critical role in this process, acting as vital intermediaries in the distribution of Zakat funds to those in need (Sabiq, 2013). Zakat institutions are established to ensure the effective and efficient collection and disbursement of Zakat, promoting financial transparency and accountability, ensuring that Zakat funds are used appropriately and reaching the intended beneficiaries. Their role extends beyond financial management.

The transformative power of Zakat extends far beyond basic necessities, reaching into the realm of education, a fundamental pillar for individual and societal progress. Recognizing the critical link between education and empowerment, Zakat institutions play a crucial role in fostering access to quality education for those who might otherwise be denied this opportunity.

Education is a key foundation for the progress of a nation. In Indonesia, access to high-quality education is still a challenge for some people, especially for those who come from economically disadvantaged backgrounds. To address this, Badan Amil Zakat Nasional (BAZNAS) has been running a scholarship program that aims to provide opportunities for outstanding but underprivileged students to pursue higher

education. The BAZNAS scholarship program, which is focused on the field of Islamic studies, has provided significant benefits to the scholarship recipients, not only in financial terms, but also in the development of their potential and character.

Improving the quality of education and human resources in Indonesia is also the main focus of the cooperation between BAZNAS and Al-Bukhary International University (AIU). This cooperation is manifested through the recently renewed BAZNAS-AIU agreement, demonstrating a shared commitment to support the BAZNAS scholarship program and its beneficiaries.

This study investigates the impact of the BAZNAS scholarship program and the BAZNAS-AIU agreement on scholarship recipients, leveraging data from literature reviews and annual reports. By analyzing existing quantitative data on demographics and academic performance, alongside qualitative insights drawn from previous studies, this research aims to provide a comprehensive understanding of the effectiveness of the BAZNAS scholarship program and the role of the BAZNAS-AIU partnership in enhancing educational support. The primary objectives of this study are:

1. To evaluate the impacts of BAZNAS scholarships on recipients, focusing on their academic and personal development at AIU.
2. To assess the sustainability and effectiveness of the BAZNAS-AIU partnership by comparing the stated objectives of the collaboration with the outcomes documented in annual reports and literature.

The findings from this study are expected to enrich the existing body of knowledge regarding scholarship programs and their effects on beneficiaries. Additionally, it aims to offer practical recommendations for

enhancing the BAZNAS scholarship program and strengthening the collaboration between BAZNAS and AIU to further support education in Indonesia.

LITERATURE REVIEW

The Concept of Zakat

Zakat, one of the five pillars of Islam, is an obligatory charitable contribution mandated for all financially capable Muslims. It is an essential aspect of Islamic economic systems, intended to alleviate poverty and redistribute wealth within Muslim societies. The concept of Zakat emphasises the purification of wealth and the promotion of social justice by providing financial aid to the less fortunate, thereby creating a more equitable society (Wahab, Rahim, & Rahman, 2012). Zakat is distinct from voluntary charity (*sadaqah*) in that it is compulsory and follows specific rules regarding eligibility and distribution. Sadam Hussain Kakar, Muhammad Hasbi Zaenal, & Fitri Yani Jalil (2022) The study by Kakar, Zaenal, and Jalil (2022) explores the theoretical role of zakat and Islamic charity in promoting family resilience and social welfare in Islamic societies. It focuses on how zakat, as an instrument for wealth redistribution, can address major social issues such as poverty and unequal income distribution.

The calculation and disbursement of Zakat are governed by Islamic jurisprudence (*fiqh*). Typically, Zakat is levied at 2.5% of an individual's savings or wealth that has remained untouched for a lunar year, referred to as the *nisab* threshold (Elshobake, 2023). Its distribution is outlined in the Quran (9:60), where recipients fall into eight categories, including the poor (*al-fuqara*), the needy (*al-masakin*), and those in debt (*gharimun*). Recent studies highlight the relevance of Zakat as an effective tool for poverty alleviation, especially in modern Islamic states and communities (Pratama, 2023). Zakat institutions now play a

critical role in ensuring that the funds are collected and distributed efficiently and transparently.

In contemporary times, Zakat has been increasingly seen as a means of socioeconomic development beyond just meeting immediate needs (Sulaeman, Majid, and Widiastuti 2021). Recent research demonstrates that Zakat can provide sustainable resources for education, healthcare, and even small-scale entrepreneurship (Alam et al., 2021). For example, Zakat funds are increasingly used to finance scholarships for underprivileged students, enabling access to education and helping build human capital (Omar et al., 2022). This highlights how Zakat can contribute to long-term development goals and reinforces its broad social and economic impact.

However, the administration of Zakat faces multifaceted challenges, particularly in modern and globalised economies. Issues like inadequate governance, inefficiencies in fund distribution, and the need for greater transparency have been highlighted in recent studies (Mukhlisin, Wahab, and Setiaji, 2024). To address these challenges, some scholars and policymakers advocate for the modernisation of Zakat systems, suggesting the use of digital platforms to streamline collections and enhance transparency (Erni, 2024). These improvements can ensure that Zakat continues to play a pivotal role in reducing poverty and promoting social welfare in contemporary Muslim societies.

