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MODEL OF INTEGRATION OF THE ISLAMIC HUMAN DEVELOPMENT INDEX AND DIGITAL ZAKAT ON THE ECONOMIC RESILIENCE OF COMMUNITIES IN JAMBI PROVINCE

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ABSTRACT

This study aims to analyze the influence of the Islamic Human Development Index (I-HDI), digital zakat-waqf and sustainable Islamic microfinance on strengthening the economic resilience of communities in Jambi Province. The research is motivated by the persistent regional development disparities, the suboptimal utilization of zakat and waqf potential, and the limited access of vulnerable groups to productive financial resources. Islamic development, grounded in the principles of *maqāsid al-sharīah*, provides a comprehensive framework that integrates material, spiritual, moral and social dimensions in improving human welfare and economic stability. A quantitative approach with an explanatory research design was employed. Data were collected through questionnaires, interviews and observations involving mustahik, microfinance beneficiaries and micro–small business actors in Jambi Province. The data were analyzed using Structural Equation Modelling–Partial Least Squares (SEM-PLS) with SmartPLS 4 software. The findings are expected to offer empirical evidence regarding the significant roles of I-HDI, digital zakat-waqf and sustainable

Islamic microfinance in enhancing community economic resilience. Theoretically, this study contributes to the development of Islamic economics literature, particularly the integration of Islamic human development indicators, digital Islamic philanthropy and sustainable Islamic microfinance. Practically, the research provides policy recommendations for local governments, zakat–waqf institutions and Islamic microfinance organizations to support inclusive and sustainable Islamic economic development in Jambi Province.

Keywords: Islamic Human Development Index, digital zakat-waqf, sustainable Islamic microfinance, community economic resilience, Jambi.

INTRODUCTION

Economic development in Jambi Province continues to face significant challenges, particularly in relation to regional development disparities, low human resource quality, and community vulnerability to economic shocks. Studies show that development disparities between districts/cities in Jambi Province remain high (Taufik Z. Karim et al., 2023). This condition is exacerbated by the COVID-19 pandemic, which has proven to have an impact on increasing poverty and declining human development quality (Firdaus et al., 2024). Although Jambi's Human Development Index (HDI) in 2024 reached 74.36, this figure does not yet reflect the equitable distribution of quality of life across all regions (Asrini, 2025).

From an Islamic economic perspective, development is not only understood as an improvement in material aspects but also an improvement in spiritual, moral, and social quality, as reflected in maqāṣid al-syarī'ah (Zarkasi, 2025). Therefore, the Islamic Human Development Index (I-HDI) is an important instrument for measuring human quality of life based on five dimensions: *hifẓ al-dīn, hifẓ al-nafs, hifẓ al-'aql, hifẓ al-*nasl, *and hifẓ al-māl* (Amir et al., 2022). The use of I-HDI is considered more representative than the conventional HDI because it assesses human welfare in both material and spiritual terms, thus providing a comprehensive picture of human development in Jambi Province.

In addition to the dimensions of human development, zakat plays a strategic role in strengthening community economic resilience. The potential of national zakat, which reaches more than IDR 300 trillion per year, is still not optimally managed due to low participation and literacy in zakat (Rohmaniyah, 2021). In Jambi Province, digital innovations such as the use of QRIS and zakat payment applications have begun to be implemented, for example in hundreds

of mosques that collaborate in the zakat digitization program (Anggraini et al., 2025). Digital transformation has been proven to increase ease of access, transparency and effectiveness of zakat distribution (Susana, 2025), making it highly relevant as an instrument for strengthening the economy of vulnerable communities.

On the other hand, the people of Jambi still face economic resilience challenges due to fluctuations in plantation commodity prices, urbanization and changes in economic structure. Economic resilience is not only related to the ability to survive a crisis, but also the ability to adapt and transform towards better conditions (Dwi et al., 2025). From an Islamic perspective, resilience is built through spiritual strength, social solidarity and fair management of wealth as emphasized in QS. Al-Hashr: 7 and the hadith "the best of people are those who are most beneficial to others" (HR. Ahmad).

The integration of the Islamic Human Development Index (I-HDI) and digital zakat is believed to be capable of producing an inclusive and adaptive Islamic economic development model. I-HDI strengthens the spiritual, social, and human quality dimensions, while digital zakat strengthens the redistribution of wealth and the effectiveness of the utilization of Islamic social funds in a modern and transparent manner (Fajri & Zahara, 2025). This integration model is relevant to strengthening the economic resilience of the people of Jambi, especially for vulnerable groups who have difficulty accessing productive resources and formal economic services.

Thus, this study was conducted to address the following issues:

1) Does the Islamic Human Development Index (I-HDI) have a significant effect on the economic resilience of the people in Jambi Province?
2) Does Digital Zakat have a significant effect on the economic resilience of communities in Jambi Province?
3) Does the Islamic Human Development Index (I-HDI) have a significant indirect effect on the economic resilience of communities in Jambi Province through Digital Zakat-Wakaf?

