FACTORS THAT INFLUENCE SOCIAL–ECONOMIC MOTIVES THROUGH THE DECISION OF ZAKAT TO USE DIGITAL SERVICES (CASE STUDY OF LAZ AL AZHAR)

Arifah Khairrani[1], Sri Indah Nikensari[2], Dicky Iranto[3]
[1,2,3]State University of Jakarta, Indonesia
Email: *ak.khairrani@gmail.com[1]*

Abstract

As a country with the largest Muslim population in the world, there is excellent potential for Islamic financial instruments for the prosperity of the people, one of which is Zakat as an instrument of income distribution that can be the answer to problems that are visible in Indonesia, economic and social. Zakat itself has complete laws and instruments, but the potential and reality of its collection are still reversed. This study describes the conditions of collecting Zakat and the factors influencing muzakki's decision on digital Zakat. Using the Analytical Network Process (ANP) method, the factors influencing muzakki's decisions are trust, ease of use, and zakat literacy. The results of this study indicate that trust, ease of use, and zakat literacy affect the decision of muzakki to pay Zakat digitally. The first result shows that the ease of use factor has the most considerable influence on the decision of the digital Zakat and the most influential sub-factor is flexibility.

Keywords: Trust, Ease of Use, Zakat Literacy, Analytical Network Process

INTRODUCTION

Prosperity is something that is the goal of every country. Through prosperity, a society that works for everyone will be formed so that solid social relations will be created and can protect the freedom and security of every individual in the country. Based on research conducted by the Legatum Institute, there are twelve points of the pillars of prosperity. One of the pillars of prosperity is social capital. Social capital is capital in the form of social network contributions that act as assets to generate economic profits and increase prosperity. In Indonesia, public interest in socialising is high. According to the Ministry of Home Affairs (Kemendagri) records, in 2019, there were more than 400 thousand community organisations in Indonesia. The most followed by the organisation's religious activities, with 40.93%.

Presidential Regulation No. 18 of 2007 states that Indonesia's annual economic development is carried out to encourage economic growth by expanding employment opportunities and reducing reductions. The implication is that through income, Zakat has the potential to be developed into an income distribution instrument for overcoming economic problems. Furthermore, because Zakat has an economy such as aggregate consumption, national saving, investment, and aggregate production (Suprayitno, 2020), therefore, when zakat givers (muzakki) provide a predetermined amount of income to people who receive Zakat (mustahik), this will increase the income of mustahik so that there is an increase in consumption and can allow mustahik to have savings in the long term.

Currently, many Amil Zakat Institutions (LAZ) provide stimulants intending to motivate Muslims to pay Zakat and keep up with the times. Therefore the National Amil Zakat Agency (BAZNAS) encourages the use of digitalisation to reach a broader range of muzakki and mustahik.

The right step considering the existence of financial technology (fintech), which is increasingly widespread and has an impact on the development of the digital economy in Indonesia. The evidence is that electronic money transactions in Indonesia have increased more than 100 times in a decade, from Rp 2 trillion in 2012 to Rp 205 trillion in 2020.

Its application in the daily life of the digital financial industry on payment services (payments) provides many conveniences for its users. The convenience provided is not only for some people but will also reach people who do not have a bank account and who live in remote areas so that they do not have access from a bank can also use this service easily. Furthermore, with digital services, every individual can carry out transaction activities easily without the need for limited access to distance and time. It is what is expected of OPZ when providing crowdfunding facilities for muzakki.

However, even so, BAZNAS data states that the potential for Zakat in 2020 can reach IDR 327.6 trillion. This amount is, of course, immense and can have a positive impact on the country's economy. However, this potential can only realise as much as 21.7% or around Rp. 71.2 trillion. A large number of potential zakat figures inversely proportional to their realisation proves that the Zakat Management Organization (OPZ) has yet to be able to influence those who have paid Zakat and have not paid Zakat to channel their Zakat through OPZ. So optimisation is needed that can motivate muzakki in Indonesia to pay Zakat, especially for the millennial generation.

