
ECONOMIC GROWTH VIEWED FROM LIFE EXPECTATION LEVELS, WHOLESALE TRADE, BUSINESS TREND, CONSUMER TRENDS AND RECEIVED OF ZAKAT, INFAQ AND ALMS

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ABSTRACT

This research aims to identify and analyze the effect of life expectancy, wholesale price index, business tendency index, and consumer tendency index on economic growth with zakat, infaq and almsgiving receipts as intervening variables in Indonesia. The method used in this study is a quantitative method with the type of associative research, population and sample in this study is Indonesia's Economic Growth Quarter I 2005 – Second Quarter of 2022 Central Statistics Agency. Based on research on life expectancy, the wholesale price index, the business tendency index, and the consumer tendency index have a significant positive effect on economic growth in Indonesia. The results of this study indicate that the receipt of zakat, infaq, and alms has a significant positive effect on Indonesia's economic growth. It can be concluded that it can contribute to the government, zakat managers, the general public, both academics and economic actors and the general public so that they understand more about the linkage of life expectancy, wholesale price index, business tendency index, consumer tendency index to economic growth.

Keywords: life expectancy, price index, business tendencies, zakat, infaq, alms.

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INTRODUCTION

A country's economic growth determines which country's category can be said to be a developed country or a developing country. Of course, the quality of life of a country is said to be good if the economic growth in a country is also good and vice versa. The condition of society can also determine a country's economic condition, and many factors influence this (Gobel, 2020). Economic growth is also influenced by life expectancy in a country. The higher the life expectancy in that country, it can be interpreted that its welfare is indeed fulfilled; this includes environmental conditions, food availability, education, government policies and a good community economy.

Increasing the population, even if it is big or small, will affect changes in the economic structure, which can be seen from the increase in Gross Domestic Product (GDP). Over an extended period, an increase in per capita income is usually seen in economic conditions that are still developing, but per capita income does not continue to rise. Usually, political turmoil in a country, low exports, and a recession can reduce per capita income (He et al., 2020). Gross domestic product is one measure of a country's development success and the gross domestic product itself. It is an added value resulting from economic activity in the form of goods or services without considering

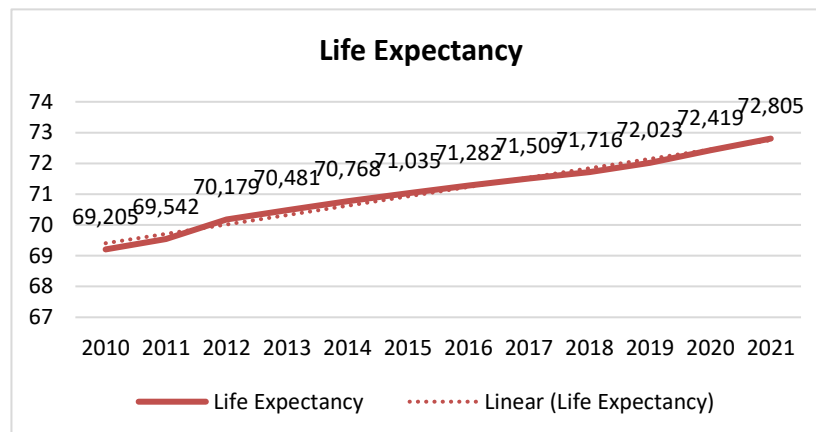
the factors of production owned by non-residents or residents as well as theory. Sukirno revealed that the process of increasing output over a long period would have an impact on economic growth (Sukirno, 2013). Developing countries like Indonesia try to maintain their people's welfare by maintaining economic growth. This can be seen in Indonesia's economic growth data as follows.



Graph 1. Economic Growth in Indonesia

Based on BPS data in chart 1. shows that Indonesia's economic growth in the last 12 years has fluctuated. In 2010 Indonesia's economic growth reached 6.22%, the highest in other years. In 2015 it became the lowest growth with 4.88%. And until 2019, it is stagnant at around 5% each year. Even in 2020, it decreased to -2.90% due to the Covid-19 pandemic and in 2021 it rose again to 5%. Considering that life expectancy is one of the leading indicators of population health and economic development of a country, with a high life expectancy, a stable wholesale price index, a good index of business tendencies, as well as a good index of consumer tendencies, this certainly reflects that the country is a high-income country. Able to prosper the lives of its citizens, and what is no less critical is issuing zakat, infaq and alms because, with that, wealth will rotate not only among well-off people in their economy so that the lower middle-class economic community can live in prosperity.