LITERATURE REVIEW

The Islamic Human Development Index (IHDI) is a human development index based on *maqāṣid al-syarī'ah* that covers five main dimensions: *hifẓ al-dīn, hifẓ al-nafs, hifẓ al-'aql, hifẓ al-nasl, and hifẓ al-māl*. The IHDI was developed as an alternative to the conventional HDI because it is considered more comprehensive in describing the quality of human welfare in spiritual, social and

material terms (Amir et al., 2022). The proposal document states that IHDI is relevant for use in areas such as Jambi because it is able to assess the quality of human development more comprehensively, especially in the context of religious and Malay-Islamic cultures.

IHDI plays an important role in understanding economic resilience, because the maqāṣid dimension not only strengthens individual quality, but also strengthens social structures, moral quality and the community's ability to adapt to economic pressures. Previous studies have confirmed that communities with strong spiritual and social qualities tend to have more stable levels of economic resilience (Zarkasi, 2025).

Digital zakat is an innovation in zakat management through digital technology such as online payment applications, QRIS, and zakat information systems. The proposal states that the digitization of zakat in Jambi Province has developed at the level of mosques and zakat institutions (Anggraini et al., 2025). Digital zakat has been proven to increase transparency, effectiveness, and expand the participation of muzakki (Susana, 2025). Zakat in Islam functions as an instrument of wealth redistribution, poverty alleviation, and economic empowerment of mustahik. With digitization, the process of collecting and distributing zakat becomes faster and more efficient, thereby strengthening the economic resilience of poor and vulnerable communities (Fajri & Zahara, 2025). In the context of Jambi, digital zakat has great potential to support communities that still face limited access to capital, income inequality and the impact of commodity price fluctuations. Strengthening the distribution of productive zakat through digitalization is seen as a strategic solution for increasing the economic resilience of the community.

Economic resilience refers to the ability of individuals or communities to survive, adapt and recover from economic shocks such as crises, commodity fluctuations, and changes in economic structure (Dwi et al., 2025). The proposal emphasizes that the people of Jambi are still vulnerable to economic changes due to their high dependence on the plantation sector and high regional development inequality. From an Islamic economic perspective, resilience is not only measured by economic indicators but also by the social, spiritual, and moral strength of the community (Shaddiq, 2025). This makes the integration of IHDI and digital zakat relevant because both not only improve the material conditions of the community, but also strengthen the social and spiritual structures that form the foundation of economic resilience.

Both IHDI and digital zakat have a direct relationship with community economic resilience, as explained in the proposal. IHDI strengthens human

quality spiritually, intellectually, and socially, while digital zakat strengthens the fair and efficient redistribution of wealth.

The integration of the two is believed to be capable of:

1) Increasing human capital,
2) Reducing poverty through the distribution of productive zakat,
3) Strengthening social solidarity,
4) Ensuring that the management of Islamic social funds is transparent and adaptive to technology,
5) Building a more resilient economic foundation amid the economic dynamics of Jambi.

By linking the aspects of *maqāṣid al-syarī'ah* through IHDI and optimizing zakat through digitalization, this study emphasizes that community economic resilience is not only financial, but also spiritual and social, in line with the conditions of Jambi Province, which is characterized by a religious and heterogeneous society.

HYPOTHESIS

A hypothesis is a tentative answer to a research question, the validity of which needs to be tested and proven through research. It is considered tentative because the answer is based only on relevant theory, not yet on empirical facts obtained through data collection. Thus, a hypothesis can also be stated as a theoretical answer to a research question, not yet an empirical answer. The hypotheses are:

H1: The Islamic Human Development Index (I-HDI) has a significant positive effect on the economic resilience of communities in Jambi province.

H2: Digital zakat-waqf has a significant positive effect on the economic resilience of communities in Jambi province.

H3: Digital Zakat-Wakaf and Sustainable Islamic Microfinance mediate the effect of the Islamic Human Development Index on the economic resilience of the community.

METHODOLOGY

This study was conducted in Jambi Province, which consists of eleven districts/cities, but the study focused on eleven selected districts/cities based on methodological considerations in previous studies. The selection of areas was based on secondary data analysis regarding the number of muzakki, the development of digital zakat, and the religious characteristics of the community that are relevant in measuring the integration of IHDI and digital zakat (Taufik

Z. Karim et al., 2023). Each district/city was selected purposively to be able to describe the actual conditions of muzakki distribution and digital zakat activities in Jambi Province. This study used primary and secondary data. Primary data was obtained by distributing questionnaires to muzakki who had paid zakat in the previous year, especially those who had used digital services for zakat payments. Secondary data came from official reports from BAZNAS Jambi Province, BPS Jambi Province, scientific journals, articles and other public documents that support regional socio-economic analysis (Suhardi, Nazori Majid, 2024).