In Jakarta, one of the National Zakat Institutions, namely the Al Azhar Amil Zakat Institution (LAZ). LAZ Al Azhar was assigned its status as a nationally broadcast LAZ in 2016. To encourage the use of overgrowing digitalisation, LAZ Al Azhar takes advantage of this by collaborating with crowdfunding and creating its application called 'LAZ Al Azhar', which is accessible by android users. All was done by LAZ Al Azhar's effort to reach a broader range of muzakki to all regions in Indonesia. In addition to utilising digitalisation which aims to reach a broader range of muzakki, LAZ Al Azhar also has an internal ZISWAF management system (Zakat, Infaq, Sadaqah, and Waqf) which aims to increase effectiveness and efficiency in management. Moreover, the researcher mentions that it makes researchers interested. It wants to examine more deeply the factors that influence socio-economic motives through the decision of Zakat to use digital services (a case study of LAZ Al Azhar).

LITERATURE REVIEW

The origin of word Zakat is derived from the word Zakat which means blessing, growing, clean, and sound. Therefore, in terms of language, Zakat is a basic word, and zakat means blessing, growing clean, and sound. According to Santoso & Agustino (2018), If something is Zakat, it means that it grows and develops, and if the person is Zakat, then that person is good.

Another opinion regarding Zakat, according to Khairuddin (2020), sociologically, Zakat is a reflection of the emergence of a sense of humanity, justice, faith, and piety that must appear in the attitude of the rich. So besides being intended for worship, Zakat also has a social dimension. Therefore, Zakat itself is not only closely related to the divine aspect but also social. Through Zakat, it is hoped that social inequalities occur in society because, basically, through Zakat, Allah makes one's property more beneficial for the common good. Bahri and Suhaeti support this opinion, & Nasution (2021), according to him, Zakat is also part of certain assets, and Allah obliges the owner to be able to hand it over to those who are entitled to receive it.

From the various opinions of experts regarding Zakat, the researcher can conclude that Zakat is obligatory worship for Muslims. But on the other hand, zakat also fosters the emergence of a sense of humanity and keeps away the stingy and greedy nature.

Trust

Trust is a hope that grows among the community, resulting from honesty, order, and a cooperative attitude following norms. According to Aristiana (2019), trust is someone's desire to depend on someone when we have a sense of courage and put a sense of trust in that person. This opinion is supported by Ni Nyoman Kerti Yasa (2020), who that trust is a treatment that involves a person's willingness to behave in a certain way because he has a sense of confidence that he can put that trust in others.

According to Sawlani (2021), in the world of online transactions, it is necessary to have trust in both parties, which carry out transactions based on mutual interests that will benefit both parties. Furthermore, because in online transactions, risks such as unexpected losses can occur, consumer trust is the most critical factor in conducting online transactions, primarily through digital services, because there are uncertainties and risks.

From various opinions, it can conclude that trust is a person's hope or desire to give his trust to others. The importance of consumer trust must manage by the company to create a good relationship with consumers and maintain a good name. In collecting Zakat, trust will not only make someone do Zakat repeatedly in the same place but also can increase the amount of Zakat.

Ease of Use

The ease of use theory was initially proposed by Davis, which is part of the TAM (Technology Acceptance Model) theory built to analyse and understand the factors that influence the acceptance of the use of technology. According to Davis in Damayanti (2021), the theory of perceived ease of use is Bandura's theory of self-efficacy. Self-efficacy is a self-perception that assesses how well one can function in a particular situation. From Bandura's theory, Davis defines perceived ease of use as the level of someone's belief that the computer system can easily use.

Mobile phones can be used anytime and anywhere so that users can access them every second to make digital transactions. Rusminah & Hilmiati (2021) state that one of the factors that cause users to accept or reject a system is dependent on the relationship with the system. Suppose a system is considered to be able to help their performance at work and support daily activities by using a measure of ease of use. This opinion is also supported by Gao & Bai in Ichwan (2020), that perceived benefits have an essential role in the acceptance of use.