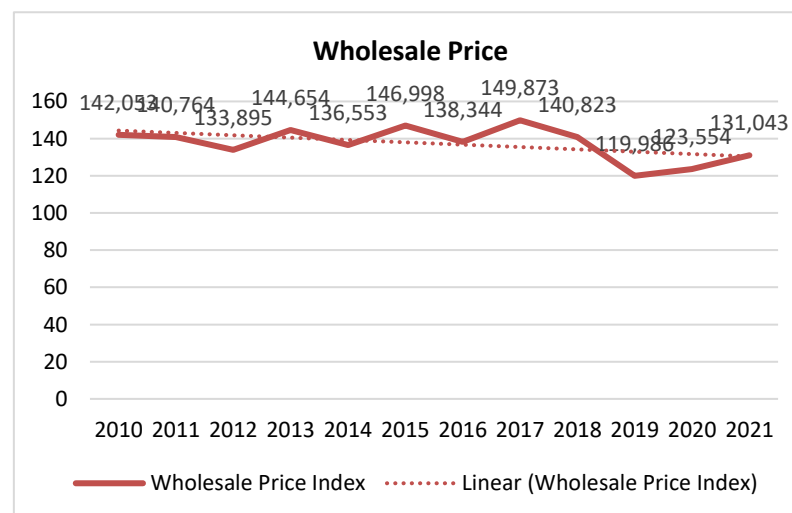
In the research conducted by Widiarsih and Romanda on the factors that influence economic growth in Indonesia, it is emphasized that several factors can influence, namely tax revenues, exports and exchange rates which significantly positively influence economic growth in Indonesia. (Syahputra, 2017). This also supports the theory put forward by Atmadja that exchange rate factors, exports and taxes can cause economic growth.



Graph 2. Life Expectancy in Indonesia

Source: <https://www.bps.go.id/> Year 2010-2021 (data processed 2022)

From the above data, life expectancy in Indonesia has increased from year to year. This certainly shows an increase in government performance in improving the welfare of the population in general and improving health status. Health development programs and other social programs, including environmental health, nutritional adequacy and calories, and poverty eradication programs, must follow low life expectancy in an area. But of course, the life expectancy has not met the government's target of around 80, but the government is optimistic that this figure will rise to the desired figure, and this will materialize when the quality of the economy in a country is good so that the amount of poverty and malnutrition also increases. Has decreased this can be proven that this number can be seen in 2019 when malnutrition decreased from 37.2% to 27.7%.

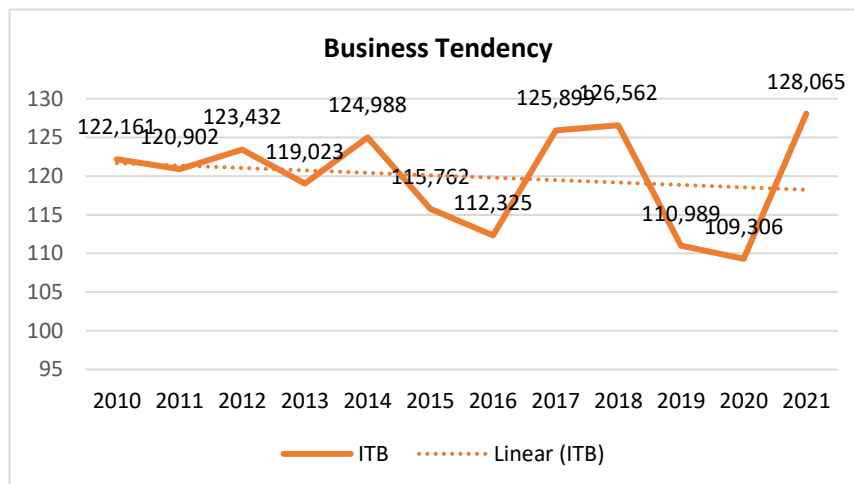


Graph 1.3 Wholesale Price Index in Indonesia

Source: <https://www.bps.go.id/> Year 2010-2021 (data processed 2022)

From the data, wholesale trade prices in Indonesia have fluctuated from year to year, seen in 2010 the IHPB figure was 142,053 and continued to crawl up until 2017 at the price index of 149,873 and experienced a significant increase in 2018, amounting to 155,823 and continued to rise until in 2021 it alone reaches a price of 161,041.

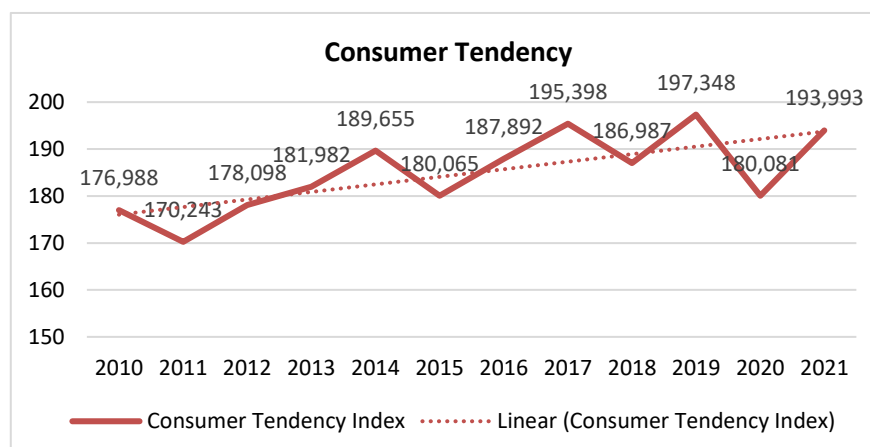
The wholesale price index (IHPB) is an economic indicator that contains index numbers that show changes in the purchase price of goods by wholesalers to find out changes in the price of merchandise buyers and to predict future prices. However, the continuous increase in the price of goods can generally be regarded as inflation and affects the rupiah exchange rate. Economists also assess that this can be caused by the reduced demand for domestic consumption goods due to the absence of additional income and can also be caused by fluctuations in the exchange rate of a country's currency.



