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Millenials' Digital Zakat Payment Intensity During the Covid-19 Pandemic

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ABSTRACT

This study is quantitative research using ordinal logistic regression analysis that aims to determine how the influence of predictors: Muzaki's attitude in dealing with the covid-19 pandemic, Digital Literacy, Technology Acceptance Model (TAM), Religiosity and Income on the intensity of paying zakat digitally. Another objective is to determine the probability of above predictors to influence the intensity of milleneals paying zakat through the digital transaction platform during the covid-19 pandemic. The findings of the research are that the factors that affect to the intensity of muzaki paying zakat through digital payment are 4 variables, namely: the attitude of muzaki in dealing with the covid-19 pandemic, Digital Literacy, TAM, and Religiosity. Income has no effect on muzaki's intencity to pay ZIS online. Based on the findings of the interpretation of the ordinal logistic regression equation using the odd ratio test, there are 3 types of categories (Y) of the 4 intensity scales of paying ZIS through the elimination of the smallest decision, namely the category of paying ZIS very often through digital payment amounting to 4 muzaki. Trerefore, there are 3 decisions that dominate, namely very rarely, rarely and often make ZIS payments with digital payments. Then the opportunity for muzaki to feel like paying ZIS through digital payment is highest in the second variable, namely Digital Literacy of 1.04 times compared to other variables, namely Religiosity of 1.036 times, Muzaki's attitude in facing the covid pandemic is 1.01 times, TAM is 1.002 time.

Key Words: Pandemic covid, Digital Literacy, Technology Acceptance Model, Religiusitas, Pendapatan, Digital Payment, Regression Logistic Ordinal.

INTRODUCTION

In the digital era, technology has experienced quite an increasing development, therefore everyone is required to move swiftly in the rapid development of technology (Karmanto et al., 2021, p. 1). Likewise with the National Amil Zakat Agency (BAZNAS) which is required to carry out a new transformation of technology to give the easiness of zakat, infaq and alms (ZIS) payment services through digital payments platform as an effort to win competition in the digital era.

On the other hand, at the end of 2019 until now there has been a disruption to the national health situation in Indonesia and all over the world (Majid & Widiastuti, 2021). This situation is caused by a new virus known as Covid-19. The disruption to the national health situation caused by the COVID-19 pandemic has an impact on accelerating digital transformation (García Zaballos et al., 2020). Utami et.al confirm that digitalization on zakat payment contributes to the increase in the receipt of zakat at the National BAZNAS (Utami et al., 2020), this finding approved by Evandio BAZNAS has contributed 30% of zakat digital payment to the total of national zakat collection (Evandio, 2021).

Before Covid-19 Pandemic, in 2018, the Zakat Management Organization (LAZ) realized online zakat to increase

zakat collection from the millennial generation, but the results have not been maximized. According to Saragih (2018), based on his research finding shows that the millennial generation is more confident in paying zakat directly to mustahiq rather than giving it through LAZ. Some considerations were made because they felt it was more important to give it directly than to give it through the LAZ, they didn't have to pay additional fees, they knew the actual condition of the mustahiq, and there were still many mustahiqs that had not been reached by BAZ/LAZ (Saragih, 2018).

Eventhough, the trust of millennials is still low, the potential zakat collection from the millennial group in 2020 can be reflected in the potential zakat income among those aged 25-40 years. Assuming more than 80 percent of Indonesia's population is Muslim, and the number of millennials increases by 2020, there will be significant zakat potential. This data is a challenge for LAZ to make it happen. For the potential for zakat of income, the millennial generation also has excellent potential to provide other sharia funds such as infaq, waqf, and alms. At least this potential can be measured from Indonesia's achievement as the number one country in terms of donating according to the World Giving Index in 2019. Of course this will be a challenge for LAZ to realize the opportunity for the millennial generation to donate. The level of zakat literacy will affect the muzakki's intention to pay zakat through digital payments

Unfortunetelly, the rapid spread of the infection cases and the high death rate caused by the corona virus, raises unreasonable worries, fears, and anxiety which ultimately creates anxiety in the community. Anxiety comes in various forms, including fear of death, which is caused by information on the number of deaths due to the corona outbreak which is getting bigger day by day. In addition, there is also anxiety caused by fears of being infected with the corona virus or infecting other people.(Jarnawi, 2020, p. 67). This factor certainly will impact to the utilizing of digital payment, particularly in paying zakat.

Covid-19 Pandemic affects to the many people to shift their behavior on many activities. One of the them is the new behavior on online transaction no except is the transaction of zakat payment. This new behavior is interasting to be disucusssed, wether is it true that covid-19 affect to the increasing of receipt of zakat donation in Indonesia. According to Belshaw, a person's decision-making using technology is strongly influenced by one's literacy. The digital literacy of a muzakki regarding digital payments for paying zakat, infaq and alms is one of the factors that influence decision making used for paying zakat (Irhamsyah, n.d.)