Another opinion from Bakar, Aziz, Muhammud, & Muda (2017)) is that most digital service users can adapt because they don't have to go to the bank to save time. This opinion is also supported by Davis in Machdar (2019), that user convenience or Perceived Ease of Use is the confidence level in using a particular system that does not require significant effort. Although the efforts made by each person can be different, a system must be easy to implement and use by its users without expending effort that is considered burdensome. System makers must make this effort to avoid rejection from users of the developed system.

From the expert opinions above, it can conclude that ease of use is a condition where a user has a good perception of whether or not the use of the technology will bring benefits in its use so that if it is applied to Zakat through digital services. Therefore, the user will be confident that paying zakat digitally through digital services will bring advantages compared to using the traditional system.

Zakat Literacy

The concept of literacy in Islam itself is already part of Islam, which follows Surah Al-Alaq in the first verse, which begins with the word "Iqra", which means read. The concept of literacy itself is a person's ability, knowledge, and understanding that something will change one's attitudes and decisions (Antara, Musa, & Hassan, 2016).

Yusfiarto, Setiawan, & Nugraha (2020) stated that zakat literacy could be interpreted as a person's ability to read, understand, calculate, and access information to increase awareness of paying higher Zakat. After the individual gets a message about information from various media, both print and electronic, it will be processed internally, mentally and physically. In the theory of communication effects, namely the SOR (Stimulus Organism Response) theory, this is influenced by individual psychological factors that attitude changes will occur because the stimulus delivered is likely to be accepted or rejected. It is also in line with the opinion of Bin, A., Pitchay, A., & Mydin (2019) that information about zakat literacy can be obtained through many platforms, including social media and electronic media. According to Soemitra & Nasution (2021), the literacy level of Zakat will affect the quantity and quality of both collection and management. When muzakki prefer to distribute their Zakat directly to someone who is considered mustahik, this shows the low literacy of Zakat both in collection and distribution. Because when Zakat is managed properly and effectively by an agency, in the long term, it will improve the welfare of the community and become an instrument of income distribution to overcome existing economic problems.

METHOD

In this descriptive analysis, the analytical method used is the Analytical Network Process (ANP) approach. The ANP method is a development of the previous method, namely the Analytical Hierarchy Process (AHP). In the decision-making process, the ANP framework generally treats decisions using a network without setting a level. In the ANP analysis, the number of samples/respondents is not used as a benchmark for validity (Saaty, 2006).

The researcher uses primary data from in-depth interviews with experts and practitioners who understand the factors that make muzakki's decision to pay Zakat digitally. Then the research continued with processing which was carried out through the "Super Decision" software to make a questionnaire that the respondents would later fill out. The stages in the ANP method:

1. Model Construction

   The construction of the ANP model is based on a theoretical and empirical literature review. It provides questions to experts and practitioners of cash waqf and in-depth interviews to examine information more intensely to get to the real problem.

2. Model Quantification

   The quantification stage of the model uses questions in the ANP questionnaire in the form of pairwise comparison between elements in the cluster to find out which of the two has a more significant influence (more dominant) and how big the difference is through a numerical scale of 1-9. The data from the assessment results are then collected and inputted through Super decision software to be processed to produce outputs in the form of priorities and supermatrixes. The results of each respondent will be input into a separate ANP network (Ascarya, 2011)

3. Synthesis and Analysis

   a. Geometric Mean

      To find out the results of individual assessments from the respondents and determine the results of opinions in one group, an assessment carries out by calculating the geometric mean (saaty, 2006). Questions in the form of comparison (Pairwise comparison) from the

respondents combine to form a consensus. The geometric mean is a type of average calculation that shows a particular tendency or value which has the following formula (Ascarya, 2011):

$$\left(\prod_{i}^{n} = 1a_1\right)^{1/n} = \sqrt[n]{a_1 a_2 \dots a_n}$$

b. Rate Agreement

Rater agreement is a measure that shows the level of conformity (approval) of the respondents (R1-Rn) to a problem in one cluster. The tool used to measure rater agreement is Kendall's Coefficient of Concordance (W;$0 < W \leq 1$). W=1 indicates a perfect match (Ascarya, 2010). To calculate Kendall's (W), the first is to rank each answer and then add them up.

$$R_1 = \sum_{j}^{m} = 1r_{i,j}$$

The average value of the total ranking is:

$$R = \frac{1}{2}m(n+1)$$

The formula calculates the sum of the squares of deviation (S):

$$R = \frac{1}{2}m(n+1)$$

So that Kendall's W is obtained, namely:

$$W = \frac{12S}{m^2(n^3 - n)}$$

If the value of the W test is 1 (W = 1), it can conclude that the assessments or opinions of the respondents have a perfect agreement. In contrast, when the W value is 0 or closer to 0, it shows a disagreement between respondents' or varied answers (Ascarya, 2011).