Graph 4. Business Tendency Index

Source: <https://www.bps.go.id/> Year 2010-2021 (data processed 2022)

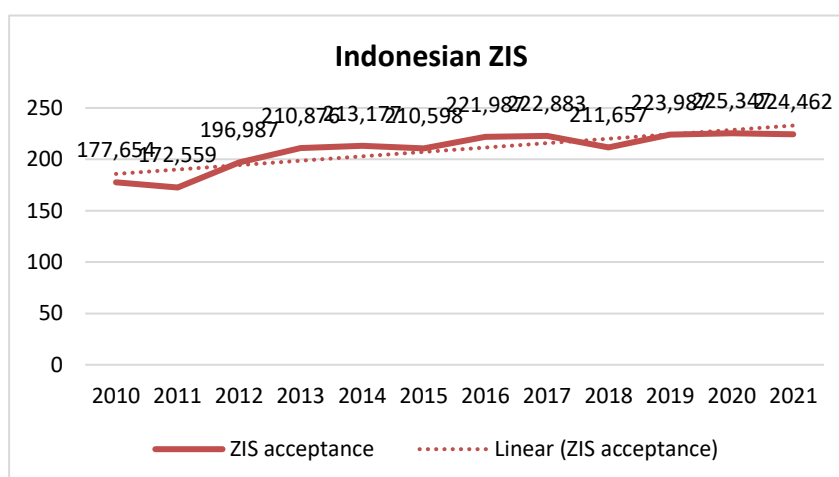
As can be seen in the business tendency index chart from year to year, there have been uncontrolled ups and downs; it can be seen from 2010 at 122,161 to 2015 at 115,762, while in 2017 and 2018, there was an increase this was due to many orders from abroad and global economic conditions. However, in 2019, it will decrease again to 110,998 in 2020 due to the conditions of the co-19 pandemic. By 2021 it will increase drastically to reach 128,065.



Graph 5. Consumer Tendency Index in Indonesia

Source: <https://www.bps.go.id/> Year 2010-2021 (data processed 2022)

As can be seen in the consumer tendency index table in Indonesia, which began in 2010, was 176,988 and decreased in 2011 to 170,243. In 2013 and 2014, it experienced growth and decreased again in 2015 to 180,065 and continued to rise until, in 2021, it reached 193,993. This rise and fall in the consumer tendency index occurs due to increases or decreases in purchases of durable goods, decreases in the number of tourists, and decreases in the holding of celebrations or parties.



Graph 6. ZIS Acceptance in Indonesia

Source: <https://baznas.go.id> Year 2010-2021 (data processed 2022)

The graphic above shows that Indonesia's receipt of zakat, infaq, and alms funds is increasing yearly. In 2010, the receipt of ZIS funds was 177.654 billion; in the following year, 2011, it increased to 188.599 billion, and the increase from 2010 to 2018 tended to be sloping. A significant increase occurred from 2019 to 2021, initially 248.987 billion, until 2021, it reached 365.462 billion. However, this increase does not necessarily meet the target of achieving revenue considering that Indonesia's population in 2020 alone is around 273.5 people and there are still many people who do not pay zakat, infaq and alms which are managed directly by official zakat management organizations so that it has an impact on the number of zakat fund receipts active fluctuating alms infaq, this is evidenced by in 2020 unrecorded infaq and community alms of Rp. 61.25 Trillion.

The increasing receipt of zakat, infaq, and alms funds will undoubtedly boost the amount of zakat distributed as in research conducted by Purwanti, which states that zakat, infaq, and alms funds have a positive impact on economic growth in Indonesia and, of course, affect mustahik consumption so that it has an impact on aggregate consumption and can also increase real national GDP.

Based on the background above, this research aims to find out and analyze the effect of life expectancy, wholesale price index, business tendency index, and consumer tendency index on economic growth with receipt of zakat, infaq and alms as intervening variables in Indonesia.

METHODS

According to the issues raised in this study, the approach used is quantitative. The type of research used in this research is associative research. This study uses secondary data in numbers, which are then processed using SPSS Version 24 software. The population in this study is Indonesia's Economic Growth in the first quarter of 2005 - the second quarter of 2022, seen from the percentage

increase from year to year (year on year). So, in this case, the data used is 70 quarters. This study took samples from data from the Central Statistics Agency (BPS), Word Bank, and BAZNAS data for the first quarter of 2005 – the second quarter of 2022. The data analysis technique used in this study was multiple linear and hypothesis testing.

RESULTS AND DISCUSSION

Multiple Linear Regression Test

Multiple linear regression analysis was used to test the hypothesis to test the effect of the variables on life expectancy, IHPB, ITB, and ITK.