Among the milleneals, almost of them adapt the trend of technology. They use many gadgets to assist their activities and works. To analyse the acceptance of technology, there is a model that we call as Technology Acceptance Model (TAM) which means a model that can be used to analyze the factors that influence the acceptance of an information system. According to Davis, in the final TAM model, there are 2 factors that influence the use of information systems, namely having an effect on performance or usefulness, and ease of use (To & Trinh, 2021). Therefore, based on this theory we could analys wether the TAM contributes to the intention paying zakat digitally or not.

The payment of zakat is an obligation for Muslims. This is closely related to a person's belief in the rules of his religion. Islamic religiosity is a guideline that Muslims will follow in carrying out their daily activities and their obligation to pay zakat. The muzaki will ensure that the zakat payment process is carried out in accordance with Islamic teachings. The religious belief of muzakki is a factor that influences the payment of zakat by muzakki

using digital payments (Othman & Fisol, 2017).

Factors that influence muzakki's decision making in paying zakat, infaq, alms through digital payments include the attitude of muzakki in dealing with the pandemic, digital literacy, team, religiosity and income. The number of variables that are thought to have an influence on muzakki's intensity in paying zakat using digital payments, it is necessary to study that can explain each variable giving to muzakki's decision making. Its use is to see the effect of each variable either partially or as a simultan. Therefore, this study aims to asses the factors influencing of zakat digital payment among millineals and to predict the probability of each factor in affecting the intencity of zakat payment at covid-19 pandemic era.

LITERATURE REVIEW

Zakat Digital Payment

Zakat is a social instrument for economic growth which is a compolsary obligation for Muslims who have standard minimal of wealth *(nishab)* and also expands one year *(haul).* The aim of paying zakat is to assist poor people to enhance the welfare to purify the assets owned by pay zakat to the party entitled to zakat recipient *(mustahik)*(Cokrohadisumarto et al., 2019). Zakat has the potential to minimize economic inequality and poverty in a country (Mirawati & Tanjung, 2019).

According to Abdelkader, using digital technology for ZISWAF management is an innovation that has great ability to increase the acceptance and distribution of zakat (Abdelkader, 2017). By technology implemention using the Digital Payment application, we can improve the performance zakat board to reach the wider community more optimally (Razimi et al., 2018). M. Aulia Rachman and Annisa Nur Salam also argue that Digital Payment as a tool used to provide technology-based financial services can be a strong foundation in efforts to increase the efficiency and effectiveness of zakat. The zakat management system that is integrated with digital payments, which is currently developing, still requires innovation to continue to be improved (Rachman & Nur Salam, 2018).

Today's digital payment systems also include services such as wallets that can help customers in various ways, and also provide merchants with systems that are simple, easy to use, and handle. Currently, there are remote payment technologies such as mobile wallets that need to be installed in smartphones to enable consumers to save money and make transactions directly from the wallet via mobile phones (Madan & Yadav, 2016). In Indonesia, there are currently many digital payments service providers with mobile payments such as OVO, DANA, GoPay, LinkAja, and PayPal. Simply by scanning the QR Code, the amount of the payment to be made will be printed on the mobile screen and the payment can be made immediately (Uyuni, 2019).

Factor of Muzaki's Attitude in Dealing with the Covid-19 Pandemic

The covid-19 pandemic is an outbreak of the spread of the virus that is currently hitting Indonesia and also the whole world since 2019-2021. World Health Organization (WHO), which is an international organization in the health sector, explained that the Corona virus can infect the respiratory system in the human body. This continues to have a scientific name, namely covid 19 which can have an impact ranging from the appearance of a mild flu to a very severe stage or more severe than MERS-CoV and SARS-CoV (Kirigia & Muthuri, 2020).

It is undeniable that the covid pandemic has attacked and has become the focus of human attention throughout the world. The virus is still spreading so fast through interactions accompanied by terror,

thousands of people have died from the corona virus attack which has caused various forms of psychological disorders such as panic, fear, anxiety and anxiety. People who experience stress can be observed through various symptoms, such as tension, restlessness, and anxiety. When internalized, it affects the body such as headaches, heartburn, diarrhea, itching, muscle tension, sleep disturbances, and increased blood pressure and heart rate. Stress can also be in the form of behavior that makes individuals impatient, irritable, changes in diet, withdrawal, lethargy, and low self-esteem (Jarnawi, 2020). An empirical study on Venezuela found that attitude toward the covid-19 of Venezualans drives the optimistic life during the covid (Bates et al., 2021). In china, the attitude scale, the majority of respondents (82.0–92.4%) agreed or strongly agreed to hold a positive attitude toward the COVID-19 pandemic positively correlated (Fang et al., 2021).

Factor of Digital Literacy

Digital Literacy emphasizes its broad meaning and position on the media. Digital Literacy is the understanding, behavior and skills of people to use digital platforms and tools appropriately to identify, access, manage, integrate, evaluate, analyze and synthesize technological energy resources, build new knowledge, create media expressions, and communicate with those who others in the context of certain life situations to allow constructive social action; and to reflect on this process (Martin & Madigan, 2006).