After finding out what factors influence Muzakki's decision to pay Zakat digitally, later this research will conduct a qualitative-quantitative analysis that aims to capture the views represented by experts/practitioners in their field. Later the data will be analysed using the Analytic Network Process (ANP) method with processing carried out through the "Super Decisions" software.

ANP is also a method that can indicate the priority level of various elements by considering their relationship to one another. Based on Ascarya (2005), ANP has three simple axioms that limit the scope of the problem, namely:

1. Reciprocal; states that PC (EA, EB) is the comparison value of the pair of elements A and B, seen from the parent element C, which shows how many times more elements of A have what element B has than PC (EB, EA) = 1/PC (EA, EB). For example, if A is five times bigger than B, B is 1/5 of A.
2. Homogeneity; states that the elements being compared should have a manageable amount of differences to avoid causing significant errors of judgment. The ANP scale used is a verbal scale which is converted into a numerical scale of 1 to 9, as follows;

Verbal Rating Scale	Numerical Scale
Extrem importance	9
	8
Extreme demonstrated importance	7

	6
Strong importance	5
	4
Slightly bigger effect	3
	2
Equal Importance	1

Source: Ascarya (2005)

3. This axiom states that there is a reason that the accommodated ideas must sufficiently represent the results to match their expectations.

RESULTS AND DISCUSSION
Overview of Digital Zakat at LAZ Al Azhar

At the beginning of its establishment on December 1, 2004, the Al Azhar Amil Zakat Institution (LAZ) was established under the name Al Azhar Peduli Ummat (APU). After that, it was confirmed as a National LAZ according to the Decree of the Minister of Religion of the Republic of Indonesia No. 240 of 2016 on May 23, 2016, becoming LAZNAS Al Azhar. LAZNAS Al Azhar is social and not profit-oriented for the organisation's management. It believes that comprehensive programs have been proven to strengthen food security and become a solution to social problems and poverty. In running the organisation, it has the vision to become a professional and trusted global Islamic philanthropic institution in managing funds to realise community empowerment and the welfare of the ummah, as well as the mission:
1. Develop Zakat, Infaq, Alms & Waqf education with technology-based character services
2. Develop a comprehensive, measurable, and local wisdom-based program towards the welfare of the people
3. Improving the accountability of institutional performance through strengthening systems and management supported by professional human resources
4. Building sustainable partnerships nationally and globally (Sustainable partnership) with the ABCG (Academic, Business, Civil Society, Government)

LAZNAS Al Azhar, which has a goal to support social and moral development by empowering and synergising the potential of the community by providing products and services with character, has two excellent programs, namely:
1. Productive age unemployment alleviation program (Rumah Gemilang Indonesia)
   Rumah Gemilang Indonesia (RGI) is a centre for empowering youth of productive age to overcome unemployment in Indonesia. Until now, RGI has successfully graduated 2612 people from all parts of Indonesia, and 80% of its graduates can have income.
2. Poverty Alleviation Program
   The poverty alleviation program carried out by LAZNAS Al Azhar is divided into two focuses, namely the rural community economic empowerment program (Desa Gemilang) and the economic empowerment program/MSMEs (Million Berdaya).

Through data shared by LAZNAS Al Azhar, in 2020, a total of 191,272 people or 47,818 family cards benefited from service programs for handling underprivileged families, alleviating unemployment & empowering productive youth, improving living conditions for orphans & poor

people, empowering rural communities & developing community economics, and disaster management, infrastructure & environmental conservation & volunteer network.