Table 5. Results of the Phase I Multiple Linear Regression Test

Independent Variable	Regression Coefficient	std. Error	Sig.
Constant	1,130	0.125	0.000
Life expectancy	0.565	0.018	0.023
IHPB	0.087	0.003	0.017
ITB	0.480	0.003	0.000
ITK	0.010	0.002	0.001
Dependent variable = ZIS Acceptance			

Source: SPSS Output Results 24

Based on table 5 above, equation I can be obtained with the regression equation as follows:

$$Z = a + b_1 ZX_1 + b_2 ZX_2 + b_3 ZX_3 + b_4 ZX_4 + E_1$$

$$Z = 1.130 + 0.565X_1 + 0.087X_2 + 0.480X_3 + 0.010X_4 + 0.125$$

From this equation, it can be interpreted that the value of a or a constant of 1.130 indicates that if the variable life expectancy (X_1), wholesale price index (X_2), business tendency index (X_3), consumer tendency index (X_4) has a value of 0, then the receipt of zakat, infaq and alms (Z) will be worth 1.130. The coefficient value of life expectancy (X_1) is 0.565 with a positive sign, this indicates that for every 1% increase in life expectancy, the receipt of zakat, infaq and alms is 056.5 or 56.5%. Vice versa, for every 1% decrease in the value of life expectancy, ZIS revenue will decrease by 0.565 or 56.5%, assuming other variables are constant.

The value of the wholesale price index coefficient (X_2) is 0.087 with a positive sign; this indicates that for every 1% increase in the wholesale price index, ZIS revenue will increase by 0.087 or 8.7%. Vice versa, every time there is a decrease in the wholesale price index by 1%, ZIS revenue will decrease by 0.087 or 8.7%, assuming other variables are constant. The coefficient value of the business tendency index (X_3) is 0.480 with a positive sign; this indicates that for every 1% increase in the business tendency index, ZIS revenue will increase by 0.480 or 48%. Vice versa, whenever the business tendency index decreases by 1%, ZIS revenue will decrease by 0.480 or 48%, assuming other variables are constant.

The coefficient value of the consumer tendency index (X_4) is 0.010, with a positive sign. This indicates that every time the consumer tendency index increases by 1%, ZIS revenue will increase by 0.010 or 1%. Vice versa, every time the consumer tendency index decreases by 1%, ZIS revenue decreases by 0.010 or 1%; this applies if the other variables are constant.

Table 6. Results of the Phase II Multiple Linear Regression Test

Independent Variable	Regression Coefficient	std. Error	Sig.
Constant	9.136	4,209	0.037
Life expectancy	0.351	2,840	0.028
IHPB	0.166	0.286	0.016
ITB	0.348	0.450	0.043
ITK	0.550	0.252	0.001
ZIS acceptance	0.694	15,234	0.030
Dependent variable = Economic growth			

Source: SPSS Output Results 24

Based on the data table 2.4 above, equation II can be obtained with the regression equation.

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 Z + E$$

$$Y = 9.136 + 0.351X_1 + 0.166X_2 + 0.348X_3 + 0.550X_4 + 0.649Z + 4.209$$

From this equation, it can be interpreted that the value of a or a constant of 9.136 indicates that the variable life expectancy (X_1), wholesale price index (X_2), business tendency index (X_3), consumer tendency index (X_4) has a value 0. Economic growth (Y) will be worth 9.136. The coefficient value of life expectancy (X_1) is 0.351, with a positive sign. This shows that every time there is an increase in life expectancy by 1%, economic growth will increase by 0.351 or 35.1%. And vice versa, every time there is a decrease in life expectancy by 1%, growth will decrease by 0.351 or 35.1%, assuming other variables are constant.

The coefficient value of the wholesale price index (X_2) is 0.166, with a positive sign. This shows that every time there is an increase in the wholesale price index of 1%, economic growth will increase economic growth by 0.166 or 16.6%. Vice versa, every time the wholesale price index decreases by 1%, growth will decrease by 0.166 or 16.6%, assuming other variables are constant. The coefficient value of the business tendency index (X_3) is 0.438, with a positive sign. This shows that every time there is an increase in the business tendency index of 1%, economic growth will increase by 0.438 or 43.8%, and vice versa, every time the business tendency index decreases by 1%, growth will decrease by 0.438 or 43.8% with assuming the other variables are constant.

The coefficient value of the consumer tendency index (X_4) is 0.550, with a positive sign. This shows that every time there is an increase in the consumer tendency index by 1%, economic growth will increase by 0.550 or 55% and vice versa, every time there is a decrease in the consumer tendency index by 1%, growth will decrease by 0.550 or 55% assuming other variables constant. The ZIS acceptance coefficient (Z) is 0.694 with a positive sign. This shows that every time there is an increase in ZIS revenue by 1%, economic growth will increase by 0.694 or 69.4%, and vice versa, every time there is a decrease in the consumer tendency index by 1%, growth will decrease by 0.694 or 69.4% assuming the other variables are constant.

