THE INFLUENCE OF DIGITALIZATION AND KNOWLEDGE ON PEOPLE'S INTEREST IN PAYING ZAKAT THE PANDEMIC ERA

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Abstract: The covid-19 pandemic has impacted all aspects of life. One of the economic fields affected by the covid-19 pandemic is the zakat institution. Zakat institutions need to innovate in collecting zakat during the covid-19 pandemic. This study aims to collect empirical evidence on the effect of digitization of zakat and zakat knowledge on interest in paying zakat in BAZNAS DKI Jakarta during the pandemic Era. The research method used is quantitative. The sample in this study is the Community District Ciracas. Sampling in this study using purposive sampling techniques and data analysis techniques used are multiple linear regression analysis using Eviews program Version 9 and Microsoft excel 2013. The results of this study indicate that the variables of digitization of zakat and knowledge of zakat simultaneously affect the variables of interest in paying zakat in BAZNAS DKI Jakarta during the pandemic Era. While partially the two variables, namely the digitalization variable and the zakat knowledge variable, both have a positive and significant effect on the interest in paying zakat in BAZNAS DKI Jakarta during the pandemic Era. Although in the pandemic era, the interest in paying zakat remains good and concern for fellow Muslims in the Ciracas area has received a positive response. So our hope is that the DKI Jakarta BAZNAS institution can increase the socialization of digitalization and zakat knowledge to the community.

Keywords: Digitalization, Zakat Knowledge, Interest in Zakat, Zakat, Covid-19 Pandemic

INTRODUCTION

The covid-19 pandemic has raised global concern. Since the release of the first covid-19 virus in Indonesia set off a state lockdown policy. In Indonesia, almost all sectors are having a significant impact, the covid-19 pandemic not only affected the health side but also affected the country's economy. The covid-19 pandemic crisis is simulated, with many companies reducing their staff as they are unable to pay for their performance, resulting in public income as well as economic downturn. To restore the state of affairs, not only by government policy but also the need for all elements of both society, government and social organization. One of the social organizations that can be used to handle this condition is the zakat management instution.

Zakat is a part of islamic finance that plays a crucial role in fair economic development. Acclaimant will sanctify itself, increase its reward, and also its possession. This is according to god's words found in qs. ath-taubah verse 103 which means "take chacath. of part of their possessions, by which ye cleanse and sanctify them and pray for them. Surely our prayers are (to be) the tranquility of the soul for them. "And god is mighty in hearing, knowing" [1]. The verse explains that god had his servant take part of

his possessions as achath. Zakat is highly potential in assisting national economic recovery and assisting those who are underprivileged.

Based on data from BPS [2], it can be seen that the receipt of zakat, Infaq, and alms from 2015 to 2019 has increased, namely Rp 3,650.00 billion to Rp 10,227.92 billion. During the period from January to May 2020, Baznas zakat collection performance was very good. Each month it grew by no less than 30% from the same month in the previous year. Similarly muzakki growth figures which reached 176% [3]. This shows that the performance of the zakat society is increasing as well as the awareness of the public to channel its associations through official institutions is increasing. According to the survey done by the sari in outlook baznas [4], 48.4% of the muzakki baznas is down in revenues. This condition affects the assets that would be galled especially with financial resources. The covid-19 pandemic condition has caused zakat managing organizations (opz) to struggle conservatively to collect zakat (opz) by opening public and shopping centers. Compilation that has been used has not been used to the maximum because of a large social restriction policy or covid-19 health protocol. This has had a negative impact on aggregating Indonesia.

The difficulties experienced by the zakat management organization (OPZ) in collecting zakat funds carried out offline make the zakat management organization provide other alternatives so that zakat funds can be collected. The phenomenon of the covid-19 pandemic era has changed people's behavior which requires all community activities to be carried out online to reduce the spread of the covid-19 virus. Likewise, BAZNAS should transform the use of technology to provide convenience in providing Zakat, Infaq, and alms services through digital payment platforms[5]. According to Arifin [3], BAZNAS and other zakat institutions during the covid-19 pandemic crisis have developed communication through online media containing invitations and BAZNAS assistance programs during the pandemic. Through digital canals there has been an increase in the number of collections during the pandemic. Baznas's advanced in cooperation with e-commerce's company under the pandemic to provide zakat benefits.