The Role of Zakat in Education

Zakat has emerged as a significant mechanism for advancing educational opportunities, particularly for marginalised communities. In recent years, scholars have emphasised the transformative potential of Zakat in expanding access to education, noting that it plays a crucial role in reducing financial barriers for underprivileged students (Raies,

2020). Zakat institutions, through well-managed scholarship programs, are providing financial support to students who might otherwise be unable to pursue higher education. The integration of Zakat into education systems helps bridge the educational gap, ensuring that individuals from disadvantaged backgrounds can attain the skills and knowledge necessary for personal and societal development (Mansor, N., & Zainuddin, R. 2019)

Education is recognised as a crucial component of individual and societal advancement, and Zakat can play a transformative role in expanding access to education for underserved communities. Numerous studies document how Zakat funds can support scholarship programs, helping underprivileged students towards quality education (Meerangani, 2019). The BAZNAS scholarship program in Indonesia is an example of a Zakat-based educational initiative, which has provided opportunities for outstanding students from disadvantaged backgrounds to pursue higher education. The literature emphasises the importance of Zakat in developing human resources, as it not only finances education but also fosters personal development and character-building among recipients (Sachfurrohman et al., 2020).

Research has demonstrated that Zakat-funded scholarships provided tangible and positive impacts on student's academic performance and career outcomes. For instance, studies conducted in Malaysia and Indonesia have shown that students who receive Zakat-based scholarships report higher levels of academic success and are more likely to complete their studies compared to their peers (Mukhlisin et al., 2024). Zakat contributions also help to alleviate the financial pressure on students, allowing them to focus on their studies without worrying about tuition fees or living expenses. This financial support can lead to improved educational outcomes,

including higher graduation rates and better employment prospects upon completion of studies.

Moreover, Zakat in education is not limited to financial aid; it also promotes personal development and character-building. Zakat institutions often offer mentoring programs, leadership training, and community engagement initiatives that complement the academic aspects of education. Such programs foster moral and ethical development among students, encouraging them to become responsible and engaged members of society. The holistic approach adopted by many Zakat-based educational programs ensures that students not only succeed academically but also develop the social and leadership skills necessary to contribute positively to their communities (Sachfurrohman et al., 2020).

Despite the evident benefits, the administration of Zakat in education faces several challenges. One of the key issues is the inconsistent management of Zakat funds, with some institutions lacking the transparency and accountability needed to build trust among donors (Mutamimah, 2021). There is also a need for more robust collaborations between Zakat institutions and educational organizations to ensure that funds are distributed equitably and reach the students most in need. Furthermore, scholars suggest that adopting modern technologies, such as digital platforms, can streamline the distribution process, improve efficiency, and increase the impact of Zakat on educational development (Hadi, 2024). By addressing these challenges, Zakat can continue to play a vital role in enhancing educational access and promoting socio economic development.

Empirical Study on Determinant of Zakat Recipients

This section presents a review of several empirical studies on the determinants of Zakat recipients. First, Diras, Faisal, and

Tunnur (2023) underscores the critical role of Zakat in providing economic relief and helping communities, particularly through educational initiatives. Zakat is seen as a sustainable tool for addressing poverty, especially when distributed through effective programs like scholarships. By offering financial support to students from economically disadvantaged backgrounds, Zakat funds enable recipients to access quality education, which plays a significant role in breaking the cycle of poverty. The study on BAZNAS highlighted how these scholarships contribute not only to the financial well-being of students but also to the overall development of human capital in Indonesia.

The study by Pratama (2023) investigates the role of zakat in reducing both monetary and multidimensional poverty in Indonesia. Hisan, D. G., Farchatunnisa, H., & Zaenal, M. H. (2022) This study explores the significant role of zakat in alleviating poverty in Indonesia, The findings indicate that zakat plays a crucial role in reducing poverty rates in Indonesia. By redistributing income to the less fortunate, zakat transforms the economic circumstances of its beneficiaries, known as mustahik. The study highlights that, through effective zakat management, many mustahik have been elevated to the status of muzakki (zakat payers), showcasing zakat's potential for economic empowerment. This transformation not only addresses immediate financial needs but also fosters a sense of agency and responsibility among beneficiaries, creating a cycle of giving and support within the community.

The study by Herianingrum et al. (2023) examines the role of zakat as a key instrument in fostering economic growth and alleviating poverty in Indonesia. The research focuses on the effectiveness of zakat empowerment programs that have been implemented by various zakat institutions

across the country. By highlighting the impact of these programs, the study underscores how zakat can contribute to improving the economic conditions of mustahik (zakat recipients) and, in turn, promote broader socioeconomic welfare. The research places significant emphasis on the strategic role of zakat in addressing long-term poverty reduction and economic stability.