Hypothesis testing

Testing using a significance level of 0.05 with a sample (n) = 70 and the independent variable used (k) = 4, the resulting degree of freedom (df) is $df = nk - 1 = 70 - 4 - 1 = 65$ to obtain a t_{table} value is 2.001. The results of the t-significance test are as follows:

Table 7. Partial Test Results (Test – T) Phase I
Life Expectancy, IHPB, ITB, ITK on Economic Growth

Variable	T _{count}	T _{table}	Sig.
Constant	12.306	2,001	0.037
Life expectancy	8.154	2,001	0.028
IHPB	5,600	2,001	0.016
ITB	7,470	2,001	0.043
ITK	4,165	2,001	0.001
ZIS acceptance	6,324	2,001	0.001

Dependent variable = Economic Growth

(Source: SPSS Output Results 24)

At a significance level of 5%, a t_{table} value of 2.001 is obtained, and the following hypothesis testing is obtained: sig. 0.028 (smaller than the sig. level of 0.05). Thus, the variable life expectancy positively and significantly affects Indonesia's economic growth. Based on hypothesis 2 above, the IHPB variable (X_2) shows a t_{count} of 5.600 > t_{table} of 2.001 with a sig. 0.016 (smaller than the sig. level of 0.05). Thus, the IHPB variable has a positive and significant effect on Indonesia's economic growth. Based on hypothesis 3 above, the ITB variable (X_2) shows a count of 7.470 > t_{table} of 2.001 with a sig. 0.043 (smaller than the sig. level of 0.05). Thus, the ITB variable has a positive and significant effect on Indonesia's economic growth. Based on hypothesis 3 above, the ITK variable (X_4) shows a count of 4.165 > t_{table} of 2.001 with a sig. 0.001 (smaller than the sig. 0.05 level). Thus, the ITK variable has a positive and significant effect on Indonesia's economic growth. Based on hypothesis 5 above, the acceptance variable ZIS (Z) shows a calculated t_{value} of 6.324 > t_{table} 2.001 with a sig level. 0.001 (smaller than the sig. level of 0.05); thus, it can be concluded that the ZIS acceptance variable positively and significantly affects economic growth in Indonesia.

Table 8. Partial Test Results (Test – T) Phase II
Life Expectancy, IHPB, ITB, ITK on ZIS Acceptance

Independent Variable	T _{count}	T _{table}	Sig.
Constant	9.136	2,001	0.037
Life expectancy	7,351	2,001	0.028
IHPB	5,166	2,001	0.016
ITB	3,348	2,001	0.043
ITK	4,550	2,001	0.001

Dependent variable = ZIS Acceptance

Source: SPSS Output Results 24

Based on hypothesis 6 above, the life expectancy variable (X_1) shows a t_{count} of 7.351 > t_{table} of 2.001 with a sig. 0.028 (smaller than the sig. level of 0.05). Thus, it can be concluded that the variable life expectancy positively and significantly affects ZIS acceptance. Based on hypothesis 7 above, the IHPB variable (X_2) shows a t_{count} of 5.166 > t_{table} of 2.001 with a sig. 0.016 (smaller than the sig. level of 0.05). Thus, the IHPB variable has a positive and significant effect on ZIS acceptance. Based on hypothesis 8 above, the ITB variable (X_3) shows a t_{count} of 3.348 > t_{table} 2.001 with a sig. 0.016 (smaller than the sig. level of 0.05). Thus, the ITB variable has a positive and significant effect on ZIS acceptance. Based on hypothesis 9 above, the ITK variable (X_4) shows a t_{count} of 4.550 > t_{table} 2.001

with a sig. 0.001 (smaller than the sig. 0.05 level). Thus, ITK has a positive and significant effect on ZIS acceptance.

Simultaneous testing (Test F)

The gain from the F_{table} is 2.53. The stipulation is that there is a simultaneous effect if the calculated $F_{value} > F_{table}$.

The following are results of the F test as follows:

Table 9. Simultaneous Test Results (F Test) Phase I
Life Expectancy, IHPB, ITB, ITK on ZIS Acceptance

F count	F table	Sig.
6,902	2.53	0.000

Source: SPSS Output Results 24

Based on table 9, the calculated F_{value} is $6.902 > F_{table}$ is 2.53, so it can be concluded that there is a simultaneous or joint effect between the variables Life expectancy, wholesale price index, business tendency index, consumer tendency index on acceptance zakat, infaq and alms in Indonesia.

Table 10. Simultaneous Test Results (Test F) Phase II
Life Expectancy, IHPB, ITB, ITK and ZIS Acceptance on Economic Growth

F count	F table	Sig.
3,742	2.53	0.000

Source: SPSS Output Results 24

Calculated F_{value} is $3.742 > F_{table}$ of 2.53, so it can be concluded that there is a simultaneous or joint effect between the variable's life expectancy, wholesale price index, business tendency index, index consumer tendencies and ZIS acceptance of economic growth in Indonesia.