The digitization of zakat attracts the interest of many institutions that cooperate with e-commerce, online applications and the like to benefit from fintech to the maximum. Some applications that provide fintech facilities as a means of fundraising such as Kitabisa.com, Tokopedia and Bukalapak. The application has also been integrated with fintech such as Kitabisa.com which has been integrated with Go-Pay and Tokopedia who have collaborated with OVO. These convenience facilities tend to be an attraction for the community to distribute social funds [4]. The existence of digital zakat acceptance will make it easier for people when they want to pay their zakat [6]. Digitization of zakat payments can increase zakat receipts in national BAZNAS [7], this finding was also approved by Evandio stating that BAZNAS has donated 30% of the digital zakat to zakat collection nationwide [8]. Melalui kanal digital terdapat peningkatan jumlah penghimpunan zakat dimasa pandemi ini.

Vice President Ma'ruf Amin said that there are three areas that need to be addressed. First, the obligation to raise awareness of zakat includes the use of technology to push the message around the obligation to pay zakat for the community in an easy-to-understand form. Second, the collection of zakat. In this case, digitization will affect the convenience of muzakki to fulfill their obligations through a number of digital platforms. Third, the digitization of the zakat system so that the public can know in detail the management and distribution of funds deposited [4]. According to research conducted by Abdul and Latifatul [9], stating that with the use of zakat technology taken will be more effective. Online Zakat has an achievement target every year. In addition, with this online zakat is more

economical because it saves time and effort in making zakat payment transactions. With the digitization of zakat will increase the interest of the community to pay their zakat.

The online implementation is so helpful for people to express funds that they don't have to pay by coming to amil zakat directly. But in reality this online implementation is reaping the pros and cons. here are those who think that paying zakat online and there is no agreement between muzakki and amil, it is feared that the validity of zakat is so that people are still hesitant to pay zakat via online. However, there are some people who agree with the implementation of this online zakat because for them this online zakat makes it easier for them so that people who are busy in their work can directly transfer their funds to fulfill God's command, namely Zakat [10].

The low interest of the community in paying zakat through the BAZNAS institution is due to ignorance of the obligation to pay zakat. Muzakki's indifference to the issue of zakat is due to the incompetence of the zakat manager so that it is possible that people do not want to pay their zakat at the official zakat institution. The fact that people pay off zakat through its informal amil society is greater than those that have paid zakat through baznas or other official amil zakat. In fact, zakat distributed through official institutions will have a major impact on the national economy affected by the covid-19 pandemic outbreak. Therefore, it is necessary to increase the knowledge of the community to give Zakat through the official amil institution.

People only know that zakat is only zakat al-Fitr. Whereas zakat is not only zakat al-Fitr, there are other zakat such as professional zakat, livestock zakat, agricultural zakat, and others. According to research by Mukhlis and Zulfahmi [11], that one of the causes of zakat has not been collected as a whole in the official amil zakat institution because public knowledge of the assets that must be issued zakat is still limited to conventional sources. Individuals who have an understanding of the benefits of paying zakat and the positive impact of paying zakat reflect that they already have a good knowledge of the obligation of Zakat.

The research results of the Baznas Strategic Studies Center [12] show that the acquisition of ZIS funds that are traditionally managed instead of being managed by official amil zakat in 2019-2020 reached Rp 61.26 trillion. That means, the zis collection chamber is still huge compared to its potential. That the need for innovation in zis collection is to be significant. According to islamic economic observers of bogor agricultural university (ipb) irfan shauqi beik that, for many people, zakat is a private domain that they have been disclosing his nuts through the nearby mosque, boarding school or to other unregulated amil zakat [13].

Based on the results of calculations carried out by BAZNAS, the value of the Zakat Literacy Index (ILZ) nationally in 2020 is at 66.7 which is included in the moderate category. In the context of the dimension is at a value of 72.21 which is included in the moderate category, and the dimension of advanced knowledge zakat gets a value of 56.68 which is included in the low category. The national community already knew the obligations of zakat, but the knowledge associated with the obligation of zakat through formal institutions and digital zakat was low [4]. This is in accordance with the findings of Saragih's research [14], which states that the millennial generation believes more in paying zakat directly to mustahiq rather than to Amil zakat institutions.