Juliaswara argue that digital literacy has a continuing role in the life of mankind, the high level of understanding of technology for Muslims is the main factor for achieving the welfare of mankind, the science of nature is to achieve balance and perfection of life in all its aspects (Juliswara, 2017). Ichwan assert that the components of digital literacy are: a) *Information literacy*, concerns the skills of how to create, interpret, evaluate, manage. to share the information; b) *Digital scholarship* includes active participation in academic activities such as research practice; c) *Learning skills*, including learning efficiently all technologies that have complete features for both formal and informal teaching and learning activities; d) *Computer Information Technology* (ICT) or information and communication literacy that focuses on how to adopt, familiarize and use digital features, both applications and services; e) *Career and Identity management on how to manage online identity*; f) *Communication and collaboration*, it includes active participation in digital networks for education and research; and g) *Media*, including critical reading skills and creative academic communication as well as being reliable in various media (Ichwan, 2020).

Factor of Technology Acceptance Model (TAM)

A model that is compiled to describe the acceptance of technology to be used by its users is commonly referred to as the Technology Acceptance Model (TAM). In formulating TAM, Davis uses Theory of Reason Action (TRA) as the basis of his theory but does not accommodate all components of TRA theory. The main purpose of this theory is to share an explanation of the determination of computer acceptance in general, to provide an explanation of the attitudes or behavior of users in a population (Davis, 1989).

The behavior of using information technology is always preceded by a perception of usefulness and a perception of ease of use. The dimensions of the usefulness of information technology include: a) Usability, including dimensions: making work easier, efficient, useful, increasing productivity, increasing access; and b) Effectiveness, including dimensions: increasing usability, improving the quality of work (Gao & Bai, 2014). Meanwhile, Davis argues that a person's tendency to use

information technology is an assumption of the ease of using information technology. Ease means being free from trouble or not having to try hard. Thus, the perception of ease of use refers to a person's belief that the information technology system to be used is not troublesome or does not require great effort when used (Fitriani, 2018).

Factor of Religiosity

The word religiosity comes from the Latin religio, which is rooted in the word religare which means binding. Substantially, religious refers to something that is experienced very deeply that is in contact with the wishes of someone who needs obedience and provides rewards so that it binds a person in a society. Where there are provisions or obligations that are binding in nature from this binding definition, that is in an affair of the deen, where it must still be obeyed by the adherents. Because in it there is a binding and interrelated bond between individual humans and their Lord, between humans or humans with one another, and with the surrounding creatures (Wilkins et al., 2019).

According to Durkheim, belief is individual and influences the method of thinking and behaving. The term religion is often equated with other terms such as religion (religion: English) and (ad-diin: Arabic), basically all of these terms have the same meaning in terminology and technicality. Religious ideology adopted in the conclusion. On the other hand, Islamic religiosity is a guideline that Muslims want to follow in carrying out daily activities, both in worship or morals in society and the fulfillment of the obligation to pay zakat (Yunus, 2016).

Factor of Income

Income is the reward received by an individual after completing his work to earn a living for his life (Yuningsih, 2015). The concept of income according to economics is put forward by Wild "Revenue is an inflow or income from the value of a personal or company's assets or a reduction in liabilities originating from the company's main or core activities that are still ongoing"(Hernanto, 2020).

RESEARCH METHODOLOGY

In this study, the data used are primary data in the form of questionnaire data and secondary data in the form of supporting literacy sources, namely books from BAZNAS and BAZNAS outlook reports. This study uses quantitative methods. The analysis step begins with tabulating the results of the questionnaires that have been distributed via google form, then analyzing the characteristics of respondents such as gender, age, occupation, education, and income of muzaki which are analyzed using descriptive tests. Then check the validity and reliability data, then run the ordinal logistic regression data.

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Multicolliniearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between independent variables, so this type of test is only intended for research that has more than one independent variable. Multicollinearity can be seen by analyzing the value of VIF

(Variance Inflation Factor). A regression model shows multicollinearity if:

1. Correlation rate > 95%.
2. Tolerance Value < 0,10.
3. VIF Value > 10.

A good regression model should not have a correlation between independent variables.

Regresi Logistik Ordinal

Ordinal logistic regression is a regression analysis used to analyze the relationship between the response variable and the predictor variable, where the response variable is polychotomous with an ordinal scale.

a. Logit Kumulatif Model

The model that can be used for ordinal logistic regression is the logit model. The logit model is a cumulative logit model, in this model there is an ordinal nature of the Y response as outlined in the cumulative probability so that the cumulative logit model is a model obtained by comparing the cumulative probability, namely the probability of less than or equal to the jth response category on p variables. predictor expressed in the vector X, P(Y<j X) with greater probability than the j-th response category, P(Y>j|X) (Hosmer and Lemeshow, 2000). The cumulative probability, P(Y≤j|X) is defined as follows:

$$P\ (Y \leq\ JIX) = \frac{\exp(\beta 0j + \sum_{k-1}^{p} \beta kxk}{1 + \exp(\beta 0j + \sum_{k-1}^{p} \beta kxk}$$

