

The Effectiveness of ZIS Management on Increasing the Motivation and Academic Achievement of Underprivileged Students

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ABSTRACT

Economic inequality remains a major obstacle to access to education and has an impact on the learning motivation and academic achievement of underprivileged students. This study aims to analyze the effectiveness of Zakat, Infak, and Sedekah (ZIS) management in improving student motivation and academic achievement. The study employs a qualitative approach with a case study design at SMP Muhammadiyah 3 Purwokerto. Data were collected through in-depth interviews, observations, and documentation, then analyzed using the Miles and Huberman model. The results of the study show that transparent and needs-based ZIS management can reduce barriers to education costs, increase learning motivation, discipline, attendance, and academic achievement of students. ZIS also contributes to strengthening the psychological, social, and spiritual aspects of students. ZIS not only functions as a philanthropic instrument but also as a mechanism for sustainable and equitable educational empowerment.

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1. Introduction

Economic inequality remains a structural problem that significantly impacts access to education, especially for students from economically disadvantaged families. This is in line with recent findings that highlight the impact of education decentralization on access inequality in various regions. (Yusuf and Hanif 2025) BPS data shows that around 10% of children in Indonesia live in poverty and are at risk of dropping out of school. (Statistics 2022) These economic limitations have an impact on the low ability of families to meet basic educational needs such as uniforms, books, transportation, and school fees. The issue of education financing due to family economic failure is often a major obstacle to children's continued schooling. (Khamid and Hanif 2025) This condition is also experienced by some students at SMP Muhammadiyah 3 Purwokerto who come from poor families and face obstacles in the learning process. The poor economic conditions have implications for unstable learning motivation and low academic achievement, as stated in Suharto's research that students from underprivileged families have

serious challenges in maintaining their focus on learning due to financial pressures (Suharto 2019).

In the context of modern education, the presence of Islamic philanthropic instruments such as zakat, infaq, and sadaqah (ZIS) is one alternative solution that can help overcome this gap. ZIS has spiritual and socio-economic functions that encourage the equitable distribution of basic needs, including education. (Hafidhuddin 2011) The Muhammadiyah Zakat, Infaq, and Sadaqah Institution (Lazismu) in Banyumas is one of the institutions that systematically implements ZIS management to support the continuity of education for underprivileged students. Through governance based on transparency, accountability, and school community participation, the ZIS program is expected to have a real impact on improving student motivation and academic achievement. (Beik and Arsyianti 2016)

Conceptually, zakat in the perspective of Islamic economics not only functions as a religious obligation but also as a mechanism for wealth redistribution that can reduce social inequality (Chapra 2008). In the education sector, ZIS has great potential in improving the quality of life of underprivileged students through financial assistance, provision of learning facilities, and psychosocial assistance. Marjuki, Hanif, & Siminto also emphasize the role of social support in increasing student motivation and psychological well-being in the era of digital education. (Marjuki, Hanif, and Siminto 2024) Rohim's research shows that recipients of ZIS-based educational assistance experience increased motivation and self-confidence. (Rohim 2020) Meanwhile, Santoso and Nurohman found that productive ZIS has a positive effect on improving the academic competence of students in Islamic schools. (Santoso and Nurohman 2021) These findings indicate the need for an in-depth study of the effectiveness of ZIS in the context of secondary schools.

However, previous studies have focused more on the macro impact of zakat management on poverty alleviation or community economic empowerment, while studies that directly discuss the relationship between ZIS management, learning motivation, and academic achievement at the school level are still limited. (Furqon 2020) Therefore, this study aims to fill this gap by analyzing the effectiveness of ZIS management carried out by Lazismu Banyumas on underprivileged students at SMP Muhammadiyah 3 Purwokerto. Specifically, this study examines the mechanism of ZIS management, its effectiveness in increasing learning motivation, and its contribution to improving the academic achievement of underprivileged students. The results of this study are expected to serve as a reference for schools or zakat institutions in developing a sustainable Islamic philanthropy-based educational empowerment model.

2. Methods

This study uses a qualitative approach with a case study design to gain an in-depth understanding of the effectiveness of ZIS management in improving the motivation and achievement of underprivileged students at SMP Muhammadiyah 3 Purwokerto. A qualitative approach was chosen because it is able to capture

complex social realities, including the subjective experiences of students, institutional management practices, and the dynamics of interaction between the school and ZIS organizers. Case studies allow researchers to conduct in-depth exploration in one location with a focus on existing management practices. In addition, this approach is relevant for assessing the effectiveness of social programs that are measured not only by numbers but also by changes in behavior and motivation. The study seeks to interpret the meaning of ZIS interventions based on the perspectives of stakeholders, thereby producing a complete picture of the program's impact on the student learning process.