The gap between the funds raised and the potential of zakat indicates that BAZNAS in DKI Jakarta province are underutilized by the population. Not optimal zakat funds received from the available zakat potential into a gap, so it is necessary to conduct further research on the causes of lack of public interest in paying zakat through Baznas

institutions. With less hope of the fact that is going on in the field, writers are interested in research to find out the impact of the digitisation based on zakat and knowledge of zakat on the interest of the public in the rentiary based on zakat and Jakarta on the pandemic market and provide an image for the dki dki project to increase socialization among the public and statistical calculations to test hypotheses.

Zakat is the third pillar of Islam and is one of the main elements of the establishment of Islamic Sharia. Therefore, zakat is obligatory on every Muslim who has fulfilled certain conditions. Zakat is included in the category of worship whose provisions have been regulated based on the Qur'an and Sunnah, as well as being a social and humanitarian charity that develops in accordance with the development of mankind. Understanding zakat according to the language, zakat comes from the word zakat which means developing, growing, Holy, blessing and good. While the term, zakat is the provision of certain assets to certain people who have been determined by the Shari'a [15]. Thus, zakat is to cleanse oneself of wealth so that the reward increases, the wealth grows and brings blessings. Zakat aims to balance the vertical relationship with Allah and the horizontal relationship with fellow human beings. Vertical relationship with God is a form of gratitude for the blessings that have been given and to purify themselves and their property. As for the horizontal relationship with fellow human beings is a manifestation of a sense of social justice.

Digitisation is the individual's interest and ability to operate a mixture of information technology and communication tools to effectively obtain information [16]. Zakat online is a casticized finance mechanism made available online without coming directly to the location of the official amil zakat institution but through use of websites, ATMs, zakat providers, internet, e-commerce that make it easier for people to pay their zakat [9]. Digital Zakat is one way BAZNAS invites as many people as possible to pay their zakat. This Program was launched by BAZNAS in collaboration with partnership fundraising platform in Indonesia. The progress of zakat online became famous in 2015 but for its own online information system BAZNAS has started since 2013 [17].

Various kinds of facilities offered such as online internet zakat and mobile zakat. Online internet zakat that can be used for online zakat payments through the official amil zakat website or through the online zakat service provided by muzakki account bank. In addition, there is mobile zakat. Zakat mobile application that can be installed on a smartphone makes it easy for muzakki to pay zakat. There is a zakat sms feature that functions the same, which is to make it easier for muzakki to pay zakat manually. Muzakki only need to send an sms containing muzakki's name, account and the amount of zakat to be paid to the official Amil zakat institution. Islamic law in paying zakat online is not a problem, because with this online zakat makes it easier for people to pay their zakat [18]. With the application of technology using digital payment applications, it can improve the performance of the zakat Council to reach the community widely and more optimally [19]. In addition, the payment of zakat using digital technology can improve the efficiency and effectiveness of zakat [20].

According to Isnaini [21], knowledge is information that has been processed to produce understanding, learning and experience that can be applied to everyday life. Knowledge is information obtained through the observation of reason. Knowledge has a great influence on human behavior. The knowledge that a person has will be more valuable than the behavior that is not based on knowledge. Zakat knowledge is the ability to understand information about zakat both with its laws, the value that must be agreed upon, as well as the collection, management, and distribution of zakat [22].

Knowledge of zakat is the public knowledge of understanding, purpose and gain and the effect of zakat [21]. Knowledge is the knowledge of zakat and of the community's view of zakat [23]. Thus, it can be concluded that zakat's knowledge is all the information one has on zakat, as understanding zakat, purpose, profit and effect derived from zakat

could be developed that would affect behavior in terminating zakat. Some societies regard zakat asa faith regardless of social and economic issues, and therefore, zakat should be viewed asa source of economic power that can be used to solve social problems. The zakat knowledge factor has a critical value to zakat empowerment.

The essence of interest is the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest. According to fadhliah suralaga [24], interest is an interest in one thing or activity without any compulsion. This interest comes from within oneself without any compulsion from others. Interest in zakat is an impulse that comes from within oneself as well as from outside which is related to the attitude to fulfill the obligation of Zakat [25]. Interest in paying zakat is defined as the tendency that settles in muzakki to pay zakat to BAZNAS DKI Jakarta. Zakat in Islam provides protection against the interests of special people by giving responsibility to the rich to care for the poor. Therefore, the interest of zakat was to be encouraged, so with the interest of paying accretions from income could be turned and developed to create an economic balance [26].