Note *j=1,2,...,j* is the response category

b. Goodness of Fit Test (GOF)

The model fit test was carried out to evaluate whether the model matched the data and met the Goodness of Fit (GOF) (Sadam Husain, 2017). This test uses the Hosmer and Lemeshow test by looking at the goodness of fit test value as measured by the chi-square value at a significant level of 5% with the following hypothesis: Test statistics:

$$\hat{C} = \sum_{r=1}^{g} \frac{(O_r - n'_r \bar{p}_{1r})}{n'_r \bar{p}_{1r}(1 - \bar{p}_{1r})}$$

The decision criteria H0 is accepted if $< \chi^2_{(\alpha.g-2)}$ atau ρ-value > α dan H_0 is rejected if $\geq \chi^2_{(\alpha.g-2)}$ atau ρ-value < α.

c. G-Test

The likelihood comparison test procedure (ratio likelihood test) can be used to test the significance of the logistic regression model. G-test statistics were used to test the role of explanatory variables in the model together (Hosmer & Lemeshow, 1989). This test compares the complete model (model with predictor variables) against the model with only constants (model without predictor variables) to see if the model with only constants is significantly better than the complete model. With the following formula:

$$G = -2In\ \left[\left[\frac{Likelihood\ (Model\ B}{Lokelihood\ (Model\ A}\right]\right]$$

Description of model B = model that only consists of constants and model A = complete model (model with predictor variables). The hypothesis of the above equation is H0 : 1 = 2 = … = p = 0 and H1 : there is at least p 0 . This criterion takes the level of significance then H0 is rejected if X2 a(n-v) where v is the number of predictor variables.

d. Wald Test

To find out whether or not each parameter of the independent variable is significant, we need to test the hypothesis (Widodo et al, 2015) $H_0 : k = 0$ (Variable X does not significantly affect variable Y) $H_1 : k_0$ (Variable X significantly affects variable Y) Where k = 1,2,…., and are the number of predictor variables in the model.

The test statistics used in this test are described in the formula contained in the following equation:

$$W = \frac{\hat{\beta}_k}{SE(\hat{\beta}_k)}$$

is the parameter estimate and is the estimated standard error $SE\ (\hat{\beta}_k)$. Reject H_0 on a real $\hat{\beta}_k$level α. It can be seen in the following equation:

$$|W| > Z\frac{\alpha}{2}$$

The test statistic follows the Chi-Squred distribution so that H_0 is rejected if with v degrees of freedom there are many predictors. The criteria for this test are: *Wald statistic* < *chi square* tabel and probability (*sig*) > 5% (significance level), then H_0 is accepted. This means that Ha is rejected or the hypothesis that the independent variable has an effect on the dependent variable is rejected.

Wald statistic > chi square table and probability (sig) < 5% (significance level, then H_0 is rejected. This means that Ha is accepted or the hypothesis that the independent variable affects the dependent variable is accepted.

e. Coefficient of Determination Test McFadden, Cox & Snell dan Nagelkerke

Tests are carried out to see how much the independent variables affect the value of the dependent variable. A model is said to be good if the Nagelkerke coefficient is more than 70%, which means that the independent variable created by the model affects 70% of the dependent variable. The Nagelkerke coefficient is obtained from the refinement of the Cox and Snell coefficients of determination. This is the formula of McFadden test to assess the coeficien of determintation:

$$R^2{}_{MF} = 1 - \left[\frac{Likelihood(Model\ B)}{likelihood\ (Model\ A)}\right]$$

Information $R^2{}_{MF}$ is McFadden's coefficient of determination. The following is the formula for finding the Cox and Snell coefficients of determination:

$$R^2{}_{CS} = 1 - exp\left[-\frac{2}{n}x\ likelihood\ (Model\ B) - likelihood\ (Model\ A)\right]$$

Description $R^2{}_{CS}$ is Cox & Snell's coefficient of determination. Here is the formula to find the coefficient of determination Nagelkerke:

$$R^2{}_{MAX} = 1 - exp\left[-\frac{2}{n}x\ likelihood\ (Model\ A)\right]$$

$$R^2{}_N = \left[\frac{2R^2{}_{CS}}{R^2{}_{MAX}}\right]$$

f. Interpretation Model

If the ordinal logistic regression model has been tested with good model results and the significance is real, then the data can be interpreted using the odds ratio test.

RESULTS AND ANALYSIS

Based on respondent data that has been processed, it is known that the jobs of 56 respondents at BAZNAS Tangerang City are known as 2 people who are lecturers, 15 people are teachers, 3 people are entrepreneurs, 25 employees. and as many as 11 public servants. Based on the age of 56 respondents, 7 people in the 11-20 year category, 35 people in the 21-25 year old category, 8 people in the 26-53 year category, 6 people in the 36-49 year category.

Based on gender, 23 respondents are male and 33 respondents are female. based on the education of 56 respondents, 21 people are high school graduates, 30 persons with undergraduates, 5 people are

postgraduaed. Based on the income of 56 respondents. There are 31 respondents with an income of less than 10 million, 10 people with 10-15million Rupiah, 7 people with more than 15 million Rupiah, 3 people with more than 20-30 million Rupiah, and 5 people with more than 30 million Rupiah.