The Effect of Life Expectancy on Economic Growth in Indonesia

Based on the results of the data processing done by researchers, life expectancy partially has a positive and significant effect on economic growth in Indonesia. It can be interpreted that when life expectancy increases, the economic growth rate will increase. Likewise, vice versa, if life expectancy decreases, the economic growth rate will also decrease.

This research supports research (Sudirman & Ahmadi, 2017) that life expectancy affects economic growth; the higher the life expectancy of a country, that is where the more productive citizens are so that they can create entrepreneurs who make the economy spin. Life expectancy positively affects economic growth in countries with large populations (Akasumbawa et al., 2021). Life expectancy has a positive effect on economic growth. This is based on the analysis of the random effect model, where economic growth also increases every time there is an increase in life expectancy (Huda & Indahsari, 2021). Meanwhile, life expectancy positively affects economic growth in countries with large populations (Young et al., 2019). However, it is inversely proportional to research conducted by (Amalia & Mahmudah, 2020), which concluded that life expectancy had a positive but insignificant effect on economic growth; this was due to several factors at that time, which were the incidence of diarrhoea and blindness. When Amalia was conducting research, the situation was improving, so the government needed to make efforts to clean up the environment and pay attention to the importance of education.

Thus, increasing life expectancy can increase economic growth supported by a high level of health which can increase the economic growth of a country. Such as the opening of jobs so that it can directly create jobs and reduce unemployment rates and carry out special training to support the increase in human resources; with superior resources, of course, it can face global competition, which is getting more challenging every day.

The Effect of the Wholesale Price Index on Economic Growth in Indonesia

Based on the results of the data processing done by researchers, the wholesale price index partially has a positive and significant effect on economic growth in Indonesia. It can be interpreted that when the wholesale price index increases, the economic growth rate will increase. Likewise, vice versa, if the wholesale price index decreases, the economic growth rate will also decrease.

The results of this study support research from (Idris et al., 2014), obtaining results that WPI affects economic growth; it is known that the results of the ARFIMA model research were conducted. The wholesale price index can increase economic growth, and this study uses the Winter and Arima formulations (Pasokawati & Darsyah, 2018). Based on the wholesale price index has a positive and significant effect on non-oil and gas exports in Indonesia (Sirait & Pangidoan, 2020), which states that the wholesale price index has a significant effect on economic growth. Moreover, the influence is related to zakat, infak and alms. In that case, it is supported by research (Novitasari & Rosyidi, 2018) that the IHPB affects a country's economic growth through the level of ZIS acceptance because if there is a high price, then producers can spend their wealth to be zakat, infaq or alms to people in need so that the person's economy is assisted. The money is ultimately still in circulation, and the circulation of money will help the economic growth of a country, of course, and increase prosperity in particular. Zakat will be able to increase national income, especially since the majority in Indonesia are Muslim (Armina, 2020). With increasing prices, the income of the people in that country is significant, so the zakat income that should be issued is also significant.

Thus, it can be concluded that increasing the wholesale price index will also increase economic growth and supported by the receipt of zakat, infaq and alms, the economic growth of a country will lead to prosperity and prosperity; ZIS benchmarks in regulating true welfare can be used as guidelines for good standards in the context of micro and macroeconomics, in fact history has proven that during the reign of Umar bin Abdul Aziz, the government system could be used as a point of view.

The Effect of the Business Tendency Index on Economic Growth in Indonesia

Based on the data processing results that researchers have done; the business tendency index partially has a positive and significant effect on economic growth in Indonesia. It can be interpreted that when the business tendency index increases, the economic growth rate will increase. Likewise, vice versa, if the business tendency index decreases, the economic growth rate will also decrease.

The business tendency index has a significant influence on economic growth, which, indeed, in the economy, there is an economic cycle in the form of income in the form of money or profit (Maharani et al., 2017). All business fields experience an increase in business conditions. The index of business tendencies in Indonesia has increased; this is caused by several factors, one of which is an increase in production or business capacity, which can be done through investment, and with this investment, can participate in improving the economy (Tarigan, 2018).

The Effect of the Consumer Tendency Index on Economic Growth in Indonesia

Based on the results of the data processing done by researchers, the consumer tendency index partially has a positive and significant effect on economic growth in Indonesia. It can be interpreted that if the consumer tendency index has increased, then the economic growth rate will have increased. Likewise, vice versa, if the consumer tendency index decreases, the economic growth rate will also decrease.

This research supports research conducted that a high consumer tendency index will affect the economic conditions of a country accompanied by increased consumer confidence by offering products that are in line with the target market (Putra, 2021). This is because the target market also creates consumer interest in purchasing. Regarding the goods or services offered (Diarga, 2020) explains that the economic actors' movements heavily influence global economic conditions. After the global crisis in 2018, the global economic situation has not fully recovered. During this period, the perceptions of economic actors were greatly influenced by the information they received. The development of this perception is built in line with how the recipient of the information processes the information he receives. At the same time, these perceptions will then have an impact on the quality of decision-making.