Picture 1. Schematic Framework of Theoretical Thinking
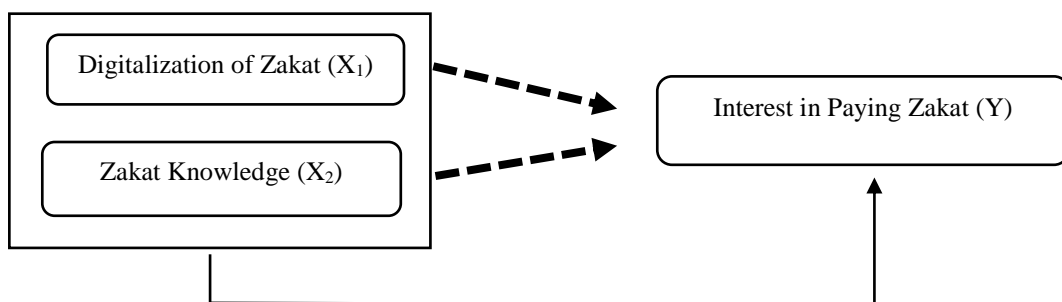
The hypothesis in this study as follows:

H_1 : variable digitalization zakat has an influence on people's interest to pay zakat at BAZNAS DKI Jakarta during the covid-19 pandemic

H_2 : zakat knowledge variables have an influence on public interest paying zakat at BAZNAS DKI Jakarta during the covid-19 pandemic

H_3 : digitalization variables and zakat knowledge have an influence on interest people pay zakat at BAZNAS DKI Jakarta during the covid-19 pandemic

METHODOLOGY

This study uses quantitative methods, in which it examines a particular population or sample and the process of collecting the data using instruments and statistical data analysis is intended to test a prescribed hypothesis [27]. The population of this study is the entire community in the District Ciracas who have paid zakat in BAZNAS DKI Jakarta, where the sample was determined as many as 100 respondents with sampling techniques using purposive sampling approach.

his research data collection method USES a questionnaire. Questionnaire testing USES validity and religious analysis, while data analysis USES multiple regression analysis. In addition to using regression berganda analysis, it also USES classical assumption test analysis, simultaneous tests (f), partial testing (t), and determinations coefficient (r2). Linear regression analysis serves to explain the significant influence of independent variables (digitalization zakat and knowledge zakat). The regression model used can be formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2$$

RESULTS AND DISCUSSION

A. Research Results

Characteristics Of Respondents

This study used 100 respondents based on a review that has been described in the research methods section. Analysis of data on the characteristics of respondents in terms of gender, age, recent education, occupation, region of residence, and the routine of paying zakat. It aims to determine the differences in the background of respondents can affect the opinion of respondents to the indicators of statements submitted in the questionnaire. The results of the respondents' characteristic data analysis can be seen on the table below:

Table 1. Characteristics Of Respondents

Characteristics	Responden	Total	Persentase
Gender	Male	55	55%
	Female	45	45%
Age	< 20 years old	5	5%
	21 – 30 years old	55	55%
	31 – 40 years old	29	29%
	>40 years old	11	11%
Last Education	Elementary School	0	0%
	Junior High School	0	0%
	Senior High School	43	43%
	Diploma	16	16%
	Bachelor degree	38	38%
	Master degree	3	3%
	Doctor degree	0	0%
Occupation	Employees	29	29%
	Civil Servants	19	19%
	Labor	6	6%
	Entrepreneurship	21	21%
	Student	19	19%
	Housewife	6	6%
	Other	0	0%
Residential Area	Kelapa Dua Wetan	25	25%
	Ciracas	21	21%
	Susukan	19	19%
	Rambutan	18	18%
	Cibubur	17	17%
Routine of Paying Zakat	Yes, routine	59	59%
	Not routine, just once or twice	41	41%

Source: processed by researchers, 2022

The results of the characteristics of respondents by gender can be seen that consumers in BAZNAS DKI Jakarta is not dominated by men even though the number of male respondents as many as 55 people. The results of the characteristics of respondents by age dominated by the age of 21-30 years as many as 55 people (55%). This shows that the majority of users of digital zakat and zakat knowledge are millennials who are accustomed to using technology.