In reaching all the muzakki, LAZNAS Al Azhar has two ways of reaching out, namely directly, and for a reasonably broad reach, it is done through digital services provided. Currently, muzakki can distribute their Zakat through crowdfunding provided by LAZNAS Al Azhar or outside providers who are also cooperation partners. Currently, there are crowdfunding and e-commerce collaborations with LAZNAS Al Azhar, such as; Kitabisa.com, Amal Soleh, Shoppe, and Tokopedia Salam. In addition to onboarding with crowdfunding and e-commerce, LAZNAS Al Azhar also provides payments through digital merchants such as; OVO, Shoppe Pay, and Gopay, to Quick Response Code Indonesian Standard (QRIS). According to data provided by LAZNAS Al Azhar, in 2021, the digital fund revenue grew by 800%, as evidenced by the number of digital funds in the September - December 2020 period of 344,058,847 rupiahs to 2,799. 895,161 in the period January - December 2021.

LAZNAS Al Azhar also has an internal ZISWAF management system (Zakat, Infaq, Sadaqah, and Waqf) to increase management effectiveness and efficiency. This system itself can be said to have a good impact, as evidenced by Muzakki's satisfaction with telemarketing activities in the table below;
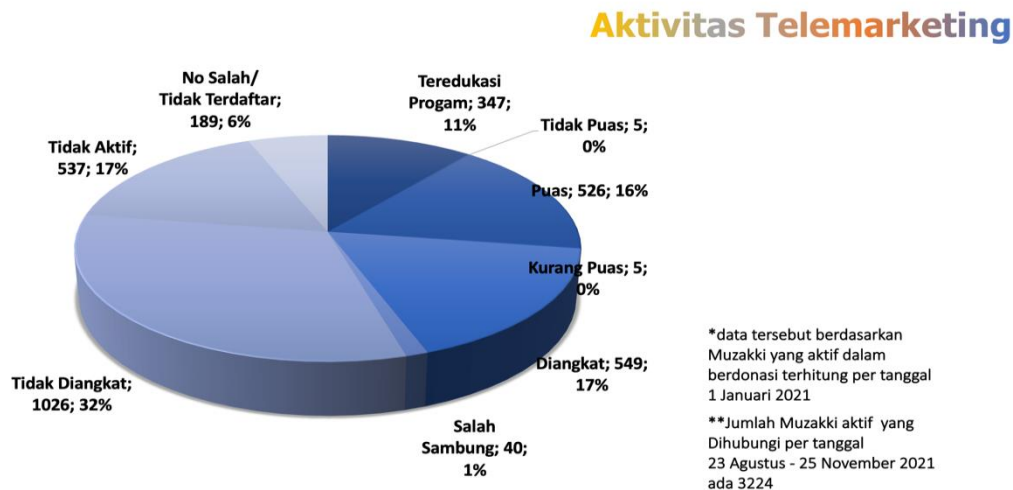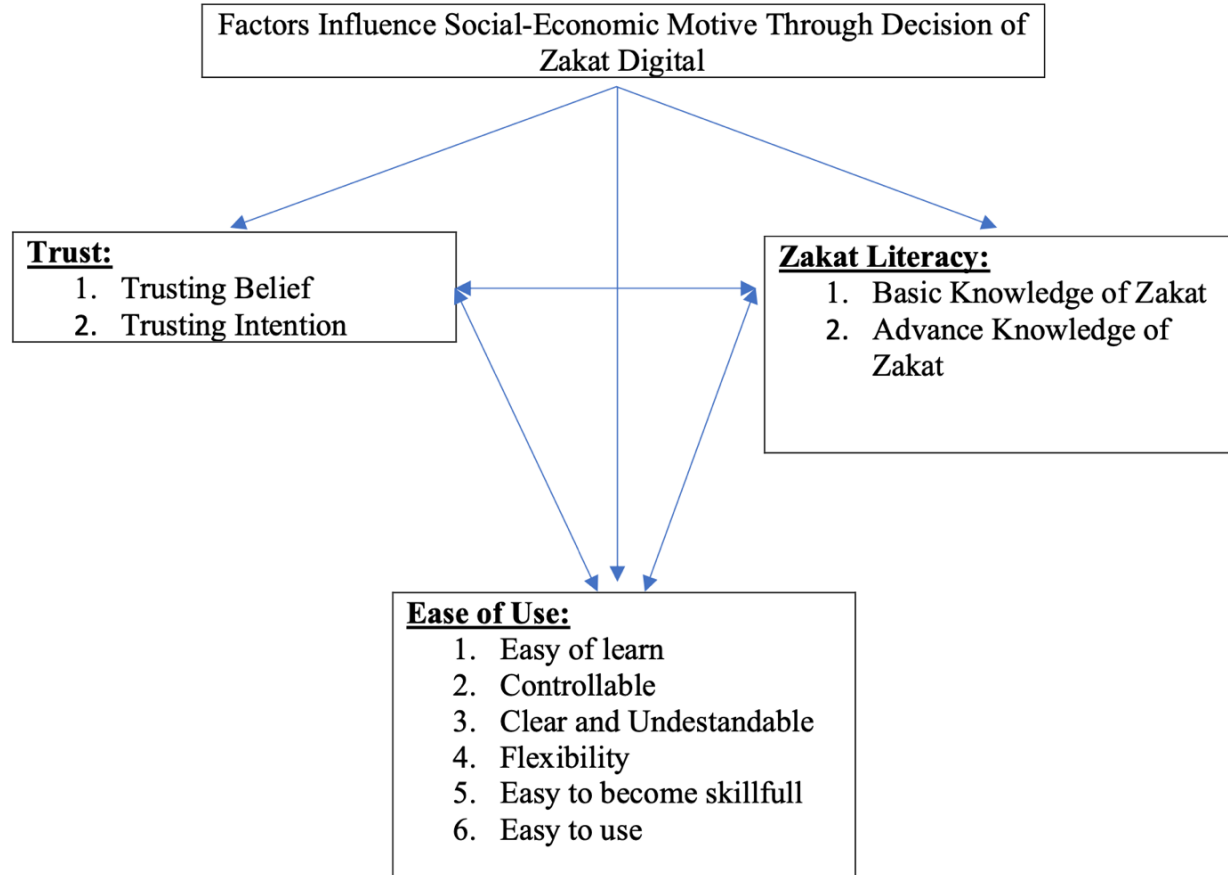