Effect of ZIS Acceptance on Economic Growth in Indonesia

ZIS is not only one of the critical sectors in Islam but also one of the main factors for the economic growth of a country, namely the level of zakat, infaq, and alms receipts. Receiving significant ZIS funds will provide benefits that will later increase output, absorb labour, distribute people's incomes, and reduce poverty levels, improving a country's economy. With the acceptance of ZIS, there will also be a more visible distribution of income if it is distributed and carried out properly and correctly. This will undoubtedly impact the people's economy and grow the economy which will lead to the welfare of the country's people. Therefore, the zakat management sector plays an important role and has excellent potential to help realize the distribution of income and wealth and tackle inequality in society. Additionally, ZIS revenue can also function as providing a Social Safety Net (JPS) and guaranteeing basic needs for the community, reducing inequality, encouraging the wheels of the economy, and encouraging the use of funds if the ZIS revenue funds are indeed used productively.

This research supports research from (Wulandari & Pratama, 2022) that the presence of ZIS will affect a country's economic growth (Badriyah & Munandar, 2021) and that the distribution of ZIS funds has a positive and significant effect on economic growth in Indonesia (Anggraini et al., 2018) which obtained the result that zakat, infaq, and alms had a positive and significant effect on economic growth in Indonesia. This was due to the ZIS receipts from mustahik, which could be used as capital to open business opportunities that would later create new jobs.

Thus, it can be concluded that the existence of ZIS funds will gradually eliminate poverty, have an impact on employment, increase people's purchasing power and provide an optimal income contribution, which has an impact on productivity so that the rate of economic growth increases and will ultimately increase the aggregate volume of ZIS collected, which This will further curb the increase in the inflation rate. If this happens, producers are compelled to double or increase their production. This usually happens to prominent entrepreneurs because people's purchasing power has increased.

The Effect of Life Expectancy on Economic Growth in Indonesia through ZIS Acceptance

Based on the results of data processing using path analysis carried out by researchers, life expectancy has a significant positive effect on economic growth in Indonesia through ZIS acceptance. It can be concluded that if life expectancy increases, ZIS acceptance will increase. With the increase in ZIS receipts, the velocity of money within the country also increases; this can indirectly increase economic growth in a country.

This research supports research that life expectancy affects economic growth (Sudirman & Ahmadi, 2017); (Huda & Indahsari, 2021). The results of his research show that life expectancy has a positive effect on economic growth. This is based on the results of a random effect model analysis. Any increase in life expectancy will also increase economic growth (Young et al., 2019). The resulting research results showed that life expectancy positively affects economic growth in countries with large populations. However, it is inversely proportional to the research conducted by Amalia, who concluded that life expectancy had a positive but insignificant effect on economic growth. The situation is increasing, so the government needs to make efforts to clean up the environment and pay attention to the importance of education, with the results of research which stated that life expectancy had a positive effect on economic growth in countries with large populations. However, it is inversely proportional to the research conducted by Amalia, who concluded that life expectancy had a positive but insignificant effect on economic growth. The situation is increasing, so the government needs to make efforts to clean up the environment and pay attention to the importance of education.

Thus, increasing life expectancy can increase economic growth supported by a high level of health which can increase the economic growth of a country. Such as the opening of jobs so that it can directly create jobs, reduce unemployment rates, and carry out special training to support the increase in human resources. With superior resources, it can face global competition, which is getting more challenging daily.

The Effect of the Wholesale Price Index on Economic Growth in Indonesia through ZIS Receipts

Based on the results of data processing using path analysis carried out by researchers, the wholesale price index has a significant positive effect on economic growth in Indonesia through ZIS receipts. It can be concluded that if the wholesale price index increases, ZIS revenue will increase. With increasing ZIS receipts, the circulation of money within the country also increases; this can increase economic growth in a country, considering the wholesale price index (IHPB) is an economic indicator that contains index numbers that show changes in the purchase price of goods by traders. Great for knowing the changes that occur in the price of merchandise buyers and predicting prices in the future.

WPI affects economic growth, and it is known that the results of the ARFIMA model research conducted (Idris et al., 2014), (Pasokawati & Darsyah, 2018) obtained research results that the wholesale price index can increase economic growth which this research uses the winter formula and Arima. The results of his research are that the receipt of zakat, infaq and alms is not only influenced by wholesale trade prices, but several things can affect it, such as the monetary sector in a country or the existing real sector (Afendi, 2018) that the amount of zakat receipts is influenced by macroeconomic variables, one of which is the price of the large trade itself, this is common because the higher the price, the higher the level of income, in this case, the goods or services they offer, so

that's where the profit/profit is obtained so that people are knocked his heart is to carry out both in the form of zakat, infaq or alms which are distributed either through official bodies or not, this can help the country's economy so that people in the economically disadvantaged category can still meet their economic needs even though prices are high (Munandar & Amirullah, 2021).

Thus, increasing the wholesale price index will also increase economic growth, and supported by the receipt of zakat, infaq and alms, the economic growth of a country will lead to prosperity and prosperity. ZIS benchmarks in regulating true welfare can be used as guidelines for good standards in the context of micro and macroeconomics, in fact history has proven that during the reign of Umar bin Abdul Aziz his government system, it can be used as a view during his reign there was a special zakat department.