Validity Test

The validity test of this research instrument was carried out using the Bivariate Pearson correlation contained in the IBM SPSS Statistic 25 Software, by testing 56 research samples and obtained an r table value of 0.2632 at 5% significance.

Tabel 1. Validity Test Results

Variable	*Question Items*	*Correlation*	*R.Tabel*	*Ket*
Muzaki's attitude in dealing with the covid-19 pandemic	Afraid to dealing the Covid pandemic	0,418	0,2632	Valid
	Uneasy to dealing the Covid pandemic	0,404		Valid
	Panic to dealing the Covid pandemic	0,351		Valid
	Worried to dealing the Covid pandemic	0,403		Valid
Digital Literacy (X2)	Be aware of the benefits of technology	0,600		Valid
	Accustomed to Using Digital Applications	0,677		Valid
	Applying digital science wisely	0,743		Valid
	Actively participate in developing knowledge	0,642		Valid
	Using Digital Payment is very helpful	0,783		Valid
Technology Acceptance Model (TAM) (X3)	Paying ZIS is easier with Digital Payment	0,792		Valid
	Paying ZIS with digital payment is very useful	0,703		Valid
	Paying ZIS with digital payment can save time and energy	0,708		Valid
	Paying ZIS using Digital Payment is very clear and easy to understand	0,827		Valid
	Easy to use digital payment application for ZIS pembayaran payments	0,839		Valid
Religiousity (X4)	Correctly understand the meaning of the Shahadah	0,645		Valid
	Always keep the obligatory prayers 5 times	0,679		Valid
	Fasting every month of Ramadan	0,621		Valid
Income (X5)	1 = < 10million 2 = 10-15 million 3 = 15-20 million 4 = 20-25 million 5 = > 25 million	0,340		Valid

Source: data processed by researchers

The results of the Validity Test Test for each question item on 5 types of muzaki factors paying ZIS with digital payments which are assessed, namely the muzaki attitude factor in facing the Covid Pandemic, Digital Literacy, TAM, and Religiosity, and Income. It is known that the correlation value of all questions is greater than r table with a value of (0.2632) so that keputusannya adalah tolak H_0 and accept H1. The conclusion of the validity test is that there is a relationship between each item in the questionnaire.

Reability Test

The reliability test was carried out from 56 muzaki respondents who used Digital Payment at BAZNAS Tangerang City using the cronbach's alpha formula. The hypotheses to be tested are as follows:

H_0 : The questionnaire cannot provide consistent results as a survey measuring tool (r count < 0.6).

H_1 : The questionnaire can provide consistent results as a survey measuring tool (r count > 0.6).

The results of the reliability test using SPSS 25:

Tabel 2. The Results of the Reability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
,897	19

Based on the results of the calculation of the reliability test, the value of the Cronbach's alpha questionnaire was 0.897. This value is greater than the minimum standard so that the questionnaire can be used as a measuring tool, which is 0.6. The decision taken is to reject H0 and accept H1. The conclusion is that the questionnaire used to analyze Muzaki's decision to pay ZIS using Digital Payment can be used as a reliable measuring tool and provide consistent results.

Output Processing Summary

The results of this output explain the number of details of the percent sample of the dependent variable / response (Y) and the independent variable / predictor (X) contained in the following data:

Tabel 3. The Results of the Case Processing Summary Test

Case Processing Summary			
		N	***Marginal Percentage***
ZIS Paying Decision	Very Rarely pay zakat via Digital Payment	27	48,2%
	Rarely via Digital Payment	19	33,9%
	Often via Digital Payment	6	7,1%
	Very Often via Digital Payment	4	10,7%
Afraid to dealing the Covid pandemic	1	1	1,8%
	2	7	12,5%
	3	14	25,0%
	4	19	33,9%
	5	15	26,8%
Uneasy to dealing the Covid pandemic	1	2	3,6%
	2	7	12,5%
	3	13	23,2%
	4	25	44,6%
	5	9	16,1%
Panic to dealing the Covid pandemic	1	2	3,6%
	2	11	19,6%
	3	16	28,6%
	4	18	32,1%
	5	9	16,1%
Worried to dealing the Covid pandemic	1	2	3,6%
	2	7	12,5%
	3	17	30,4%
	4	19	33,9%
	5	11	19,6%
Be aware of the benefits of technology	1	3	5,4%
	3	2	3,6%
	4	22	39,3%
	5	29	51,8%
Accustomed to Using Digital Applications	1	3	5,4%
	2	1	1,8%
	3	7	12,5%
	4	28	50,0%
	5	17	30,4%
Applying digital science wisely	1	2	3,6%
	3	7	12,5%
	4	29	51,8%

