

ABSTRAK

Pelaku UMKM di Aceh Tengah masih menghadapi kendala keterbatasan modal dan rendahnya literasi keuangan digital. Bantuan dana ZIS produktif dari Baitul Mal Aceh hadir sebagai solusi, namun efektivitasnya dalam meningkatkan pendapatan masih terhambat oleh masalah ketepatan distribusi, pemanfaatan yang kurang produktif, serta transparansi pengelolaan. Penelitian ini bertujuan untuk menganalisis pengaruh distribusi, pemanfaatan, transparansi, dan literasi keuangan digital terhadap pendapatan UMKM penerima dana ZIS di Aceh Tengah. Populasi penelitian ini adalah seluruh UMKM penerima dana ZIS di Aceh Tengah yang berjumlah 64 pelaku usaha, tersebar di 12 kecamatan. Penentuan sampel dilakukan melalui dua tahap: pertama, penentuan wilayah penelitian secara *purposive* berdasarkan pertimbangan keterjangkauan lokasi pascabencana banjir dan longsor, sehingga terpilih 4 kecamatan (Bebesen, Kebayakan, Lut Tawar, dan Pengasing); kedua, seluruh 39 UMKM penerima dana ZIS pada keempat kecamatan tersebut dijadikan responden penelitian melalui teknik *sampling jenuh*. Data dikumpulkan melalui kuesioner skala Likert dan dianalisis dengan regresi linear berganda. Hasil uji parsial (Uji t) menunjukkan bahwa variabel Pemanfaatan Dana ZIS dan Literasi Keuangan Digital berpengaruh positif dan signifikan terhadap pendapatan UMKM. Sebaliknya, variabel Distribusi Dana ZIS dan Transparansi tidak berpengaruh signifikan secara parsial. Namun, hasil uji simultan (Uji F) membuktikan bahwa Distribusi, Pemanfaatan, Transparansi, dan Literasi Keuangan Digital secara bersama-sama berpengaruh signifikan terhadap Pendapatan UMKM ($F_{hitung} = 5,987 > F_{tabel} = 2,65$; $Sig. = 0,001$). Nilai Adjusted R Square sebesar 0,344 menunjukkan bahwa kontribusi keempat variabel independen tersebut dalam menjelaskan variasi pendapatan UMKM penerima dana ZIS adalah sebesar 34,4%, sedangkan sisanya 65,6% dipengaruhi oleh variabel lain di luar model penelitian ini.

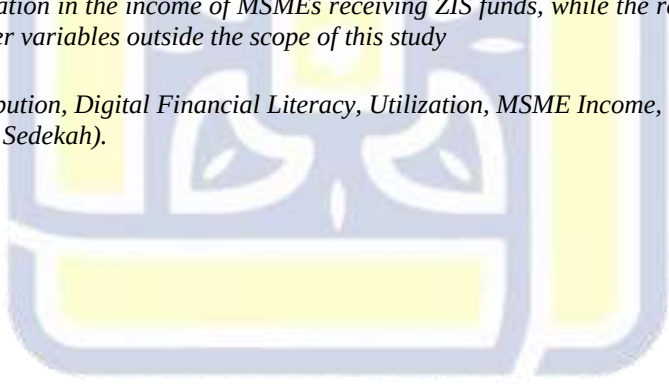
Kata Kunci: *Distribusi, Literasi Keuangan Digital, Pemanfaatan, Pendapatan UMKM, Transparansi, ZIS (Zakat, Infak, Sedekah)*

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ABSTRACT

MSME operators in Central Aceh still face challenges related to limited capital and low digital financial literacy. Productive ZIS funding from Baitul Mal Aceh offers a solution, but its effectiveness in increasing income is still hampered by issues of distribution accuracy, unproductive utilization, and transparency in management. This study aims to analyze the influence of distribution, utilization, transparency, and digital financial literacy on the income of MSMEs receiving ZIS funds in Central Aceh. The population of this study consisted of all 64 MSME operators receiving ZIS funds across 12 sub-districts in Central Aceh. Sample determination was conducted in two stages: first, the research area was determined purposively based on accessibility considerations following flood and landslide disasters, resulting in the selection of 4 sub-districts (Bebesen, Kebayakan, Lut Tawar, and Pengasing); second, all 39 MSME operators receiving ZIS funds within these four sub-districts were included as respondents through a saturated sampling (total sampling) technique. Data were collected via a Likert-scale questionnaire and analyzed using multiple linear regression. The partial test (t-test) results indicate that Utilization of ZIS Funds and Digital Financial Literacy have a positive and significant effect on MSME income. Conversely, Distribution of ZIS Funds and Transparency do not have a significant partial effect. However, the simultaneous test (F-test) results demonstrate that Distribution, Utilization, Transparency, and Digital Financial Literacy collectively have a significant effect on MSME income ($F_{\text{calculated}} = 5.987 > F_{\text{table}} = 2.65$; $\text{Sig.} = 0.001$). The Adjusted R-Square value of 0.344 indicates that these four independent variables account for 34.4% of the variation in the income of MSMEs receiving ZIS funds, while the remaining 65.6% is influenced by other variables outside the scope of this study

Keywords: Distribution, Digital Financial Literacy, Utilization, MSME Income, Transparency, ZIS (Zakat, Infak, Sedekah).



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