Hisan, Farchatunnisa, and Zaenal (2022) examined the role of BAZNAS in managing Zakat for educational purposes, focusing on the distribution of Zakat. Collaboration between BAZNAS and AIU has been particularly successful in expanding access to higher education for underprivileged students. The study emphasized that the scholarships provide students with the financial means to pursue studies, and they also foster personal growth and community engagement. The BAZNAS-AIU agreement represents an exemplary model for Zakat institutions globally, showcasing how partnerships can strengthen the educational outcomes of Zakat-funded initiatives.

Ismail and Hassan (2020) explored the outcomes of the BAZNAS-AIU collaboration, particularly in enhancing educational performance among scholarship recipients. Their study found that students who benefited from BAZNAS scholarships reported improved academic achievements and personal growth, compared to their peers who did not receive similar support. The study also highlighted that mentorship programs included in the scholarship initiatives significantly contributed to students' development in non-academic areas, such as leadership and communication skills. This holistic approach to education demonstrates how Zakat can serve broader societal goals beyond financial aid.

Rahman et al., (2023) focused on the psychological and emotional benefits of Zakat-supported scholarships. He argued that the

sense of security and reduced financial burden provided by Zakat allows students to concentrate on their academic pursuits without the distraction of economic hardships. Furthermore, the study indicated that the scholarships instilled a sense of confidence and community belonging among the recipients, encouraging them to participate actively in social and community development activities. The impact of these scholarships, Nasution suggests, extends far beyond individual academic success, contributing to broader social cohesion.

Mokodenseho et al., (2024) identified several challenges in the administration of Zakat for educational purposes, particularly in terms of governance and transparency. Their study pointed out that while Zakat institutions like BAZNAS have achieved significant success, there are ongoing concerns about ensuring the proper distribution of funds. They argued that increasing transparency and accountability through digital platforms could help address some of these issues, making the Zakat distribution process more efficient and

trustworthy. The authors also recommended stronger partnerships between Zakat institutions and educational bodies to ensure that funds are allocated where they are most needed.

Putri & Prahesti (2017) discussed the future opportunities for enhancing the role of Zakat in education. His research highlighted the importance of modernizing the administration of Zakat through technology and better governance practices. Ahmed suggested that Zakat institutions could further expand their impact by adopting data-driven strategies to target potential beneficiaries more effectively.

Moreover, by fostering collaborations similar to the BAZNAS-AIU partnership, Zakat organizations can maximize their influence on educational outcomes and human resource development. This study concluded that Zakat has the potential to continue playing a transformative role in supporting education and reducing poverty, provided that its administration adapts to modern challenges.

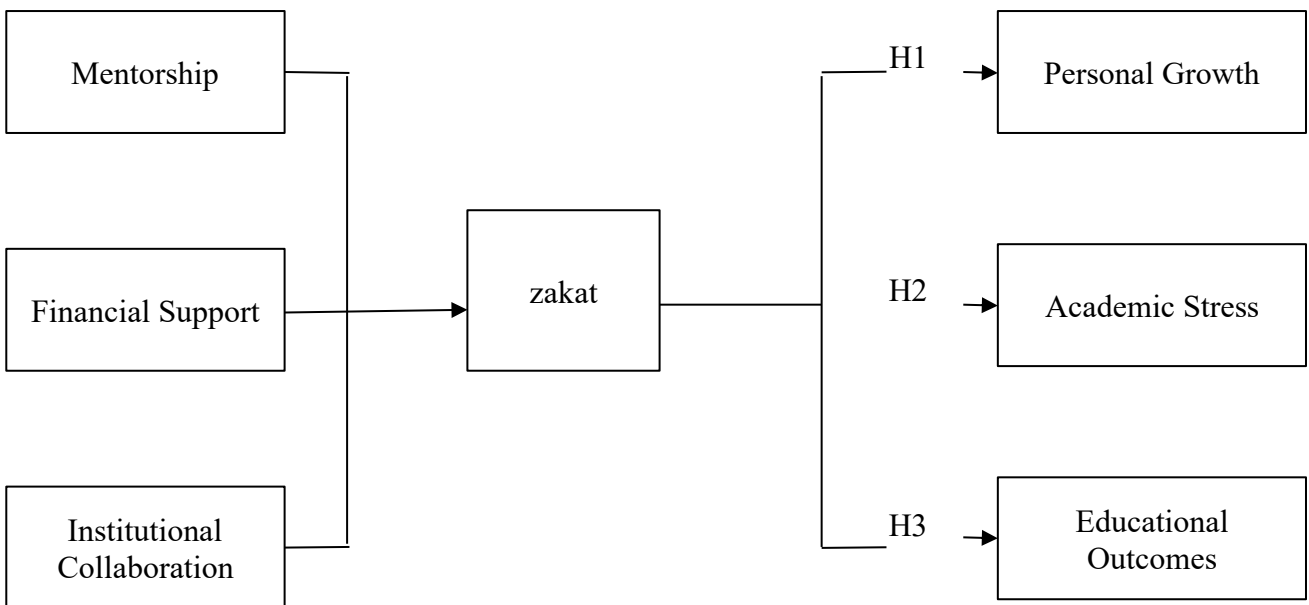


Figure 1. Research Framework

Research Framework and Hypothesis Development

Based on the relevant theoretical and empirical literature, the research framework is illustrated in Figure 1. In general, concerning the hypothesis, it is hypothesized that BAZNAS as the zakat institutions that provide scholarships will impact the education welfare variables of Indonesian students in AIU. Therefore, the following three main hypotheses are developed and tested in this study:

H1 The BAZNAS scholarship program positively contributes to the personal development of recipients.