The research subjects included ZIS recipient students, teachers, school ZIS program managers, and Lazismu as a strategic partner in fund distribution. Informants were selected using purposive sampling techniques, considering their direct involvement in the program and their ability to provide relevant information. Underprivileged students were selected from a list of education scholarship recipients verified by the school and Lazismu. The teachers interviewed were those who interacted directly with ZIS recipient students, so they could explain changes in motivation, discipline, and academic achievement. School ZIS administrators and Lazismu were selected to provide perspectives on the program's planning, selection, monitoring, and evaluation processes. With a diverse structure of informants, the study obtained comprehensive and credible data..

Data collection techniques used in-depth interviews, participatory observation, and documentation. Interviews were conducted in a semi-structured manner to allow researchers to obtain flexible yet focused data. Observations were made of student learning activities, classroom interactions, and spiritual guidance activities related to the ZIS program. Documentation in the form of scholarship recipient lists, student profiles, academic records, ZIS distribution reports, and school policies were analyzed to reinforce the data obtained from interviews and observations. Triangulation of sources and methods was used to increase the validity of the findings. With this approach, the study was able to explore empirical data while systematically tracking the administrative traces of the program, thereby producing rich data.

Data analysis was conducted following the Miles, Huberman, and Saldaña model, which includes data reduction, data presentation, and conclusion drawing. (Miles, Huberman, and Saldaña 2014) In the data reduction stage, researchers organized information from the field through categorization, theme grouping, and data simplification without losing the essence. Data presentation was carried out in the form of thematic narratives that explained the relationship between ZIS management and changes in student motivation and achievement. In the conclusion drawing stage, researchers interpret the meaning of the data based on relevant theories and compare it with previous research findings. The analysis process is carried out iteratively, so that the findings obtained become more mature as the research progresses. With this analytical approach, the research produces findings that are systematic, valid, and easy to verify.

The credibility of the research was enhanced through triangulation, member

checking, and audit trails (Lincoln and Guba 1985). Triangulation was conducted by comparing data obtained from interviews, observations, and documentation. Member checking was conducted by asking informants to reconfirm the researchers' interpretations to ensure they matched their experiences. Audit trails are conducted by storing research notes, interview transcripts, and documentation as evidence that the research process was conducted transparently. Dependability is maintained through the researcher's involvement in the field for a sufficient period of time to gain a deep understanding of the context. Confirmation was carried out to ensure that the findings were free from the researcher's personal bias. With these steps, the research ensured that the conclusions produced were accurate, accountable, and had strong scientific validity.

3. Literature Review

The concept of ZIS funds is not only understood as a religious obligation, but also as a social instrument that has a transformative impact on the welfare of society, including the world of education. Various studies show that professional management of ZIS can reduce inequality in access to education for poor groups through the provision of school fees, learning equipment, academic guidance, and motivation building. (Hanif and Rijal 2024) Strengthening learning motivation often occurs when students feel valued, supported, and facilitated. In Maslow's theory of motivation, ZIS assistance helps meet the basic needs of students, which then becomes the foundation for the emergence of internal motivation and self-actualization. (Maslow 1954) Relevant to this, Hanif emphasizes the importance of inclusive education to foster a fighting spirit (entrepreneurial spirit) in vulnerable and marginalized groups. (Hanif 2025) This is in line with the holistic educational goal of character development in students. (Rusmanto and Hanif 2024) In addition, expectancy theory states that when students believe they have a chance to succeed because of the availability of resources, the chances of improving academic achievement become greater. (Vroom 1964) Thus, ZIS becomes a strategic instrument in supporting an inclusive learning environment.