The head of Baznas Jambi City, Syamsir Naim, said in Jambi on Wednesday that there were 5,818 mustahik or people entitled to receive zakat and waqf. These thousands of mustahik came from OPD (Regional Apparatus Organizations), sub-districts, urban villages, public schools, and daily contract workers (PHL). "From OPD (Regional Apparatus Organizations) agencies, there are 3,320 recipients entitled to receive zakat, 680 recipients from sub-districts, 680 recipients from villages, 647 recipients from public schools, and 1,171 recipients from PHL (Daily Casual Employees)," Naim, 2024, para. xx).

The sampling technique used was purposive sampling, which is a technique of selecting samples based on certain characteristics that are considered appropriate for the research objectives, as recommended in previous research methodologies (Suriani & Risnita, 2023). The sample criteria were determined based on the respondents' status as mustahik residing in seven selected districts/cities and having received zakat through zakat institutions or digital channels. Based on considerations of the distribution of the Muslim population and the intensity of zakat payments, this study determined that 100 respondents were sufficient for analysis using a multivariate statistical approach (Jasmine, 2025).

$$n = \frac{N}{1 + N.e^2}$$

Explanation:
n = number of samples
N = population size (in this case: 5,818)
e = margin of error, usually 0.1 (10%), 0.05 (5%), or 0.01 (1%)

Calculation Example:

$$n = \frac{5818}{1 + 5818.(0.1)^2} = \frac{5818}{1 + 5818.0.01} = \frac{5818}{1 + 58.18}$$

$$= \frac{5818}{59.18} = 98.3$$

Therefore, the minimum sample size is 98 respondents. In this study, 100 respondents were targeted to obtain statistically stronger results.

Data collection was conducted through the distribution of questionnaires using a 1-5 Likert scale to measure three main variables, namely IHDI (spiritual, health, education and economic dimensions), digital zakat use, and community economic resilience. Documentation techniques were also used to obtain supporting data such as regional economic development, demographic data and zakat statistics (Dwi et al., 2025), All collected data were analyzed using Partial Least Squares-based Structural Equation Modeling (PLS-SEM). This method was chosen because it is capable of testing simultaneous relationships between latent variables, supports analysis with medium sample sizes and is suitable for conceptual models involving multidimensional constructs such as IHDI and economic resilience (Aldi Samara, 2021). Model analysis was conducted through outer model testing (validity and reliability), inner model testing (influence and significance testing) and calculation of R^2 and Q^2 values to determine the predictive power of the model. Through this approach, the study examined how IHDI and digital zakat contribute to strengthening the economic resilience of communities in Jambi Province.

RESULTS AND DISCUSSION

This study successfully explored various important aspects related to how the integration of the Islamic Human Development Index (IHDI) and digital zakat contributes to increasing the economic resilience of communities in Jambi Province. Based on the results of a survey distributed to beneficiaries of the digital zakat program, this study shows that the use of technology in zakat management not only improves access and transparency but also has a significant impact on strengthening household economic resilience.

The research findings reveal that the dimensions of the IHDI, including education, health, and decent living standards, play an important role in building the foundation of community economic resilience. The integration of these two aspects illustrates that strengthening human capacity framed by Islamic values, when combined with an effective digital zakat system, can become a more comprehensive and sustainable model of empowerment.

However, this study also found a number of challenges that need attention, such as digital literacy gaps, unequal access to technology, and the

need to improve the quality of zakat management institutions. Therefore, the development of the IHDI and digital zakat integration model still needs optimization in order to become a strategic instrument in promoting community economic resilience in Jambi Province.

The characteristics of 100 mustahik respondents based on gender in all districts and cities in Jambi Province are detailed in Table 1.

Table 1: Respondent Characteristics Based on Gender

Category		Amount	Percentage
Gender	Male	35	35%
	Female	65	65%
Total		100	100%

Source: *Primary Data Processing Results, 2025*

Based on Table 1, the respondents in this study consisted of two gender categories, namely male and female. Of the total 98 respondents, 65 (65%) were female and 35 (35%) were male. This shows that the majority of respondents in this study were female. Next, the characteristics of 100 respondents based on age in all districts and cities in Jambi Province are detailed in Table 2.

Table 2: Respondent Characteristics Based on Age Group

Category		Amount	Percentage
Age Group	18	2	2%
	19	7	7%
	20	22	22%
	21	15	15%
	22	10	10%
	23	7	7%
	24	4	4%
	25	10	10%
	26	3	3%
	27	3	3%
	28	3	3%
	29	2	2%
	30	2	2%
	31	2	2%

	33	1	1%
	35	1	1%
	36	1	1%
	37	2	2%
	40	1	1%
	47	2	2%
Total		100	100%

Source: *Primary Data Processing Results, 2025*

Based on Table 2, respondents in this study were aged between 18 and 47 years old. The most dominant age group was 20 years old, with 22 people (20%), followed by 21 years old with 15 people (15%) and 22 years old with 10 people (10%). In addition, there were 10 respondents (10%) aged 25 years and 7 respondents (7%) each aged 19 and 23 years.