Case Processing Summary			
		N	***Marginal Percentage***
	5	18	32,1%
Actively participate in developing knowledge	1	1	1,8%
	2	1	1,8%
	3	19	33,9%
	4	22	39,3%
	5	13	23,2%
Using Digital Payment is very helpful	1	2	3,6%
	3	5	8,9%
	4	24	42,9%
	5	25	44,6%
Paying ZIS is easier with Digital Payment	1	2	3,6%
	3	7	12,5%
	4	27	48,2%
	5	20	35,7%
Paying ZIS with digital payment is very useful	1	1	1,8%
	3	6	10,7%
	4	32	57,1%
	5	17	30,4%
Paying ZIS with digital payment can save time and energy	1	2	3,6%
	3	4	7,1%
	4	26	46,4%
	5	24	42,9%
Paying ZIS using Digital Payment is very clear and easy to understand	1	2	3,6%
	2	1	1,8%
	3	10	17,9%
	4	28	50,0%
	5	15	26,8%
Easy to use digital payment application for ZIS pembayaran payments	1	2	3,6%
	3	7	12,5%
	4	29	51,8%
	5	18	32,1%
Correctly understand the meaning of the Shahadah	1	3	5,4%
	4	25	44,6%
	5	28	50,0%
Always keep the obligatory prayers 5 times	1	2	3,6%
	3	1	1,8%
	4	18	32,1%
	5	35	62,5%
Fasting every month of Ramadan	1	2	3,6%
	4	15	26,8%
	5	39	69,6%
Income	≤5 Juta	31	55,4%
	5-10 Juta	10	17,9%
	≥10 Juta	7	12,5%
	≥ 15 Juta	3	5,4%
	≥ 20 Juta	5	8,9%
Valid		56	100,0%
Missing		0	
Total		56	

This output provides information on the number of research samples, namely muzaki who very rarely pay ZIS through digital payments are greater than muzaki who rarely, frequently and very often pay using digital payments. This can be seen from the output above, with the number of very rare muzaki being 27 people, then 19 people being rare, 4 people being muzaki, and 6 muzaki paying ZIS using digital payments very often. This can mean that the most Muzaki who use digital payments are

the muzaki category that very rarely pays ZIS with an income of less than 5 million. Because the results are 100% valid in a sample of 56 muzaki people and there is no missing data, the logistic regression can be continued.

Multikolinearity Test

Multicollinearity test was conducted to see the independence between independent variables. The hypothesis used is as follows:

H_0: independent variables x1 , x2 . x3 is multicollinearity (VIF > 10).
H_1 : independent variables x1 , x2 . x3 is not multicollinearity (VIF 10).

The following are the results of the multicollinearity test calculation using SPSS 25 software (Table 4).

Tabel 4. The Results of the Multikolinearity Test

Coefficients[a]								
Model		***Unstandardized Coefficients***		***Standardized Coefficients***	***t***	***Sig.***	***Collinearity Statistics***	
		B	***Std. Error***	***Beta***			***Tolerance***	***VIF***
1	*(Constant)*	,869	,966		,900	,373		
	Muzaki's attitude in dealing with the covid-19 pandemic	,009	,037	,038	,251	,803	,831	1,204
	Digital Literacy	,019	,074	,076	,264	,793	,224	4,463
	TAM	-,040	,073	-,162	-,553	,583	,218	4,596
	Religiousity	,068	,094	,168	,730	,469	,352	2,845
	Income	,164	,107	,220	1,530	,132	,904	1,106

a. Dependent Variable: Keputusan Muzaki bayar ZIS melalui digital payment

Based on the calculation results, it is known that the multicollinearity calculation between variables meets the specified criteria, namely the VIF value < 10, the decision taken is to reject H0 and accept H1. The conclusion is that the regression model studied did not find any correlation between the independent variables, namely (Muzaki's Attitude Factor in dealing with the Covid pandemic, Digital Literacy, TAM, Religiosity, and Income) so that there is no multicollinearity problem. Because a good regression model has no correlation between the independent variables or the independent variables. So that the data is declared good for further regression testing.

Regression Model

The following are the results of the estimation of the ordinal logistic regression model. The factors that influence Muzaki's decision to pay ZIS through Digital Payment using SPSS 25 software:

Tabel 5. The Results of the Regression Model

Parameter Estimation								
Model		***Estimate***	***Std. Error***	***Wald***	***Df***	***Sig.***	***95% Confidence Interval***	
							Lower Bound	***Upper Bound***
Threshold	*Very Rarely [Y = 1]*	-5,503	2,167	6,446	1	,011	-9,751	-1,255
	Rarely [Y = 2]	-1,245	1,912	,424	1	,515	-4,992	2,502
	Often [Y = 3]	,196	1,867	,011	1	,916	-3,463	3,855

Parameter Estimation								
Model		***Estimate***	***Std. Error***	***Wald***	***Df***	***Sig.***	***95% Confidence Interval***	
							Lower Bound	***Upper Bound***
Location	*Muzaki's attitude in dealing with the covid-19 pandemic (X1)*	42,324	16,746	6,388	1	,011	9,502	75,145
	Digital Literacy (X2)	19,626	9,438	4,324	1	,038	1,128	38,124
	TAM (X3)	66,328	28,939	5,253	1	,022	9,608	123,047
	Religiousity (X4)	6,548	3,118	4,411	1	,036	,437	12,659
	Income (X5)	-,972	2,487	,153	1	,696	-5,848	3,903
Link function: Logit.								
a. This parameter is set to zero because it is redundant.								