The results of the characteristics of respondents dominated by the last level of high school education as many as 43 people (43%). The results of the characteristics of respondents by occupation showed that respondents worked more as employees/private employees as many as 29 people (29%). The results of the characteristics of respondents based on the region of residence dominated by respondents residing in Kelurahan Kelapa Dua Wetan as many as 25 people (25%). The results of the characteristics of respondents based on the routine of paying zakat dominated by respondents who regularly pay zakat in BAZNAS DKI Jakarta as many as 59 people (59%).

Statistical Description

Descriptive statistics are used to describe general research variable data belonging to the median, average value, deviation standards, skewness and kurtosis. The data tabulated is the response of the respondents to statements contained in questionnaires and are treated using the e-views version 9 that yield a statistical description as follows:

Table 2. Statistical Description

Variable	Mean	Median	Maximum	Minimum	Std. Dev	Skewness	Kurtosis
Interest of Paying Zakat	78.05	78.00	95.00	62.00	4.68	-0,21	5,73
Digitalization of Zakat	57.55	58.00	70.00	47.00	3.75	0,17	4,87
Zakat Knowledge	86.31	86.00	104.00	68.00	5.01	0,01	5,67

Source : Output Eviews versi 9, 2022

Based on the statistical description found in the chart above, it is known that there are 100 samples (n). The results of descriptive statistical analysis can be explained the following:
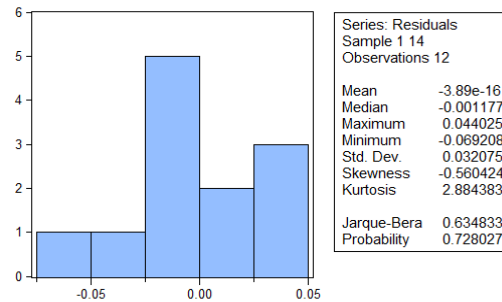
a. variable interest in ringging has an average value (mean) of 78.050 ata maximum of 95.00, a minimum of 62.00, a deviation of 4.68, a skewness of -0.021 anda kurtosis of 5.73.

b. Zakat digitisation has an average value (mean) of 57.55 with a maximum value of 70.00, a minimum of 47.00, a deviation of 3.75, a skewness of 0.17 and kurtosis of 4.87.

c. variable knowledge of zakat, has an average value (mean) of 106.31with a maximum value of 104.00, a minimum of 68.00, a deviation of 5.01, a skewness of 0.01 anda kurtosis of 5.67.

Testing The Terms Of Analysis

Normality Test

Normal trials are done with the ordinary least squares approach. The study USES a degree of significance by 5% (0.05) and the distribution in the research data is normal if it has significant value >0.05. Normal test results in this study can be seen on the following chart:

Picture 2. Normality Test Result

| Series: Residuals |
| Sample 1 14 |
| Observations 12 |

Mean	-3.89e-16
Median	-0.001177
Maximum	0.044025
Minimum	-0.069208
Std. Dev.	0.032075
Skewness	-0.560424
Kurtosis	2.884383
Jarque-Bera	0.634833
Probability	0.728027

Source : Output Eviews versi 9, 2022

Based on the above testing images it is known that the probability value of jarque bera is 0.728027 greater than alpha levels at 5% = 0.05. Thus indicates that regression models that are examined satisfy normal assumptions that mean normal distribution.

Multicollity Test

The multicollating test USES the value of correlation, may be known by viewing the value of variance of connectedness (vif). When a vif value is greater than 10, there is multicoliitity in the data, but if a vif value is less than 10 then there is no multicollage in the data. Here the multicolcoliterity test chart USES variance of connecorrelation (vif):

Table 3. Multicollity Test Result

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	38.02043	330.8426	NA
DIGITALISASI	0.014281	413.3185	1.730792
PENGETAHUAN	0.008003	520.4981	1.730792

Source: Output Eviews versi 9, 2022

Based on the above chart, it shows that variance favtor (vif) values zakat's digital variables of 1.730792 and zakat's knowledge variable of 1.730792. Meaning the value of each variable is less than 10 or vif <10, so it can be concluded that the advanced model of regression is not multicollating.