Other age groups showed smaller numbers, such as 4 people (4%) aged 24, 3 people (3%) each aged 26, 27, and 28, and 2 respondents (2%) each aged 18, 29, 30, 31 and 37. Meanwhile, 33, 35, 36, and 40 years old were each represented by only 1 respondent (1%). The oldest respondents were 47 years old, with a total of 2 people (2%). This age distribution shows that the majority of respondents are in the productive and active age category in academic activities, making them relevant to the research context, which requires the understanding, experience and involvement of respondents as a generation that is adaptive to technological developments and social dynamics. Next, the characteristics of 100 respondents based on districts and cities throughout the districts and cities in Jambi Province are detailed in Table 3.

Table 3: Respondent Characteristics Based on District/City

Category		**Amount**	**Percentage**
Place of residence	Kabupaten Batang Hari	14	14%
	Kota Jambi	31	31%
	Kabupaten Bungo	3	3%
	Kota Sungai Penuh	4	4%
	Kabupaten Tanjung Jabung Barat	13	13%
	Kabupaten Tanjung Jabung Timur	2	2%
	Kabupaten Tebo	4	4%
	Kabupaten Merangin	6	6%
	Kabupaten Kerinci	5	5%

	Kabupaten Sarolangun	7	7%
	Kabupaten Muaro Jambi	11	11%
Total		**100**	**100%**

Source: *Primary Data Processing Results, 2025*

Based on the data in Table 3, the respondents involved in this study came from various cities and districts in Jambi Province, with a total of 100 respondents. The distribution of these respondents represents communities from diverse regions with different socioeconomic characteristics, thereby supporting the analysis of the integration model of the Islamic Human Development Index (I-HDI), digital zakat-waqf and Sustainable Islamic Microfinance on the economic resilience of the Jambi community.

Most of the respondents came from the city of Jambi, namely 31 people (31%), reflecting the dominance of urban areas as centers of economic activity, education and the digitization of zakat-waqf services. This is relevant to the focus of the study, which emphasizes digital integration and the strengthening of the Islamic-based human development index.

Furthermore, the regions with a significant contribution of respondents were Batang Hari Regency with 14 people (14%), followed by Tanjung Jabung Barat Regency with 13 people (13%) and Muaro Jambi Regency with 11 people (11%). These regions are developing areas in the industrial, trade and socio-religious sectors, making them important in mapping the implementation of digital zakat-waqf and access to sharia microfinance.

Meanwhile, Sarolangun Regency had 7 respondents (7%), Merangin had 6 respondents (6%), and Kerinci had 5 respondents (5%). Respondents from these areas represent agricultural and mountainous regions, which have the potential to face different economic challenges, especially related to sharia financial inclusion and equitable human development.

There were 4 respondents (4%) from Tebo Regency, followed by Bungo Regency with 3 respondents (3%), Sungai Penuh City with 4 respondents (4%), and Tanjung Jabung Timur Regency with 2 respondents (2%). This distribution shows that even though the numbers are smaller, these regions still make an important contribution to providing a comprehensive picture of the economic resilience of communities at the district/city level.

Overall, this distribution of respondents provides broad and varied regional coverage, thereby enriching the analysis of how the integration of I-HDI, digital zakat-waqf and sharia microfinance plays a role in strengthening the economic resilience of the people of Jambi Province. This regional diversity also

allows the study to capture differences in access, utilization and the impact of Islamic economic programs on the economic resilience of residents throughout the province. Next, the characteristics of 100 mustahik respondents based on occupation in all districts and cities in Jambi Province are detailed in Table 4.

Table 4: Respondent Characteristics Based on Job

Category		Amount	Percentage
Job	Small traders (stalls, kiosks, street vendors, traveling vendors)	32	32%
	Micro Business Operators (home-based UMKM)	39	39%
	Farmer	18	18%
	Local Artisans (weaving, batik, handicrafts)	11	11%
Total		100	100%

Source: *Primary Data Processing Results, 2025*

Based on the data in Table 4 on the respondents' employment categories, the majority of the people who were the subjects of the study came from the micro-business group (home-based MSMEs) with a proportion of 39%, followed by small traders such as shop owners, kiosk owners, street vendors and traveling salespeople, who accounted for 32%. These two groups show that the economic structure of the people of Jambi Province is still dominated by the informal sector and micro businesses, which often have higher levels of economic vulnerability, especially when facing economic turmoil and social change.

Farmers accounted for 18% of the total respondents, reflecting that the agricultural sector remains an important source of livelihood for some people, especially in rural areas. Meanwhile, local artisans such as weavers, batik makers, and handicraft makers accounted for 11%, indicating the role of local creative industries in supporting the community's economy, even though they are relatively small in number.

This employment composition illustrates that the integration model of Islamic HDI, digital zakat-waqf, and sustainable Islamic microfinance is highly relevant to the people of Jambi Province. The majority of respondents are in sectors that require inclusive financial access, human capacity building, and support from digital-based Islamic philanthropy instruments to strengthen their economic resilience.