Source: LAZNAS Al Azhar

The telemarketing activity survey table above shows that most Muzakki who do digital Zakat at LAZNAS Al Azhar are satisfied with the services provided. In addition, the data provided shows an increase of 50% of muzakki who make digital payments through the Al-Azhar application or crowdfunding site, onboarding crowdfunding, and transfers within the 2020 to 2021 period.

Factors Influencing the Decision of Digital Zakat

Based on the results of literature reviews and in-depth interviews with experts and practitioners, the factors influencing the decision to pay digital Zakat are trust, ease of use, and zakat literacy.

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│  Factors Influence Social-Economic Motive       │
│  Through Decision of Zakat Digital              │
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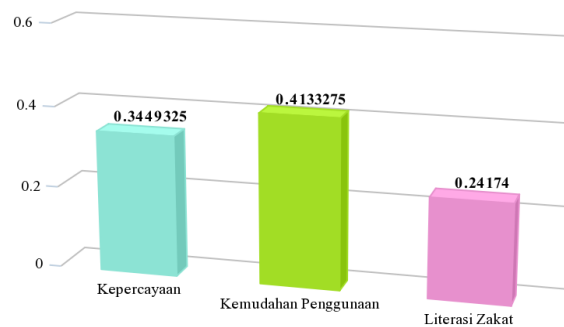
Trust:
1. Trusting Belief
2. Trusting Intention

Zakat Literacy:
1. Basic Knowledge of Zakat
2. Advance Knowledge of Zakat

Ease of Use:
1. Easy of learn
2. Controllable
3. Clear and Undestandable
4. Flexibility
5. Easy to become skillfull
6. Easy to use

Source: data processed by the author

Aspects of trust include two factors: Trusting Belief and Trusting Intention. Aspects of Ease of Use include six factors, namely ease of system to learn (Easy of learning), ease of system to be controlled (Controllable), interaction with systems that are clear and easy to understand (Clear and Understandable), the flexibility of interaction (Flexibility), Easy skill to use (Easy to become skillfully), and Easy to use (Easy to use). Finally, aspects of Zakat Literacy include two factors, namely Basic Knowledge of Zakat and Advance Knowledge of Zakat.