$$Logit\ (Y_1) = 5{,}503 + 42{,}324\ X_1 + 19{,}626\ X_2 + 66{,}328\ X_3 + 6{,}548\ X_4$$
$$Logit\ (Y_2) = 1{,}245 + 42{,}324\ X_1 + 19{,}626\ X_2 + 66{,}328\ X_3 + 6{,}548\ X_4$$
$$Logit\ (Y_3) = 0{,}196 + 42{,}324\ X_1 + 19{,}626\ X_2 + 66{,}328\ X_3 + 6{,}548\ X_4$$

These results are the value of the constant variable, when viewed from the output above the constant variable can be seen in the Estimate column and in the Threshold row with values of 42,324, 19.26 and 66,328 respectively. While the value is the value of the predictor variable, when viewed from the output above the predictor variable can be seen in the Estimate column and in the Location row with values of 0.038, 0.011 and 0.022, respectively. Then the equation as above can be obtained.

Goodness of Fit Test

The goodness of fit test was conducted to see if the ordinal logistic regression model obtained was feasible to use. The goodness of fit test in linear regression is the same as the classical assumption test. The following are the results of the model goodness test using the Deviance method test:

Tabel 6. The Results of the Kebaikan Model Test

Goodness-of-Fit			
	Chi-Square	***Df***	***Sig.***
Pearson	35,479	118	1,000
Deviance	34,463	118	1,000
Link function: Logit.			

The tested hypotheses are H0: the logit model is feasible to use and H1: the logit model is not feasible to use. It is known that the Chi-Square Deviance method is 34.463 with a degree of freedom of 118. The test criteria are to reject H0 if D > X2 (0.05.118) = 299.68 or reject H0 if the significant value is less than 0.05 (α=0.05). The Deviance test value in the table above shows that the significance value is 1.00. The decision taken is to accept H0 because the significance value is greater than 0.05. The conclusion is that the logit model obtained is feasible to use because it matches the observation data.

Test the Model's Significance (G-Test)

The significance test of the model provides information on whether the independent variable in the ordinal logistic regression model gives better results than the model that only includes the intercept. This test is done by comparing models without predictor variables. The significance test of this model is like the F test in multiple linear regression. The following are the results of the model significance test using SPSS 25 software:

Tabel 7. The Results of the G-Test

Model Fitting Information				
Model	***-2 Log Likelihood***	***Chi-Square***	***Df***	***Sig.***
Intercept Only	128,384			
Final	,000	128,384	47	,000
Link function: Logit.				

The hypotheses to be tested are H_0 : 1 = 2 = ….. = p = 0 and H_1 : there is at least one p 0. It is known that the result of -2 ln likelihood model B (without predictor variables) is 128, 384 and the result is -2 ln likelihood model A (with predictor variables) is 0.000 . Based on these data, it is known that the G statistic value is 128.384. The test criteria were carried out by taking the real level ($= 0.05$) from the chi square distribution table obtained $X2\ (0.05.47) = 2.35$, because the statistical value $G\ (128.384) > X2\ (0.05.47) = 2.35$ (7,81) then the decision is to reject H_0 and accept H_1

The model's feasibility test (goodness of fit) using the Deviance method resulted in 34,463 with a significance of 1,000. It means that the logistic regression model is feasible to use. Based on the value of the G statistic test to see the role of the explanatory variables in the model, the likelihood ratio test (G test) was used together to obtain the G statistic value of 128.384 which is greater than the value in table $X2\ (0.05.47) = 2.35$ means that the ordinal logistic regression model has one . The conclusion is that there is one p 0. Which means that the model with the independent variable is better than the model with only an intercept as evidenced by the probability value of sig < 0.05, which is 0.000. Then the fit model is suitable so that statistical testing can be continued.

Tabel 8. The Results of the Wald Test

Parameter Estimates								
Model		***Estimate***	***Std. Error***	***Wald***	***Df***	***Sig.***	***95% Confidence Interval***	
							Lower Bound	***Upper Bound***
Threshold	[Y = 1]	5,503	2,167	6,446	1	,011	-9,751	-1,255
	[Y = 2]	1,245	1,912	,424	1	,515	-4,992	2,502
	[Y = 3]	,196	1,867	,011	1	,916	-3,463	3,855
Location	Muzaki's attitude in dealing with the covid-19 pandemic (X1)	42,324	16,746	6,388	1	,011	9,502	75,145
	Digital Literacy (X2)	19,626	9,438	4,324	1	,038	1,128	38,124
	TAM (X3)	66,328	28,939	5,253	1	,022	9,608	123,047
	Religiousity (X4)	6,548	3,118	4,411	1	,036	,437	12,659
	Income (X5)	-,972	2,487	,153	1	,696	-5,848	3,903
Link function: Logit.								
a. This parameter is set to zero because it is redundant.								