The existence of a digital zakat-waqf platform can help accelerate the distribution of productive assistance to small traders and MSME actors, while a sustainable sharia microfinance scheme can strengthen micro-business capital, which is the backbone of the community's economy. In addition, improvements in the Islamic Human Development Index, including education, health, and living standards, can provide a strong foundation for communities to improve their long-term economic resilience.

Thus, the socioeconomic profile of the respondents in the table shows that the integrative approach in this study is highly relevant in addressing the real needs of the people of Jambi, who come from vulnerable economic sectors but have high empowerment potential through Islamic financial mechanisms and the strengthening of human resource quality.

Validity Test

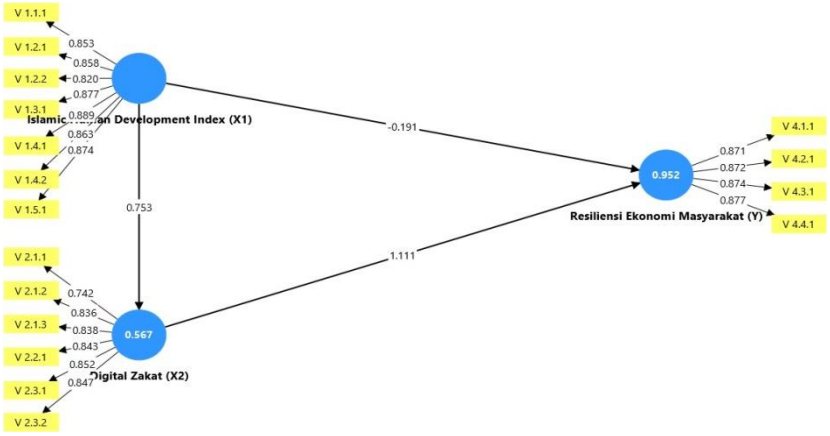

Figure 1: Inter-Variable Relationship Model
Source: Data processed by SemPLS, 2025

Table 5: Outer Loading

	Islamic Human Development Index (X1)	Digital Zakat (X2)	Resiliensi Ekonomi Masyarakat (Y)
V.1.1.1	0,859		
V.1.2.1	0,859		
V.1.2.2	0,827		
V.1.3.1	0,875		
V.1.4.1	0,884		
V.1.4.2	0,861		

V.1.5.1	0,872		
V.2.1.1		0,717	
V.2.1.2		0,820	
V.2.1.3		0,846	
V.2.2.1		0,850	
V.2.3.1		0,861	
V.2.3.2		0,857	
V.4.1.1			0,876
V.4.2.1			0,877
V.4.3.1			0,869
V.4.4.1			0,872

Source: Data processed by SemPLS, 2025

Based on the results of Outer Loading analysis using the PLS-SEM approach, all indicators in each variable in the research model have met the convergent validity criteria, namely having a loading value above 0.70. This shows that all indicators are able to represent their constructs strongly, consistently, and reliably so that they are suitable for use in the next stage of structural analysis.

In the Islamic Human Development Index (X1) variable, all indicators show loading values ranging from 0.827 to 0.884. This range of values confirms that all dimensions of the IHDI, including religious, psychological, intellectual, social, and economic aspects, play a significant role in explaining the quality of Islamic value-based human development. The high loading values also indicate that these indicators are able to accurately describe the spiritual condition and quality of life of the community.

Furthermore, the Digital Zakat variable (X2) consists of six indicators with loading values ranging from 0.717 to 0.861. Although the lowest value is 0.717, the indicator still meets the minimum convergent validity requirements. This range of values illustrates that indicators such as frequency of digital application use, ease of access, security level, platform understanding and user satisfaction contribute strongly to explaining the level of digital technology utilization in zakat and waqf practices in society.

Meanwhile, the Community Economic Resilience (Y) variable shows indicator loading values ranging from 0.869 to 0.877. This range of values shows that all indicators, such as income resilience, income diversification, economic adaptability and the ability to recover after experiencing economic pressure, are able to explain the level of community economic resilience well.

Overall, these results confirm that all variables in the Islamic Human Development Index and Digital Zakat integration model have met the convergent validity standards. Thus, the research model is ready to be used in the structural analysis stage to test the relationship between variables and their contribution to the economic resilience of the Jambi community.

Table 6: Value *Average Variance Ectractacted (AVE)*

Variable	*Average Variance Extractacted (AVE)*	Description
Islamic Human Development Index (X1)	0,744	Valid
Digital Zakat (X2)	0,683	Valid
Resiliensi Ekonomi Masyarakat (Y)	0,763	Valid

Source: Data processed by SemPLS, 2025

To assess convergent validity more comprehensively, this study uses Average Variance Extracted (AVE) values as the main indicator for each latent variable. The test results show that all constructs in the model have AVE values above the minimum threshold of 0.50, which means that more than half of the indicator variance can be explained by the measured construct. Thus, all variables in this study have met the criteria for convergent validity and show that the measurement instruments work consistently and are able to capture the theoretical essence of each construct.