Heterosticidicity Test

The heterosity test carried out in the study was based on glejser's test. If the value of the size > 0.05, there is no heterosity symptom, instead if the quality value exists. The results of heterosticization in this study can be seen at the following chart:

Table 4. Heterosticidicity Test Result

Heteroskedasticity Test: Glejser

F-statistic	0.547476	Prob. F(2,97)	0.5802
Obs*R-squared	1.116215	Prob. Chi-Square(2)	0.5723
Scaled explained SS	1.398366	Prob. Chi-Square(2)	0.4970

Source: Output Eviews versi 9, 2022

Based on the chart above, it shows that the value of prob. Chi squares (2) in obs* r squared or p value on heterosity tests 0.05723, where the probability value of 0.05723 is 0.05 (0.05723 > 0.05), then it is concluded that there is no heterosity symptoms in the research regression model.

Autocorrelation Test

In this study the autocorrelation was detected using the breusch Godfrey test. If the probability value results in an autocorrelation symptom, if the probability value > 0.05, then no autocorrelation symptoms The results of the autocorrelation test can be seen on the table below:

Table 5. Autocorrelation Test Result

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.102215	Prob. F(2,95)	0.9029
Obs*R-squared	0.214727	Prob. Chi-Square(2)	0.8982

Source: Output Eviews Versi 9, 2022

Based on the above chart it is known that a late-chi square value (2) or a breusch Godfrey test of 0.8982, which means that the probability value of 0.8982 is greater than 0.05 (0.8982 > 0.05) suggests that the studied model of regression did not occur autocorrelated.

Hypothetical Testing

1. Multiple Regression Analysis

Linear regression method intended to know the influence between two or more independent variables on the dependencies. Regression model calculation using version 9 e-views programs. The results of the linear regression count analysis can be seen on the following chart:

Table 6. Multiple Regression Test Result

Dependent Variable: MINAT_MEMBAYAR_ZAKAT
Method: Least Squares
Date: 06/19/22   Time: 15:42
Sample: 1 100
Included observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	19.27547	6.166071	3.126054	0.0023
DIGITALISASI	0.245449	0.119504	2.053895	0.0427
PENGETAHUAN	0.517309	0.089459	5.782649	0.0000

Source: Output Eviews versi 9, 2022

Based on the results of multiple linear regression in the table above, then obtained multiple linear regression equation as follows:

$$Y = 19.27547 + (0.245449)X1 + (0.517309)X2$$

From the formula of multiple linear regression equation above can be seen that:
a. The constant of 19.27547 indicates that if the value of digitalization variable (X1) and knowledge of zakat (X2) is 0 (Zero) then interest in paying zakat (Y) has a value of 19.27547.
b. The regression coefficient of digitization of zakat (X1) is positive at 0.245449 means that if the variable digitization of zakat (X1) has increased by 1 unit assuming X2 remains, then the interest in paying zakat (Y) has decreased by 0.245449 and if it has decreased by 1 unit, the interest in paying zakat will increase by 0.245449. Zakat digitalization variable (X1) has a significance value of 0.0427 < 0.05. So that H1 is accepted, which means that there is an influence of digitization on interest in paying zakat.

c. Regression coefficient knowledge zakat (X2) positive value of 0.517309 means that if the variable knowledge zakat (X2) increased by 1 unit assuming X1 fixed, then the interest to pay zakat (Y) decreased by 0.517309 and if decreased by 1 unit then the interest to pay zakat will increase by 0.517309. Zakat knowledge variable (X2) has a significance value of 0.0000 < 0.05. So that H2 is accepted, which means that there is an influence of knowledge on the interest in paying zakat.

2. Test T

Partial evidence of regression coefficient using tests t at an alpha rate of 5% = 0.05 and comparing t count with table t. Test results can be seen on the following chart:

Table 7. Test Result of T

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	19.27547	6.166071	3.126054	0.0023
DIGITALISASI	0.245449	0.119504	2.053895	0.0427
PENGETAHUAN	0.517309	0.089459	5.782649	0.0000

Source: Output Eviews versi 9, 2022

Based on the above tables, zakat (x1) digitisation variables of zakat (y) interest in payment (y) partial showed the value of t for 2.053895 and the t for 1.98422. Therefore, thitung > ttables or (2.053895 > 1.98422) and its significance t of 0.0427 < 0.05) and its value of t 0.0427 < 0.05 so that h1 is received, meaning that zakat digital variability is partial to the interest of paying up zakat.