From the aspect/cluster and factor nodes that have been given priority, the next step is to formulate the main priorities that are the factors of muzakki doing Zakat digitally using a priority scale. The respondents agreed that the main factor influencing muzakki to pay Zakat digitally was the ease of use factor, with a score of 0.413. According to the respondents, the ease of use that LAZNAS Al Azhar provides to muzakki through the provision of payment services that can access through websites, applications, and WhatsApp is one of the attractions of this institution. In addition to providing services, LAZNAS Al Azhar regularly develops (improvements) on each digital channel. It is proven by the statement of one loyal muzakki who feels flexibility and convenience because every transaction he does through crowdfunding (either an application or a website) is always fast and successful, so for someone with limited time, this is a significant factor. In addition, according to the nudge theory by Richard Heller, a person's behaviour occurs because of an impulse through the ease of digital service activities provided by LAZ. Therefore, it can encourage a muzakki to pay Zakat digitally.

The next priority is the confidence factor, with a score of 0.344. According to the respondents, trust influences someone to pay their Zakat digitally. Trust is needed between the two parties in online transactions because this will also determine muzakki's decision to choose LAZ and digital services considered reliable. To build trust, an institution must demonstrate professionalism, which can be measured through the openness of zakat management in the form of clear and understandable financial reports so that muzakki understands and believes that the assets entrusted to LAZ have apparent uses and benefits. Another thing that can build muzakki's trust is introducing the program that is being carried out through events, either through the inauguration of a program or just an introduction to LAZ itself. So if the LAZ is less well known by the public, by introducing itself through social events, the big name of the institution itself will build. At LAZNAS Al Azhar, these efforts continue to be made to build the trust of muzakki or prospective muzakki. Through financial audits, every six months, building emotional bonds with muzakki so that there is an attachment that encourages these muzakki to continue to entrust their trust to LAZNAS Al Azhar, shows their performance and reputation through social programs, and carry out branding to show their existence.

The zakat literacy factor is the last priority, with a score of 0.241. According to respondents, zakat literacy affects a person's decision to perform their zakat worship digitally, and this is because many millennial generations who have just entered the world of work have limited knowledge of Zakat, so they decide to distribute their Zakat to mosques or the closest people with inaccurate calculations. Therefore, it is necessary to have literacy on Zakat itself so that the millennial generation can understand obligations and benefits. As time goes on, people's thinking abilities are high, and technological developments will follow. LAZNAS Al Azhar itself has started educating muzakki and the surrounding community through electronic magazines, electronic media, and social media (WhatsApp, Instagram, and crowdfunding applications).
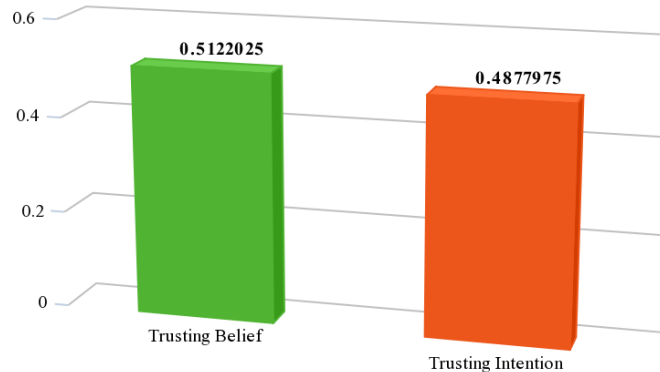