The Islamic Human Development Index (X1) variable has an AVE value of 0.744, reflecting that the indicators used, which cover religious, psychological, intellectual, social, and economic aspects, are able to strongly explain the variance of the construct. This value indicates that the IHDI dimensions are measured consistently and have a solid contribution in describing the quality of human development based on Islamic values.

The Digital Zakat-Wakaf variable (X2) obtained an AVE value of 0.683, which indicates that indicators related to the intensity of digital service usage, ease of application access, security guarantees, and user experience are quite effective in representing the level of digital technology adoption in zakat and wakaf activities. This confirms that the use of digital platforms by the community can be adequately measured through the indicators used.

The Community Economic Resilience variable (Y) shows the highest AVE value, namely 0.763, which illustrates that indicators of the ability to survive, adapt, and recover from economic pressures have a very strong contribution in reflecting the level of community economic resilience. This high AVE value confirms that the concept of economic resilience is robustly measured through the indicators used.

Overall, all variables in this study have met the convergent validity requirements based on the AVE value. This finding ensures that the indicators used have a strong relationship with their respective constructs, so that the research instrument is deemed feasible to proceed to the structural analysis stage in the PLS-SEM model.

Table 7: *Cross Loading*

	Islamic Human Development Index (X1)	Digital Zakat (X2)	Resiliensi Ekonomi Masyarakat (Y)
V.1.1.1	0,859	0,553	0,489
V.1.2.1	0,859	0,626	0,573
V.1.2.2	0,827	0,534	0,454
V.1.3.1	0,875	0,644	0,557
V.1.4.1	0,884	0,717	0,633
V.1.4.2	0,861	0,658	0,580
V.1.5.1	0,872	0,686	0,587
V.2.1.1	0,744	0,717	0,581
V.2.1.2	0,745	0,820	0,703
V.2.1.3	0,604	0,846	0,876
V.2.2.1	0,613	0,850	0,877
V.2.3.1	0,523	0,861	0,869
V.2.3.2	0,509	0,857	0,872
V.3.1.1	0,859	0,553	0,489
V.4.1.1	0,604	0,846	0,876
V.4.2.1	0,613	0,850	0,877
V.4.3.1	0,523	0,861	0,869
V.4.4.1	0,509	0,857	0,872

Source: Data processed by SemPLS, 2025

Based on the results of the analysis in the Cross Loading table, all indicators in the research model show higher loading values for their original

constructs compared to other constructs. This condition indicates that each indicator has a stronger relationship with the latent variable it measures, thus adequately meeting the criteria for Discriminant Validity. In addition, the majority of indicators also have main loading values above 0.70, which reinforces the conclusion that these indicators are able to explain the construct consistently and accurately.

In the Islamic Human Development Index (X1) variable, all indicators show loading values ranging from 0.827 to 0.884, higher than the cross loading values for the Digital Zakat-Wakaf, Sustainable Islamic Microfinance, and Community Economic Resilience variables. This indicates that each indicator more accurately represents the dimensions of IHDI, such as religious, psychological, social, and economic aspects, compared to other constructs in the model.

The indicators in the Digital Zakat variable (X2) also show strong discriminant validity, with main loading values ranging from 0.717 to 0.861. These values are consistently higher than the cross loadings on other variables, so it can be concluded that indicators measuring the use of digital applications, ease of access, transaction security, and user satisfaction are most closely related to the Digital Zakat-Wakaf construct itself.

Meanwhile, the Community Economic Resilience (Y) variable has a main loading value ranging from 0.703 to 0.877. These loading values are consistently higher than the cross loading on other variables, indicating that indicators related to the community's ability to survive, adapt, and recover from economic pressures can accurately describe the construct of economic resilience. Thus, it can be concluded that all indicators in this study have met the criteria for Discriminant Validity well. Each indicator has a stronger relationship with its original construct than with other constructs in the model, so that the measurement instruments used are suitable for proceeding to the structural analysis stage in PLS-SEM model testing.

Reliability Test

Table 8: Realibility Test

Variable	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)
Islamic Human Development Index (X1)	0,943	0,944	0,953
Digital Zakat (X2)	0,907	0,918	0,928

Resiliensi Ekonomi Masyarakat (Y)	0,896	0,896	0,928

Source: Data processed by SemPLS, 2025

The construct reliability test in this study was conducted using three main measures, namely Cronbach's Alpha, Composite Reliability (rho_A), and Composite Reliability (rho_C). These three measures were used to assess the extent to which the indicators in each latent variable were able to measure the construct consistently and stably. Based on the results shown in Table 5.8, all variables showed reliability values well above the minimum threshold of 0.70, so it can be concluded that all constructs have excellent internal consistency.

The Islamic Human Development Index (X1) variable has a Cronbach's Alpha value of 0.943, with a Composite Reliability (rho_A) value of 0.944 and a rho_C value of 0.953. These values indicate that the indicators used to measure the IHDI dimensions, such as religious, psychological, social, intellectual and economic aspects, have strong measurement stability and are able to explain construct variation consistently.