H2 The BAZNAS scholarship's financial support has a significant negative effect on the academic stress of recipients.

H3 Institutional collaboration between BAZNAS and AIU positively enhances educational outcomes for scholarship recipients.

RESEARCH METHODOLOGY

Type & Nature of Research

The research is a field study that aims to gather data and information about the role of zakat in helping communities. It uses a mixed-methods approach, combining both qualitative and quantitative research methods. The research follows a sequential exploratory design, where qualitative research is conducted first, followed by quantitative research.

Research Design

This study employs a quantitative research design focused on the collection and analysis of numerical data. The quantitative aspect involves gathering data related to the

demographics and academic performance of BAZNAS scholarship recipients. This data will provide measurable insights into the impact of the scholarship on academic success.

Data and Variables

The data utilized in this study comprises both primary and secondary sources

Data

1. Primary Data

Primary data was collected through surveys conducted with scholarship recipients to assess various dimensions such as financial support, personal development, academic performance, and long-term career success. These surveys provided firsthand insights into the experiences and outcomes of students benefiting from the BAZNAS scholarship program.

2. Secondary Data

Secondary data was sourced from the annual reports of BAZNAS, available on their official website (www.BAZNAS.go.id). This information helped to contextualize the financial and operational scope of the scholarship program and the broader impact of Zakat distribution.

Table 1. Annual Report of BAZNAS

	2020 (Rp)	2021 (Rp)	2022 (Rp)	2023 (Rp)
ZAKAT FUNDS				

Receipt				
Trading Zakat	10.234.817.017	13.072.627.581	120.546.318.527	176.524.287.118
Asset Zakat	140.624.464.223	427.268.669.859	416.094.550.341	461.348.157.079
Zakat Fitrah	7.007.313.219	7.633.754.819	9.656.583.611	11.296.313.988
Profit Sharing of Zakat Funds Saving	89.424.909	84.464.148	70.418.440	302.608.648
Exchange Rate / Valuation - Gain	12.144.589	5.892.135	18.544.664	-
Zakat Receipt via Zakat Collector Unit	146.153.794.654	-	-	-
Other Receipt without Amil Allocation	1.225.298.331	45.541.788	9.150.000	146.309.179
Total Zakat Receipt	305.347.256.942	448.110.950.330	546.395.565.583	649.617.676.012
Disbursement				
Fakir Miskin	(205.683.779.640)	(302.144.597.247)	(345.314.627.509)	(254.136.686.148)
Amil	(37.747.432.003)	(54.820.458.960)	(68.355.243.652)	(55.554.330.122)
Muallaf	(2.284.345.008)	(1.352.118.351)	(897.263.428)	(83.165.311.532)
Gharim	(748.596.899)	(559.259.452)	(173.971.560)	(426.764.511)
Fisabillah	(42.831.520.603)	(64.416.731.452)	(114.181.727.320)	(350.909.004)
Ibnu Sabil	(29.987.69)	(6.377.500)	(24.211.425)	(214.533.067.147)
Utilization of Managed Asset Allocation	(810.516.960)	(2.203.648.864)	(1.641.067.354)	(334.972.080)
Other Disbursement	-	(108.819.331)	-	(1.647.633.980)

Exchange Rate / Valuation - Loss	(5.274.481)	(2.010.700)	(2.147.940)	(44.782.225)
Total Zakat Disbursement	(290.141.453.285)	(425.613.391.858)	(530.590.260.188)	(610.194.456.749)
Surplus (Deficit) of Zakat Funds	15.205.803.657	22.497.558.472	15.805.305.395	39.423.219.263
Beginning Balance of Zakat Fund				
Beginning Balance Funds	79.052.118.688	93.691.181.845	116.119.047.989	130.288.568.704
Beginning Balance Correction	(566.740.500)	(69.692.329)	(1.635.784.680)	322.652.771
Beginning Balance of Zakat Funds	78.485.378.188	93.621.489.516	114.483.263.309	130.611.221.474
Ending Balance of Zakat Funds	93.691.181.845	116.119.047.989	130.288.568.704	170.034.440.737

Source : www.BAZNAS.go.id

Annual reports from Badan Amil Zakat Nasional (BAZNAS) accessible via their official website, which provide contextual information on the scholarship program's financial and operational scope. This report offers detailed insights into the scholarship program, including its operational and financial aspects, showcasing BAZNAS' dedication to effective and efficient zakat distribution. From 2020 to 2023, total zakat receipts surged from IDR 305.3 billion to IDR 649.6 billion, with Zakat Maal being the major source of this increase. Total disbursements rose from

IDR 290.1 billion in 2020 to IDR 610.2 billion in 2023, with aid for the Fakir Miskin reaching a peak of IDR 345.3 billion in 2022. Throughout these years, BAZNAS consistently reported a surplus, with the zakat fund balance increasing from IDR 93.7 billion in 2020 to IDR 170 billion in 2023.