Meanwhile, literature on ZIS management shows that management efficiency is not only measured by the amount of distribution, but also by the accuracy of the target, the quality of assistance, and the level of empowerment achieved. The ideal ZIS management model includes the stages of planning, identification of mustahik, verification of economic conditions, design of needs-based interventions, monitoring, and periodic evaluation. School financial transparency is also a key factor in social program management (Nur and Hanif 2024). In modern ZIS institutions, a strategic management approach is applied to ensure that every rupiah spent has a long-term impact. The theory of change framework is a reference in designing measurable ZIS interventions so that institutions can monitor the relationship between inputs, outputs, outcomes, and impacts. (Hanik 2020) This is particularly relevant in the school context, especially for underprivileged students who face economic and psychosocial barriers. The ZIS empowerment approach in schools is not merely about providing financial assistance but also about

transforming learning behaviors. Humanistic education management is essential to improve the quality of social interventions for communities in need. (Hanif and Ausat 2025) Sustainable financial assistance has been proven to reduce students' psychological burdens, increase self-confidence, and strengthen school participation.

In the context of education, various studies on educational scholarships confirm that economic factors are often the biggest obstacle to the learning motivation of students from underprivileged families. Sustainable financial assistance has been proven to reduce students' psychological burdens, increase their self-confidence, and strengthen their participation in school. Furthermore, studies on the use of ZIS in Islamic schools show that ZIS-based scholarships have a unique character because they are accompanied by a spiritual approach. Moral guidance and worship training are important elements not found in secular assistance models. This combination is in line with efforts to build character through worship habits, which have been proven to have an impact on student discipline (Wiharti and Hanif 2025). Previous studies have shown that a combination of economic assistance and spiritual guidance improves discipline and responsibility in learning. Such a model has the potential to produce students who are academically competent and have strong religious character. Thus, ZIS in education has both material and spiritual dimensions.

Recent literature also focuses on the relationship between ZIS management and academic achievement through motivational and learning environment channels. In Bronfenbrenner's ecological theory of education, students are influenced by various social systems, including family, school, and social institutions such as LAZ (Tong and An 2024). The presence of ZIS strengthens the support system that supports academic performance. ZIS not only covers immediate needs such as uniforms and stationery, but also creates a sense of social security, reduces family stress, and encourages positive interactions between students, teachers, and schools. Several studies show that when students' basic needs are met through social assistance programs, academic grades improve significantly. This indicates that professional ZIS management acts as a catalyst for the educational resilience of underprivileged students. Thus, the literature generally affirms that ZIS is a relevant, strategic, and scientific instrument for improving the quality of education for vulnerable groups.

4. Results and Discussion

The results of the study show that ZIS management at SMP Muhammadiyah 3 Purwokerto is carried out systematically and follows the standards of modern philanthropic institutions. The planning process is carried out by mapping the needs of underprivileged students based on an assessment of their families' economic and psychosocial conditions that affect their learning process. Data collection on mustahik is carried out through collaboration between guidance counselors, homeroom teachers, and the school's ZIS team, which is then verified by Lazismu. This verification process ensures that each recipient is truly classified

as poor according to sharia criteria and organizational standards. Field findings show that the school conducts a comprehensive needs analysis, not only based on the ability to pay tuition fees, but also learning needs such as books, uniforms, multimedia devices, and transportation costs. This shows that ZIS management is not only administrative in nature, but also focused on meeting essential educational needs.

At the distribution stage, it was found that ZIS was not only given in the form of cash, but also in the form of education packages, learning equipment, school activity subsidies, and spiritual reinforcement such as mentoring programs and weekly studies. This package approach reduces the risk of funds being used inappropriately and ensures that the assistance directly supports students' academic activities. Informants from the school explained that the package approach is more effective because it minimizes the burden on families while strengthening students' sense of responsibility for the assistance they receive. Findings show that more than 85% of ZIS recipient students reported an increase in comfort in participating in the learning process after receiving assistance. Thus, the structured distribution model has been proven to increase the accessibility of education for underprivileged students..

The study also found an increase in learning motivation among students receiving ZIS benefits. This increase was evident in changes in student behavior in the classroom, such as improved discipline, more stable attendance, and more active participation. This supports the finding that positive habits at school contribute significantly to students' discipline. (Wiharti and Hanif 2025) Teachers stated that students who previously were often absent for economic reasons—such as not having transportation to school or learning supplies—now attend consistently. Psychological factors also play an important role: students feel valued and supported by the school, which fosters intrinsic motivation to learn better. Some students revealed that ZIS assistance made them no longer feel inferior to their peers, encouraging them to be more confident in participating in academic and extracurricular activities. These findings reinforce motivation theory, which emphasizes the role of external support in shaping internal motivation..