Wald Test

The results of the Wald parameter test are in table 4.12. The above explains that the variables of muzaki's attitude in facing the covid pandemic, digital literacy, TAM, and religiosity are variables that have a significant influence on the decision to pay ZIS in general at BAZNAS Tangerang City because these variables have a significance

value < (α=0.05) or in other words reject H0 if Z2 > X2(α.1) (3.84) while the income variable can be said to have no significant effect on the decision to pay ZIS as a whole at BAZNAS Tangerang City. So for the insignificant variable, namely the income variable, it is removed from the model and continues with other ordinal logistic regression tests.

Coefisien Determination Model (Pseudo R-Square) Test

The magnitude of the effect of the coefficient of determination on the logistic regression model is shown by the value of Mc Fadden, Cox and Snell, Nagelkerke R Square. The table of determination can be seen in the table below:

Tabel 9. The Results of the Koefisien Determination Test

Pseudo R-Square	
Cox and Snell	,899
Nagelkerke	1,000
McFadden	1,000
Link function: Logit.	

The table above shows the Mc Fadden coefficient of determination of 1,000 while the Cox and Snell coefficient of determination is 0.899 and Nagelkerke's coefficient of determination is 1,000 or 100%. Koefisien *Nagelkerke* sebesar 100% it means that the variables of muzaki's attitude in facing the covid pandemic, digital literacy, TAM, and religiosity affect the overall assessment of the decision to pay ZIS at BAZNAS Tangerang City by 100%.

Tabel 10. The Results of the Interpretation Model

Parameter Estimates								
Model		***Estimate***	***Std. Error***	***Wald***	***Df***	***Sig.***	***95% Confidence Interval***	
							Lower Bound	***Upper Bound***
Threshold	Jarang [Y = 1]	-5,503	2,167	6,446	1	,011	-9,751	-1,255
	Sering [Y = 2]	-1,245	1,912	,424	1	,515	-4,992	2,502
	Sangat Sering [Y = 3]	,196	1,867	,011	1	,916	-3,463	3,855
Location	Muzaki's attitude in dealing with the covid-19 pandemic (X1)	42,324	16,746	6,388	1	,011	9,502	75,145
	Digital Literacy (X2)	19,626	9,438	4,324	1	,038	1,128	38,124
	TAM (X3)	66,328	28,939	5,253	1	,022	9,608	123,047
	Religiousity (X4)	6,548	3,118	4,411	1	,036	,437	12,659
	Income (X5)	-,972	2,487	,153	1	,696	-5,848	3,903
Link function: Logit.								
a. This parameter is set to zero because it is redundant.								

Interpretation Model

If the ordinal logistic regression model has been tested and the model results are good and the significance is real, then the data can be interpreted using the odds ratio test.

1. Odds ratio of Muzaki's Attitude to the Covid Pandemic (X1) = e0.011 = 1.011 This can be interpreted that the probability of a muzaki feeling very often paying ZIS through digital payment is the factor of Muzaki's Attitude facing the Covid Pandemic 1,011 times compared to muzaki who rarely and often pay via digital payments.

2. Odss ratio of Digital Literacy (X2) = exp0.038 = 1.04 This can be interpreted that the probability of a muzaki feeling very eager to pay ZIS through digital payment on the Digital Literacy factor is 1.04 times compared to muzaki who rarely and often pays through digital payments.
3. Odds ratio of TAM (X3) = e0.002 = 1.002 This can mean that the chance of a muzaki feeling very eager to pay ZIS through digital payment at the TAM factor is 1.002 times compared to muzaki who rarely and often pay via digital payment.
4. Odds ratio of religiosity (X4) = e0.036 = 1.036 This can be interpreted that the opportunity
5. a muzaki feels very eager to pay ZIS through digital payment at the religiosity factor of 1,036 times compared to muzaki who rarely and often pays via digital payment.

CONCLUSION

Based on the results of research on the factors that influence Muzaki to pay ZIS using digital payment at Baznas Tangerang City, it can be concluded that Muzaki's attitude factors in dealing with the COVID-19 pandemic, Digital literacy, TAM, and Religiosity simultaneously have a significant effect on the decision of muzaki to pay ZIS through digital payment. at Baznas Tangerang City.

Based on the results of the interpretation of the ordinal logistic regression equation using the odd ratio test, there are 3 types of decisions (Y) out of 4 muzaki decisions to pay ZIS through the elimination of the smallest decision, namely the category of paying ZIS very often through digital payment totaling 4 muzaki. So there are 3 decisions that dominate, namely very rarely, rarely and often making ZIS payments with digital payments. Then there is an opportunity for muzaki to feel like paying ZIS through the highest digital payment berada pada variabel ke dua yaitu *Digital Literacy* sebesar 1,04 kali dibanding dengan variabel Religiusitas 1,036 times, Muzaki's attitude in dealing with the covid pandemic is 1.01 times, TAM is 1,002 times.

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