This demonstrates not only effective financial management but also BAZNAS' commitment to vulnerable communities. Thus, BAZNAS serves as more than just a zakat management body; it is a vital agent of change for children in need, particularly in underserved regions.

NO	University	BUDGETING	TOTAL DISTRIBUTION REALIZATION
2024	Al Bukhary International University	Rp542,500,000	Rp247,141,541
2023	Al Bukhary International University	Rp309,250,000	Rp331,729,087
2022	Al Bukhary International University		Rp551,562,299

The table showing the budget and realization of zakat distribution by BAZNAS to scholarship recipients over three consecutive years provides a clear overview of fund management. In 2024, BAZNAS allocated a budget of Rp542,500,000, but the actual distribution only reached Rp247,141,541, which means approximately 45% of the budget was utilized.

Meanwhile, in 2023, a budget of Rp309,250,000 successfully distributed Rp331,729,087, exceeding the allocated

budget. This may indicate that there were leftover funds from the previous year or successful adjustments made. In 2022, although budget data is not available, BAZNAS managed to distribute Rp551,562,299, demonstrating its capability in effectively managing available funds.

Variables

A detailed explanation of the individual variables used in the study is summarized in Table 2.

Table 2. Variable Description

Variable	Definition	Sources
Dependent Variables		
Personal Growth	Development in non-academic areas	Survey
Academic Stress	Stress rates	Survey
Educational Outcomes	Academic Performance, GPA/CGPA	Survey
Independent Variables		
Zakat	The total distribution of Zakat	BAZNAS
Mentorship	Mentoring Programme	Survey
Financial Support	Monetary assistance (Education-related expenses)	Survey

Variable	Definition	Sources
Institutional Collaboration	BAZNAS-AIU partnership	Survey

Population & Sample

The Study involved a population of 52 respondents, or *mustahik* (individual eligible for zakat). According to Muzayyanah, M., & Yulianti, H (2020), Zakat *mustahik* is a people who are entitled to receive zakat assets. A person is not entitled to receive zakat (not considered as *mustahik*), whose economic conditions may be positively influenced by the distribution of zakat focused on productive businesses. These respondents are recipients of the Beasiswa Cendekia BAZNAS AIU. Given the small size of population, the study included all individuals as respondents, aligning with findings from previous research that opted to include the entire population when number are limited.

Polit et al. (2001) define a sample as "a proportion of a population." Meanwhile, Holloway and Wheeler (2002) emphasize that sample size does not determine the significance or quality of a study, highlighting the absence of strict guidelines for sample size in qualitative research. Notably, as the target population decreases (for instance, to fewer than 100 individuals), the sample size proportionately increases. (Martínez-Mesa et al., 2014), In other words, when the overall population being studied is small, a higher proportion of that population tends to be included in the sample. This is done to ensure the results are reliable and accurately represent the entire population.

Data Collection Techniques

1. Questionnaire

The questionnaires were given to the BCB AIU recipients to obtain the data on respondent's demographic characteristics and experiences related to the BAZNAS scholarship among

participants. The results are presented in the accompanying table, which includes columns for different categories such as gender, year of enrollment, and academic performance, along with corresponding frequencies and percentages. This table provides insights into the composition of our sample and helps assess whether it accurately represents the overall population. The measurement scale used was a Likert scale.

2. Document/archival Analysis

The data also collected from the annual reports from Badan Amil Zakat Nasional (BAZNAS) accessible via their official website, which provide contextual information on the scholarship program's financial and operational scope.

Data Analysis Technique

1. Qualitative Data Analysis

In this analysis technique, researchers searched for and analyze the information obtained from the annual reports of BAZNAS.

2. Quantitative Data Analysis

a. Validity Test

Priyatno (2011), states that item validation is a process used to determine the accuracy of a questionnaire or scale. It involves assessing whether the questionnaire items effectively measure the intended concepts. This can be achieved through direct expert or by calculating the corrected item-total correlation.

b. Reliability Test

Priyatno (2011) defines reliability as a measure of the consistency of a research instrument. Reliability testing is used to assess how consistently the instrument produces similar results, regardless of repeated use.

c. Simple Linear Regression Analysis

In this study, simple linear regression analysis served as a statistical technique used to test the presence or absence of the influence of variable X on variable Y.