The Digital Zakat variable (X2) shows excellent reliability, with a Cronbach's Alpha value of 0.907, Composite Reliability (rho_A) of 0.918, and rho_C of 0.928. These findings explain that indicators related to the use of digital applications, ease of access, service security and user perceptions of digital zakat have a high level of internal consistency in reflecting people's behavior and experiences with these digital services.

The Community Economic Resilience variable (Y) shows a Cronbach's Alpha value of 0.896, Composite Reliability (rho_A) of 0.896, and rho_C of 0.928. Although the Cronbach's Alpha value for this variable is slightly lower than other variables, the figure is still well above the minimum limit, which means that the indicators of economic survival, adaptation, and recovery have sufficient internal consistency in explaining the level of community economic resilience.

Overall, the results of this reliability test show that the four variables in the model, namely the Islamic Human Development Index, Digital Zakat, and Community Economic Resilience, have met the criteria for excellent reliability. All constructs have been proven to have adequate measurement stability, making them suitable for use in the next stage of structural analysis.

Table 9: Value R-Square

Variable	R-Square	R-Square adjusted
Resiliensi Ekonomi Masyarakat (Y)	1,000	1,000

Source: Data processed by SemPLS, 2025

Based on the results of the analysis in Table 9, the R-square value is used to assess the extent to which the structural model can explain the variation in the dependent variable. This value provides an overview of the predictive power of the model and the level of contribution of the independent variables to the influenced variable.

The Community Economic Resilience variable (Y) has an R-square value of 1.000 with an adjusted R-square value of 1.000. This value indicates that all variations in community economic resilience are fully explained by the independent variables in the model. This condition illustrates a very strong, even perfect, predictive ability, although it should be noted that an R-square value that is too high may also indicate the potential for overfitting or a model that is too closely matched to the data used in the analysis.

Based on these values, it can be concluded that this research model has very strong predictive power for the Community Economic Resilience variable. Almost all changes in each dependent variable can be explained by the constructs involved in the model, so that statistically this model has a very high explanatory power. However, an R-square value close to 1.00 usually needs to be further evaluated from a theoretical and methodological perspective to ensure that the model does not experience overfitting and still reflects empirical phenomena realistically.

Overall, these results indicate that the research model has adequate explanatory power and can be used for further structural analysis, while still considering a critical interpretation of the very high R-square value.

Hypothesis Testing

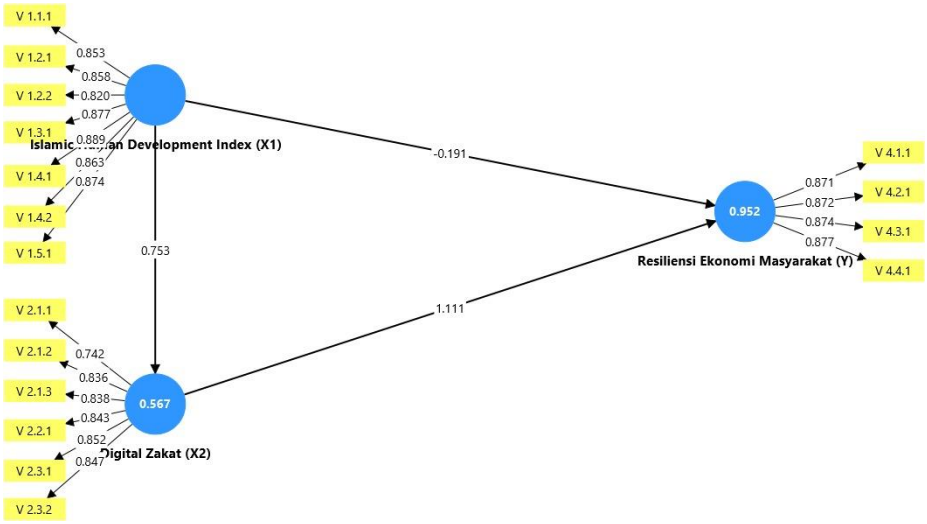

Figure 1: *Boostrapping Grapic*

Table 10: *Path Coefficient*

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Islamic Human Development Index (X1) -> Resiliensi Ekonomi Masyarakat (Y)	1,338	1,350	0,178	7,530	0,000
Digital Zakat (X2) -> Resiliensi Ekonomi Masyarakat (Y)	1,298	1,297	0,065	19,948	0,000

Source: Data processed by SemPLS, 2025

Based on the table of data processing results using SmartPLS in 2025, testing the relationship between variables in the Islamic Human Development Index and Digital Zakat integration model on Community Economic Resilience was conducted using the Bootstrapping method. This method was chosen to obtain stable path coefficient estimates and to overcome potential abnormalities

in the research data distribution. The results of testing the direct influence of each variable are explained as follows:

1. **Testing the Direct Effect of the Islamic Human Development Index (X1) on Community Economic Resilience (Y)**

The test results show that the path coefficient between the Islamic Human Development Index and Community Economic Resilience is 1.338, with a t-statistic value of 7.530 (> 1.96) and a p-value of 0.000 (<0.05).