In addition to changes in motivation, the results of the study also showed a significant increase in academic achievement among most students receiving ZIS. Report card data showed an average increase of 7–15 points in several core subjects such as mathematics, Indonesian language, and science. This improvement was not only individual but also collective, especially among groups of students who received ZIS intervention continuously for more than one semester. Teachers assessed that this improvement occurred due to two factors: the fulfillment of learning needs and increased student focus on learning after the family's economic pressure was reduced. Even some students who were previously in the low grade category managed to achieve medium to high grades. This proves that ZIS assistance has a direct impact on academic performance.

The ZIS program has also been proven to improve students' emotional well-being. Many underprivileged students who previously experienced anxiety due to

economic limitations now show lower stress levels and a more positive mood. Guidance counselors report that students receiving assistance are more comfortable communicating, more open in expressing their problems, and easier to guide in academic counseling. Spiritual guidance provided through the mentoring program also encourages feelings of gratitude, patience, and optimism among students. These positive emotional conditions directly contribute to increased concentration and stability in learning behavior. These findings confirm that ZIS not only has a material impact but also affects students' psychological well-being.

The study found that teacher involvement in mentoring ZIS recipient students was an important factor in the program's success. Teachers not only provided academic support through remedial and tutoring services, but also ensured that students were able to manage their study time well. The collaboration between teachers and ZIS administrators creates a complementary support ecosystem: economic assistance removes practical barriers, while teacher assistance provides pedagogical facilitation. Teachers also monitor student progress through formative assessments and provide periodic reports to ZIS to ensure that interventions remain on target. Thus, the success of the program depends not only on funding, but also on the synergy between educational actors.

Observational data also shows that the social interaction of ZIS recipient students has increased. Before receiving assistance, most underprivileged students tended to withdraw from social interactions because they felt unable to keep up with their peers in terms of school supplies or lifestyle. After receiving ZIS assistance, their confidence increased, making it easier for them to interact. This social solidarity or social capital is an important element in improving the quality of education in the school environment. (Wibowo and Hanif 2025) This increase in social interaction has an impact on the ability to cooperate and actively participate in the cooperative learning process. This strengthens the quality of the learning process because students exchange ideas, ask questions, and participate in class discussions more often. These findings indicate that ZIS has a significant social influence beyond academic aspects..

In terms of management, the results of the study show that transparency is a key factor in the effective implementation of the ZIS program. Lazismu and schools provide verifiable distribution reports, including lists of recipients, types of assistance, and proof of expenditure. This transparency strengthens public trust and ensures the sustainability of the program through more consistent donations from muzakki. Internal evaluations are conducted every semester to assess whether the assistance has achieved its targets and had the expected impact. In some cases, the form of assistance is readjusted to be more targeted. This shows that ZIS management is adaptive to changes in student needs and social conditions.

In general, the results of the study reveal that ZIS management at SMP Muhammadiyah 3 Purwokerto is highly effective in three main aspects: meeting educational needs, increasing motivation, and improving academic achievement. ZIS also has an impact on the emotional, social, and spiritual aspects of students. Managerial support from the school and Lazismu, coupled with the involvement of

teachers and families, creates an ecosystem that facilitates the success of the program. These findings reinforce the premise that ZIS is not merely an instrument of economic assistance, but an agent of educational empowerment with a broad impact. With a professional and sustainable management model, ZIS has the potential to reduce educational disparities for underprivileged students.

Research findings indicate that ZIS management at SMP Muhammadiyah 3 Purwokerto is highly effective in supporting the learning of underprivileged students. Compared to previous theories, these results are consistent with the view that economic assistance can reduce psychological burdens and increase academic engagement. Maslow's theory of motivation explains that the fulfillment of basic needs is the foundation for intrinsic motivation. This is reinforced by Pangestika and Hanif, who found a significant influence of the family and school environment on student learning motivation (Pangestika and Hanif 2025). In the context of this study, ZIS serves to improve the "environmental system" by fulfilling basic needs, allowing students to focus their energy on the learning process.

In addition to fulfilling basic needs, the dynamics of learning motivation are also influenced by the emotional and social support that arises as a result of the ZIS program. Beneficiary students show positive behavioral changes, such as increased discipline, attendance, and self-confidence. This reinforces the Expectancy-Value theory, which states that students will be more motivated when they feel they have the opportunity to succeed and receive external support. (Wang 2022) Spiritual mentoring programs also strengthen the emotional aspect, providing a sense of gratitude and hope that influences the quality of internal motivation. This is relevant to the concept of prophetic values-based character education carried out through habituation. (Nurhayati and Hanif 2025) The interaction between material and psychological support confirms that ZIS can create an ideal combination for the growth of strong learning motivation.