Thus, it can be seen how the use of BCB AIU Scholarship has a significant impact on the recipients. The formula for simple linear regression is:

$$Y = a + b (X)$$

Description:

Y : Dependent variable

a : Constant

b : Regression coefficient

X : Independent variable

d. The t-statistics Test

Partial t-test was conducted to examine the importance of the impact of independent variables on each dependent variable (partial) by assuming that other variables have

constants. The decision was made based on the significance value obtained which then compared to the value of α (5%) by looking at the following conditions:

If the value of $\text{Sig} < \alpha$, then H_0 is rejected

If the value of $\text{Sig} > \alpha$, then H_0 is accepted

e. The Coefficient of Determination Test (R^2)
Noor (2011) states that the coefficient of determination (R^2) is a crucial indicator in regression analysis. R^2 measures how well the independent variables explain the variation in the dependent variable. A high R^2 value indicates that a large portion of the dependent variable's variance is explained by the independent variables.

RESULT AND DISCUSSION

Respondent Characteristics

Table 3. Respondent Characteristic

Gender of the BCB-AIU recipients		
Gender	Number of Respondents	Percentage
Male	23	55.8
Female	29	44.2
Year of Enrollment at AIU		
Year	Number of Respondents	Percentage
2020	11	21.2
2021	35	67.3
2022	6	11.5
2023	0	0
Current GPA		
GPA	Number of Respondents	Percentage
Below 3.0	0	0

3.0 - 3.5	11	21.2
3.6 - 4.0	41	78.8
School		
School	Number of Respondents	Percentage
SBSS	22	42.3
SEHS	25	48.1
SCI	5	9.6
LC	0	0
FS	0	0
Status of the BCB-AIU recipients		
Status	Number of Respondents	Percentage
Graduated	5	9.6
Still Studying	47	90.4

Achievements of BAZNAS Scholarship recipients in AIU

1. Student A
 - Being a Speaker in RRI National Broadcast with the Theme 'Variety of Scholarship and Culture from Around the World'
2. Student B
 - Live Interactive Speaker for Metro TV Third, Fourth and Fifth Presidential Candidate Debates
3. Student C
 - Being a contributing journalist for INDOSIAR's Focus news program in the month of Ramadan
 - Became a contributing journalist for several news programs and television stations such as Focus Indosiar, Metro TV, and Liputan6 SCTV.
4. Student D
 - 2nd place for the best paper and 2nd place for the best poster at the Seminar in Marketing conference in 2024 Albukhary International University
5. Student E
 - 2nd place in MyDuitStory 2024 organized by Bank Negara Malaysia
6. Student F
 - 1st place Brazilian jiu jitsu organized by Copa da malaysia international penang open
 - 1st place BJJ Competition organized by Malaysia Grappling League
 - 1st place in BJJ Competition Beginner Class -60 KG organized by ADCC Submission Fighting World Championship
7. Student G
 - 1st place in Albukhary International University Short Film Festival
 - Achievement: 2nd place in MyDuitStory 4.0 Short Video Competition organized by Financial Education Network Malaysia
8. Student H
 - Achievement: Best Presenter Award

BAZNAS can make a positive impact on the study abroad children of Albukhary International University (AIU) by providing scholarships and financial support. Through its programmes, BAZNAS helps underprivileged students to access higher education abroad, broaden their horizons, and enhance their skills. This support not only eases the burden of costs, but also encourages students to pursue their academic and professional goals on a global level.

For example, as shown by the achievements of AIU students such as Student

A who became a speaker at RRI, Student B who participated in the presidential debate at Metro TV, and Student C who contributed as a journalist at various TV stations. In addition, Student D won an award in a marketing seminar, Student E was successful in a short film festival, and Student F excelled in a Brazilian Jiu-Jitsu competition. All these achievements show that support from BAZNAS can help AIU students to achieve higher and make positive contributions to society after completing their studies.

Table 4. Validity Test

Variables	r_{observed}	r_{critical}	Condition	Significance	Decision
X1	0,363	0,361	$r_{\text{observed}} > r_{\text{critical}}$	$0.008 < 0,05$	Valid
X2	0,398	0,361	$r_{\text{observed}} > r_{\text{critical}}$	$0.003 < 0,05$	Valid
X3	0,576	0,361	$r_{\text{observed}} > r_{\text{critical}}$	$0.000 < 0,05$	Valid
Y1	0,564	0,361	$r_{\text{observed}} > r_{\text{critical}}$	$0.000 < 0,05$	Valid
Y2	0,393	0,361	$r_{\text{observed}} > r_{\text{critical}}$	$0.003 < 0,05$	Valid
Y3	0,577	0,361	$r_{\text{observed}} > r_{\text{critical}}$	$0.000 < 0,05$	Valid

The table describes the relationship between each indicator that shows significant results that are $r_{\text{observed}} > r_{\text{critical}}$. Therefore, the

accuracy-test concludes that all indicators can be considered correct.