The Effect of the Business Tendency Index on Economic Growth in Indonesia through ZIS Acceptance

Based on the results of data processing using path analysis that researchers have carried out, the business tendency index has a significant positive effect on economic growth in Indonesia through ZIS acceptance. It can be concluded that if the business tendency index increases, ZIS acceptance will increase. With the increase in ZIS receipts, the velocity of money within the country also increases; this can indirectly increase economic growth in a country.

An increase in the business tendency index certainly makes a country's economy develop; optimistic business people certainly increase their business results and benefit the country through the taxes they pay. With a high business tendency index number, it is hoped that it can assist the government in planning various development policies and improving people's welfare. A high business tendency index is a hope in increasing the effectiveness of government policies in regulating the economy. Meanwhile, the business world is expected to be able to evaluate and predict market demand and investment. The increased synergy between the government and the business world will reap the creation of quality sources of economic growth; of course, this will lead to an increase in the welfare of the wider community accompanied by increased optimism for entrepreneurs and forecasts of future economic conditions.

This research supports research obtaining results from his research that the receipt of zakat, infaq and alms is not only influenced by the business tendency index, but several things can influence it, such as the monetary sector in a country or the existing real sector (Munandar & Amirullah, 2021). Reveals that the amount of zakat receipts is influenced by macroeconomic variables, one of which is the business tendency itself (Afendi, 2018). Zakat, infaq or alms that are distributed either through official bodies or not can help the country's economy so that people in the economically disadvantaged category can still meet their economic needs even though prices are high and Armina that the amount of zakat funds kat depends on the wholesale price index in a country, the higher a price, the lower the amount of ZIS that can be obtained. High market so that they live arbitrarily, and of course, this can lead to malnutrition in citizens who live in the country. It has an impact on a weakened economy, so it is stated that the receipt of ZIS funds has a positive effect on aggregate growth. Irawan concluded that the amount of zakat, infaq and alms received was influenced by macroeconomic variables, such as business tendencies. Increase the country's economic level through ZIS, which is given to economically guaranteed people.

Thus, it can be concluded that increasing the receipt of zakat, infaq, and alms funds will increase the economic growth of a country; business people must be enthusiastic about running their business and be careful in managing it according to what is taught in Islam so that the assets owned are not only in themselves. Moreover, their families and business actors are expected to make ZIS contributions to official management institutions.

The Effect of the Consumer Tendency Index on Economic Growth in Indonesia through ZIS Acceptance

Based on the results of data processing using path analysis carried out by researchers, the consumer tendency index has a significant positive effect on economic growth in Indonesia through ZIS acceptance. It can be concluded that if the consumer tendency index increases, ZIS acceptance will increase. With the increase in ZIS receipts, the velocity of money within the country also increases; this can indirectly increase economic growth in a country.

This research supports research which states that the productivity of Indonesian zakat institutions is able to increase the country's economy (Al Parisi, 2017). This is supported by consumer tendencies in the country, the more consumers or they are able to buy the goods or services offered, it can be categorized that the public those who live have a pretty good portion of income and zakat, infaq and alms can be issued because they have fulfilled the predetermined nisab (Alpriyamah & Adityawarman, 2017) states that the economic condition of a country can be seen from the size of the index of business tendencies in that country, it could be that people who are economically capable but they are reluctant to implement ZIS, they choose a consumptive and wasteful life so that they just spend money that should be set aside for other interests without caring about tomorrow or the next day, this consumptive behavior is what making money circulate only to the rich, so that in fact it is not able to increase or alleviate poverty in the country, stating that ZIS revenue has a positive effect on the country's economic growth, funds channeled to mustahik which are then used for production activities, can contribute optimal income, so that the purchasing power of mustahik will also increase so that a positive impact on the rate of economic growth will also increase.

Thus, increasing the distribution of ZIS funds to mustahik will increase mustahik's income so that consumers' purchasing power increases in purchasing goods and services and indirectly, economic growth will increase.

CONCLUSION

The results of this study indicate that life expectancy has a significant positive effect on economic growth in Indonesia. The results of this study indicate that the wholesale price index significantly positively affects economic growth in Indonesia. The results of this study indicate that the business tendency index significantly positively affects economic growth in Indonesia. The results of this study indicate that the consumer tendency index significantly positively affects economic growth in Indonesia. The results of this study indicate that the receipt of zakat, infaq, and alms has a significant positive effect on Indonesia's economic growth. The results of this study indicate that life expectancy significantly affects economic growth in Indonesia through the receipt of zakat, infaq and alms. The results of this study indicate that the wholesale price index significantly positively affects economic growth in Indonesia through the receipt of zakat, infaq and alms. The results of this study indicate that the business tendency index has a significant positive effect on economic growth

in Indonesia through the receipt of zakat, infaq and alms. The results of this study indicate that the consumer tendency index has a significant positive effect on economic growth in Indonesia through the receipt of zakat, infaq and alms.

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