From the perspective of academic achievement improvement, the findings of this study indicate a significant contribution of ZIS to improving student grades. This is in line with the literature which asserts that economic barriers often interfere with learning focus, reduce the quality of class participation, and even increase the risk of dropping out of school. When these barriers are removed through ZIS, students can learn more consistently and purposefully. In addition, the role of teachers in monitoring academic progress provides important reinforcement. These findings are consistent with Bronfenbrenner's ecological theory, which emphasizes the importance of comprehensive educational support systems (Bronfenbrenner and Morris 2006). In other words, academic achievement is influenced not only by internal factors within students, but also by a strong supportive environment.

This study also confirms the importance of managerial aspects in ZIS management. A transparent, adaptive, and needs-based management model has been proven to increase distribution effectiveness. This is in line with the principles of good governance in philanthropic institutions, which emphasize accountability, transparency, participation, and responsiveness. Periodic evaluations conducted by Lazismu and schools ensure that ZIS assistance remains relevant and on target.

These findings also confirm previous research results stating that unstructured ZIS distribution has the potential to cause inaccuracy in targeting and a decrease in long-term impact. Therefore, managerial quality has a direct relationship with the quality of program impact.

This discussion also found that ZIS has a significant social impact. Increased social interaction and self-confidence among ZIS recipient students indicate that this program contributes to the formation of a more positive social identity. Philosophically, education for vulnerable groups must indeed be directed as an empowerment effort to raise their status (Hanif 2025). When linked to Bandura's social learning theory, these changes in behavior and interaction occur through observation and environmental reinforcement. Students feel more equal to their peers after receiving assistance, making them more courageous to participate and collaborate in groups. Thus, the ZIS program not only improves academic aspects but also enhances social relations, which in turn strengthens the effectiveness of the overall learning process.

Overall, the results of this study reinforce the understanding that ZIS is not merely an economic instrument, but a multidimensional empowerment tool—academic, social, emotional, and spiritual. These findings have important implications for other schools with underprivileged students: ZIS must be managed professionally, integrated with educational programs, and supported by a sustainable mentoring system. The combination of material assistance, spiritual guidance, and academic supervision has proven to be an effective strategy for increasing student motivation and achievement. Thus, the ZIS management model at SMP Muhammadiyah 3 Purwokerto can serve as a strategic reference for educational institutions in strengthening equitable access to and quality of education.

5. Conclusion

This study concludes that the management of ZIS at SMP Muhammadiyah 3 Purwokerto has proven to be effective in supporting the improvement of motivation and academic achievement of underprivileged students. Management is carried out through a systematic process starting from planning, verification, distribution, to evaluation, so that assistance is provided right on target according to the real needs of students. The fulfillment of basic needs such as school supplies, transportation costs, and learning support creates a sense of security and comfort for students to participate in the learning process. This positive impact can be seen from the increase in discipline, attendance, class participation, and student confidence. Thus, ZIS is not only a means of fulfilling economic needs, but also an instrument that can remove structural and psychological barriers to education for underprivileged students.

In addition to providing direct benefits, ZIS also has a long-term impact through changes in behavior and improvements in students' academic performance. Data shows that most ZIS recipient students experience an increase in grades in core subjects and show progress in social and emotional skills. Spiritual guidance and

teacher involvement are supporting factors that strengthen the impact of ZIS on students' intrinsic motivation. This success shows that the integration of economic assistance and non-material mentoring programs can create a conducive learning environment. This model is in line with various modern educational theories that emphasize the importance of a supportive ecosystem in improving the quality of learning. Therefore, the ZIS program has proven to be strategically relevant in improving the quality of education for vulnerable groups.

Based on the findings of this study, it is recommended that ZIS management continue to be developed through increased transparency, expanded cooperation with philanthropic institutions, and strengthened academic and spiritual mentoring programs. In addition, it is important for schools to conduct regular monitoring to ensure the ongoing effectiveness of the program and to adjust it to changing needs. The implementation of this comprehensive ZIS management model can be used as a reference for other schools that want to improve access and quality of education for underprivileged students. Overall, this study confirms that ZIS has great potential as an educational empowerment instrument that can reduce social inequality, promote educational justice, and build a better academic future for underprivileged students.

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