Whereas zakat (x2), knowledge variable (x2), to the interest of zakat (y), partially demonstrated the value of t, 5.782649, and a table of 1.98422. Thus, thitung > ttable or (5.782649 > 1.98422) and its significance t value of 0.0000 0.05 so that h2 is accepted meaning variable knowledge zakat/retail interest.

3. Test F

Hypothetical testing in this study compared value f calculating with f table and significance f with value alpha 0.05. Test f is presented in the table below:

Table 8. Test Result of F

R-squared	0.486480	Mean dependent var	78.05000
Adjusted R-squared	0.475892	S.D. dependent var	4.682603
S.E. of regression	3.389985	Akaike info criterion	5.309069
Sum squared resid	1114.724	Schwarz criterion	5.387224
Log likelihood	-262.4534	Hannan-Quinn criter.	5.340700
F-statistic	45.94615	Durbin-Watson stat	1.938815
Prob(F-statistic)	0.000000		

Source: Output Eviews versi 9, 2022

Based on the simultaneous significance test presented on the table above shows that ftable of 45.94615 > ftable 3.08824 and a sig f value of 0.000000. Thus it can be concluded that ho was rejected and ha received, which means digitisation variables and collective knowledge all together affect the interest of zakat.

4. Coefficient determination

The research was squared. Coefficients of determinations range to 0 indicators 1. The following results of the determinations (r2) in the study:

Table 9. Coefficient Determination Result

R-squared	0.486480	Mean dependent var	78.05000
Adjusted R-squared	0.475892	S.D. dependent var	4.682603
S.E. of regression	3.389985	Akaike info criterion	5.309069
Sum squared resid	1114.724	Schwarz criterion	5.387224
Log likelihood	-262.4534	Hannan-Quinn criter.	5.340700
F-statistic	45.94615	Durbin-Watson stat	1.938815
Prob(F-statistic)	0.000000		

Source: Output Eviews versi 9, 2022

Based on the above chart from the determinations results shows that a discrer-squared value of 0.475892. It means that variations in all of zakat's digital variables and knowledge of zakat affect the variable interest of 47.5%. The remaining 52.5% (100% - 47.5%) was affected by other variables beyond research.

B. Discussion

Zakat's Digital Influence On The Interest Of Zakat

Based on the results of the t-test on the table, the results were obtained that the zakat digitalization affected the interest of the bill. This is evidenced by the results of the t count of 5.239608 and the t tables of 1.98422. So thitung > ttables or (5.239608 > 1.98422) and the significance of t by 0.0000 < 0.05, meaning that h1 is received which means zakat digitalization partially affected interest in paying zakat. The rupiah's exchange rate against rp9,200 per dollar was recorded at rp9,200 per dollar, he said. It is also consistent with the study of the utami et al [7], which states that digital acceptance will affect the interest of people on the part of zakat, so that the opportunity for receiving part would be high and would increase public welfare. Use of good technology would increase compilation, management and education.

Reinforced by research by Muhammad Syafi Antonio et al [28], which states that digital services and socialization of zakat through social media influence the interest of muzakki in paying zakat. The results of research by Syahputra [29], which states that digital zakat affects people's interest in paying zakat with the e-payment system providing convenience for the community in distributing Zakat. The results of this study show that the use of technology is very easy for people to pay their zakat. In building the ease of paying zakat, BAZNAS DKI Jakarta opened zakat services and channels. Thus, digitization of zakat can increase the potential of zakat, total collection and projected growth of muzakki. The use of social media platforms makes it easier for people to get information, especially getting contact with BAZNAS DKI Jakarta personnel who have been listed on posters on social media.

It can be concluded that the digitization of zakat plays an important role in increasing public interest in paying zakat at official institutions, one of which is BAZNAS DKI Jakarta. The convenience offered in paying zakat digitally and through financial technology is a great strength and opportunity for Amil zakat institutions. Especially during this pandemic, which requires reducing activities so that people shift to using digital technology to pay zakat.