Table 5. Reliability Test

Variables	Alpha	Description
Mentorship	0,613	Reliable
Financial Support	0,552	Reliable
Institutional Collaboration	0,459	Reliable
Personal Growth	0,465	Reliable
Academic Stress	0,597	Reliable
Educational Outcomes	0,445	Reliable

From the table, it is known that the reliability test results show that all variables have relatively good alpha coefficient.

Table 6. Effect of BAZNAS Scholarship on Recipient's Personal Growth
Simple Linear Regression Equation Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	5.254	.034		17.269	.000
	Mentorship	.710	.262	.358	2.708	.009

Dependent Variable: Personal Growth

Based on the table it can be seen that the simple linear regression equation formed is:

$$Y = 5.254 + 0.710X$$

These results can be interpreted:

1. The amount of constant is 5.254, which means that if the mentorship value is 0 (zero), then the level of personal growth is 5.254.
2. Variable regression coefficient mentorship (X) is 0.710 which means that if mentorship is getting better or rising, the personal growth (Y) will increase by 71%.

Statistical Significance:

The Coefficient of Determination Test (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.358 ^a	.128	.110	.604

Predictors: (Constant), Mentorship

Dependent Variable: Personal Growth

The T-value 2.708 with p-value of 0.009. Since the p-value is less than 0.05, the effect is statistically significant, meaning mentorship positively impacts personal growth.

Hypothetical Test

Based on the t-test results, it is known that $t_{observed}$ is 2.708, and $t_{critical}$ is 2.0555, which means that $t_{observed} > t_{critical}$ ($2.708 > 2.0555$) with a significance of 0.009. This means that $0.009 < 0.05$, so it can be concluded that mentorship has a significant positive effect on personal growth.

Effect of BAZNAS Scholarship on Recipient's Personal Growth

Table 6 shows the results of the regression of mentorship on personal growth, where mentorship is the independent variable and personal growth is the dependent variable. The regression results indicate a significantly positive relationship between mentorship and personal growth at the 1% significance level. Specifically, the coefficient for mentorship is 0.710, meaning that for each unit increase in mentorship.

Personal growth increases by 71% ceteris paribus. The results suggest that the BAZNAS scholarship's mentorship component has a meaningful impact on the personal

development of recipients, contributing significantly to their overall growth. This is aligned with the T-value of 2.708 and a p-value of 0.009, both of which support the notion that mentorship positively influences personal growth. Given that the p-value is lower than the 0.05 threshold, the relationship is statistically significant.

Table 6 also shows the coefficient determination (R^2) is 0.128, indicating that 12.8% of the variation in personal growth can be explained by mentorship, leaving the remaining variance to be attributed to the factors. Although this suggests that mentorship plays an important role, other variables likely contribute to personal growth as well.

Table 7. Effect of BAZNAS Scholarship on Recipient's Academic Stress
Simple Linear Regression Equation Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	4.951	.127		39.134	.000
	Financial Support	.097	.066	.204	1.475	.146

Dependent Variable : Academic Stress

Based on the table it can be seen that the simple linear regression equation formed is:

$$Y = 4.951 + 0.097X$$

These results can be interpreted:

1. The amount of constant is 4.951, which means that if the Financial Support value is 0 (zero), then the level of Academic Stress is 4.951.
2. Variable regression coefficient financial support (X) is 0.097, indicating that for each unit increase in financial support, academic stress (Y) decreases by 9.7%.

Statistical Significance:

The T-value is 1.475 and the p-value is 0.146. Since the p-value is greater than 0.05, the effect is not statistically significant, suggesting that financial support alone does not significantly reduce academic stress.

Hypothetical Test

Based on the t-test results, it is known that $t_{observed}$ is 1.475, and $t_{critical}$ is 2.0555, which means that $t_{observed} < t_{critical}$ ($1.475 < 2.0555$) with a significance of 0.146. This means that $0.000 < 0.05$, so it can be concluded

that financial support has no significant negative effect on academic stress.

The Coefficient of Determination Test (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.204 ^a	.042	.023	.452

Predictors: (Constant), Financial Support

Dependent Variable : Academic Stress

Based on the results of the output table, the value of R^2 is 0.042 or 4.2%, which means that the Financial Support affects BCB AIU recipient's academic Stress by 4.2%.

This shows that financial support has a very minimal impact on academic stress.

Effect of BAZNAS Scholarship on Recipient's Academic Stress

Table 7 presents the results of the regression analysis examining the effect of the financial support from BAZNAS on academic stress among scholarship recipients at AIU. In this model, financial support is treated as the independent variable, while academic stress is the dependent variable. The analysis demonstrates that the financial support provided by BAZNAS has a minimal, yet positive, effect on reducing academic stress, although this impact is not statistically significant. The regression results indicate that a 1-unit increase in financial support would lead to 9.7% reduction in academic stress.