This finding indicates that the effect of X1 on Y is positive and significant. Thus, the first hypothesis is accepted, which means that improving the quality of Islamic-based human development, including the dimensions of education, health, spirituality, religious literacy and productivity levels, contributes significantly to strengthening community economic resilience in Jambi Province. Communities with good human resource quality based on Islamic principles tend to be more adaptable to economic pressures and better able to optimize local economic potential.

2. **Testing the Direct Effect of Digital Zakat (X2) on Community Economic Resilience (Y)**

The path coefficient between Digital Zakat and Community Economic Resilience was recorded at 1.298, with a t-statistic value of 19.948 (> 1.96) and a p-value of 0.000 (< 0.05).

These results confirm that Digital Zakat has a positive and significant effect on economic resilience. Therefore, the second hypothesis is accepted. This means that the use of digital platforms in the collection, distribution and management of zakat has been proven to increase the effectiveness of Islamic social fund distribution, expand the reach of beneficiaries, and accelerate the process of economic empowerment. The digitization of Islamic social instruments strengthens the economic resilience of the Jambi community through increased social inclusion, equitable distribution of aid, and expanded access to productive economic opportunities.

Table 11:*Spesific Inderect Effect*

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Islamic Human Development	-1,648	-1,657	0,231	7,122	0,000

Index (X1) ->Digital Zakat (X2)-> -> Resiliensi Ekonomi Masyarakat (Y)					

Source: Data processed by SemPLS, 2025

Based on the results of Bootstrapping testing in Partial Least Square (PLS) analysis, the results of testing the indirect effect path in the integration model involving the Islamic Human Development Index (X1), Digital Zakat (X2), and Community Economic Resilience (Y) were obtained. The description of the indirect effect test results is explained as follows:

3. Testing the Indirect Effect Between the Islamic Human Development Index (X1) on Community Economic Resilience (Y) Through Digital Zakat (X2)

The bootstrapping results show an indirect path coefficient value of -1.648, with a t-statistic value of 7.122 (> 1.96) and a p-value of 0.000 (< 0.05). This finding shows that the indirect effect of the Islamic Human Development Index (X1) on Community Economic Resilience (Y) through Digital Zakat (X2) is significant, but negative. Thus, this mediation hypothesis is accepted.

The negative direction of the mediation effect indicates that when an increase in Islamic-based human development has an effect on increasing the effectiveness of Digital Zakat, the subsequent effect through this variable actually reduces the level of community economic resilience. This phenomenon leads to a form of negative mediation or suppression effect, which is when the mediator produces an effect that is opposite to the direct influence of the initial variable.

Substantively, this can occur because even though the quality of Islamic-based human development has improved, digital zakat management and the sustainability of sharia microfinance may not yet be optimal in supporting community economic independence. Inefficient digital zakat management, unequal distribution of beneficiaries, or sharia microfinance practices that are not yet on target can put economic pressure or inefficiency on the community. As a result, when this mediation channel works, the economic resilience of the community actually declines.

Thus, it can be concluded that Digital Zakat acts as a significant mediator but has a negative effect, thereby weakening the relationship between

the Islamic Human Development Index and the Economic Resilience of the Community in Jambi Province.

CONCLUSION

This study concludes that the integration of the Islamic Human Development Index (IHDI) and digital zakat has an important contribution in strengthening the economic resilience of communities in Jambi Province. Based on the characteristics of mustahik, the majority of respondents were women (65%), of productive age between 18 and 47 years old, and came from various districts/cities with a dominance of Jambi City (31%). Most mustahik are home-based MSME actors (39%) and small traders (32%), indicating that the respondents are in an economic sector that is vulnerable but has great potential to be empowered through Islamic economic instruments.

The results of the study show that the Islamic Human Development Index (IHDI) has a positive and significant effect on the economic resilience of society. This indicates that the better the quality of human development based on maqāṣid al-syarīʿah, including aspects of education, health, spirituality, intellectual, and economic, the stronger the community's ability to survive, adapt, and recover from economic pressures. Digital zakat has also been proven to have a positive and significant effect on economic resilience. The use of technology through digital zakat applications can increase ease of access, transparency, distribution efficiency, and expand the reach of beneficiaries, thereby strengthening the economic resilience of mustahik in a tangible way.

However, the mediation test results show that digital zakat has a significant but negative indirect effect on the relationship between IHDI and community economic resilience. This negative effect indicates imperfections in digital zakat governance, technological literacy gaps, and the suboptimal utilization of productive zakat, so that the mediation flow through digital zakat does not fully support the strengthening of economic resilience. Thus, although IHDI and digital zakat are independently capable of improving community economic resilience, the integration of the two as a comprehensive model still requires strengthening and improvement.

Overall, this study confirms that improving the quality of human resources based on Islamic values and optimizing digital zakat are important strategies in building a resilient, adaptive, and sustainable community economy in Jambi Province. Further efforts are needed to improve digital literacy, improve technological infrastructure, and expand productive zakat programs so that the

integration of this model can have a maximum impact on strengthening community economic resilience.

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