Influence Of Zakat Knowledge On Interest In Paying Zakat

Based on the results of the T test in the table, the results obtained that the knowledge of zakat affects the interest in paying zakat. This is evidenced by the results of the value of t count of 5.782649 and T table of 1.98422. Then thitung > ttable or (5.782649 > 1.98422) and the significance value of t is 0.0000 < 0.05 so that H2 is accepted which means that zakat knowledge variable partially affects the interest in paying zakat. The coefficient value of 0.517309 supports that zakat knowledge has a positive and significant effect on the interest in paying zakat in BAZNAS DKI Jakarta. This is also consistent with Nugroho's research [30], which states that knowledge affects people's interest in paying

zakat, which means that the better the knowledge of zakat, the higher the public's interest in paying zakat.

This is reinforced by research by Haki [22], which states that knowledge of zakat has a positive effect on people's interest in paying zakat. The results of research by Hamzah and Kurniawan [31], which states that partially and simultaneously knowledge of zakat affects the interest of muzakki to pay zakat in Amil zakat institutions. The results of research by Pakpahan et al [32], which states that knowledge of zakat has a positive and significant effect on interest in paying zakat. The findings of this study are also supported by Lintang and Banatul [33], who stated that knowledge partially affects the interest in paying zakat. This finding is supported by Budiandru [34], who stated that by living Sharia we will experience an increase in trust in the environment and society.

It can be concluded that knowledge of zakat also plays an important role in influencing people's interest in paying zakat at the BAZNAS DKI Jakarta institution. This shows that the better the knowledge of Zakat, the more interest in paying zakat increases. Even though the pandemic is still not an obstacle to continue to improve public knowledge about zakat.

The influence of digitisation and knowledge towards the interest of repay zakat

Based on the results of the f test on the table, the results were obtained that digital knowledge and knowledge affected the interest of the people pay up. This is proven with a fcount of 45.94615 > ftable 3.0824 and a sig f value of 0.000000. Thus, it is concluded that the h3 was accepted, meaning digitally variable and collective knowledge, affected significantly the interest of zakat. Based on the value (r2) of 0.486480, the digital variable and knowledge of zakat only explained 48.6% of interest in paying the shares in baznas dki dki. The rest of the figure is 51.4% (100% - 48.6%) explained by other variables not included in the study. Discrer-squared value 0.475892. It means that variations in all of zakat's digital variables and knowledge of zakat affect the variable interest of 47.5%. The remaining 52.5% (100% - 47.5%) was affected by other variables beyond research. The results of the statistic calculations using version 9 eviews could be concluded that, simultaneously or collectively, digitisation variables and knowledge of zakat have moderate influence (0.486480) on the shares of interest in paying zakat in baznas dki Jakarta

CONCLUSION

This study aims to determine the effect of digitization and zakat knowledge on the interest in paying zakat in BAZNAS DKI Jakarta during the pandemic Era. The results showed that each variable digitization and knowledge zakat partially positive and significant effect on interest in paying zakat. Both variables digitization and knowledge of zakat simultaneously have a significant effect on interest in paying zakat. This means that the higher the Zakat digitization service and the higher the zakat knowledge obtained by the community during the pandemic, the higher the public's interest in paying zakat. Through digitizing zakat, it will be easier for people to obtain the latest information about zakat and communicate directly with zakat admins through social media so that interest in paying zakat increases. This corresponds to Q.S. Al-Baqarah verse 261 which means "the example of a person who spends his wealth in the way of Allah is like a seed that grows seven stalks, on each stalk there are a hundred seeds. Allah multiplies for whom he wills, and Allah is all-encompassing, all-knowing" [1]. There are restrictions on community mobilization due to the covid-19 pandemic, interest in paying zakat remains good and concern for fellow Muslims in the Ciracas District area has received a positive response. So our hope is that the DKI Jakarta BAZNAS institution can increase the socialization of digitalization and knowledge to the community.

Suggestions for researchers in turn to add other variables to create a broader and complex study to identify factors that affect people's interest in paying zakat in zakat institutions. For BAZNAS DKI Jakarta to socialize to the public to increase knowledge about zakat, the use of digital zakat and cooperate with Fintech companies in Indonesia and target marketing to millennials who use technology a lot to increase public interest in paying zakat at BAZNAS DKI Jakarta institutions. For readers to pay zakat through official amil institutions so that the creation of the welfare of the people.

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