However, this relationship is not statistically significant, as indicated by the T-

value of 1.475 and a p-value of 0.146, which is greater than the significance threshold of 0.05. Therefore, it can be concluded that financial support from BAZNAS alone does not significantly alleviate academic stress for recipients.

Additionally, the coefficient of determination (R^2) value is 0.042, meaning that financial support explains only 4.2% of the variation in academic stress. This indicates that financial support has a limited impact on reducing stress levels and that other factors may be more influential in affecting academic stress among recipients. Similar to finding in other studies, such as those by Munandar, Amirullah, & Nurochani (2020), while financial assistance may improve certain economic conditions for students, its direct effect on alleviating stress may be overshadowed by other academic or personal factors.

Table 8. Effect of BAZNAS-AIU Partnership on Educational Outcomes
Simple Linear Regression Equation Test

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.763	.370		7.471	.000
	Institutional Collaboration	.421	.068	.577	4.993	.000

Dependent Variable : Educational Outcomes

Based on the table it can be seen that the simple linear regression equation formed is:

$$Y = 2.763 + 0.421X$$

These results can be interpreted:

1. The amount of constant is 2.763, which means that if the Institutional Collaboration value is 0 (zero), then the level of educational outcomes is 2.763.
2. Variable regression coefficient Institutional Collaboration (X) is 0.421 which means that if institutional collaboration is getting better or rising, the educational outcomes (Y) will increase by 42.1%.

Statistical Significance:

The Coefficient of Determination Test (R²)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.577 ^a	.333	.319	.499

Predictors: (Constant), Institutional Collaboration

Dependent Variable : Educational Outcomes

Based on the results of the output table, the value of R² is 0.333 or 33.3%, which means that the institutional collaboration affects BCB AIU recipient's educational outcomes by 33.3%. This is a substantial effect,

The T-value is 4.993, and the p-value is 0.000, indicating a highly significant effect of institutional collaboration on educational outcomes.

Hypothetical Test

Based on the t-test results, it is known that t_{observed} is 4.993, and t_{critical} is 2.0555, which means that $t_{\text{observed}} > t_{\text{critical}}$ ($4.993 > 2.0555$) with a significance of 0.000. This means that $0.000 < 0.05$, so it can be concluded that institutional collaboration has a significant positive effect on educational outcomes.

indicating that collaboration between BAZNAS and AIU plays crucial role in improving educational outcomes.

Effect of BAZNAS-AIU Partnership on Educational Outcomes

Table 8 presents the regression analysis of the impact of institutional collaboration

between BAZNAS and AIU on educational outcomes among scholarship recipients. In this model, institutional collaboration serves as the independent variable, while educational outcomes are the dependent variable. The results reveal that institutional collaboration has a strong and statistically significant positive impact on educational outcomes.

The regression coefficient of 0.421 indicates that 1-unit increase in institutional collaboration would result in a 42.1% improvement in educational outcomes.

Statistical analysis supports the significance of this effect, with a T-value of 4.993 and a p-value of 0.000, which is below

the 0.05 threshold. This signifies that institutional collaboration between BAZNAS and AIU has a highly significant and positive influence on the educational achievements of scholarship recipients.

Additionally, the coefficient of determination (R^2) IS 0.333, is indicating that 33.3% of the variation in educational outcomes can be explained by the degree of institutional collaboration. This shows a substantial impact, meaning that the partnership between BAZNAS and AIU is critical factor in enhancing the educational achievements of students.

Table 9. Summary of Results and Compatibility with Main Hypothesis

No.	Hypothesis	Relationship Tested	Regression Result	Decision
1	H1	BAZNAS Scholarship → Personal Growth	(+) Significant	Supported
2	H2	BAZNAS Scholarship → Academic Stress	(-) Not Significant	Partially Supported
3	H3	BAZNAS-AIU Partnership → Educational Outcomes	(+) Significant	Supported

This summary shows that while mentorship and institutional collaboration have strong positive effects, financial support alone may not alleviate academic stress.

CONCLUSION

This study highlights the significant impact of the BAZNAS scholarship program on the personal growth and educational outcomes of scholarship recipients at AIU. Key findings showed that mentorship played a significant role in enhancing personal development which translated to 12.8% of the variance. On the contrary, financial support alone did not significantly reduce academic stress, with a p-value of 0.146. In addition, collaboration between BAZNAS and AIU proven to improve educational outcomes,

contributing to a 42.1% increase in performance. Distributing wealth through zakat, BAZNAS is committed to improving the welfare of society by providing support to those in need, including underprivileged students. Despite the positive impact of the scholarship program, this study suggests the need for more comprehensive support, especially in personal and emotional aspects, to ensure long-term empowerment for the scholarship recipients. The effectiveness of zakat in alleviating poverty and advancing education is evident, as it provides essential resources that empower students to focus on their studies. Overall, these findings underscore the importance of effective management and strategic implementation of scholarship programs, alongside zakat

distribution, to maximize their benefits for students and communities in need.

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