Source: data processed by the author

Trust Factor

Based on the results of data quantification using super software decisions, the main priority of the aspect of trust is obtained from the respondents' opinions. The factor influencing muzaki's decision to pay Zakat with the highest priority is the Trusting Belief factor, with a score of 0.512; most respondents recognise this. Respondents stated that Trusting belief depicts a good impression necessary to build muzakki trust. In forming a Trusting Belief, several main components are needed, such as the good intentions of the muzakki, which illustrates the extent of trust in LAZ; integrity which describes the muzakki's trust in LAZ in fulfilling their interests. And competence illustrates the trust in LAZ's ability to manage the mandate given. The last priority in the aspect of trust is Trusting Intention, with a score of 0.487. The role of Trusting Intention in building

muzakki's trust is also essential. Therefore, it is necessary to build a situation where muzakki intends to rely on LAZ in carrying out their obligations through a willingness to depend and a Subjective Probability of Depending.
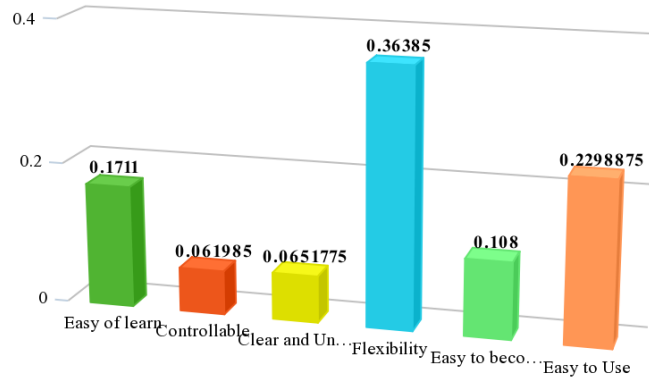

Source: data processed by the author

The results of this study strengthen studies that have been carried out by previous researchers, such as Zubaidah & Afifah (2020), which state that it is in line that trust influences digital muzakki decisions. That through the professional attitude of the institution, which can be measured through the openness of zakat management in the form of financial reports, the trust of muzakki will increase. In addition, building strong trust in digital transactions will also increase the number of muzakki. In addition, when a zakat institution in its management follows Islamic law, it will be considered to have the advantages of reliability and integrity so that it will be readily accepted by muzakki.

Ease of Use Factor

Based on the quantification of the ease-of-use aspect data obtained from the respondents' opinions, the priority factor influencing Muzakki to pay Zakat digitally is flexibility, with a score of 0.363. According to respondents, an application must be flexible, meaning that it must be able to adjust and can be used at any time according to the wishes of its users. The second priority is Easy to Use, with a score of 0.229. respondents stated that an application should make users feel no difficulty operating it. The next priority, with a score of 0.171, is Easy to learn, where an application must be easy to learn so that the user can adapt and understand the application. The fourth priority is Easy to become Skillful, with a score of 0.108, where an application must be easy to understand so that muzakki can quickly master the applications provided. The next priority is Clear and Understandable, with a score of 0.065, which means that the application must be clear and understandable by muzakki in terms of content and appearance. Finally, the last priority in terms of ease of use is Controllable with GMk 0.061, which means the application must be easy to use according to its needs.
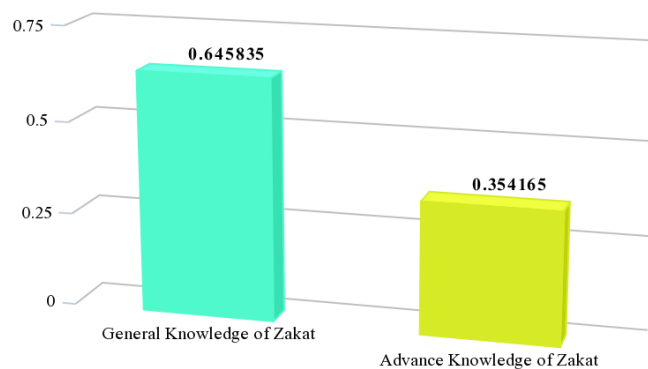
Source: data processed by the author

Jamaludin, Wahab, & Hamed (2017) and Friantoro & Zaki (2019) also state the same thing regarding ease of use, that with a little effort required to operate a system will increase the perception of ease of use so that muzakki will pay Zakat digitally is an easy thing. This perception is felt when the payment process is faster when compared to the traditional zakat system.

Zakat Literacy Factor

Based on the data quantification of the digital literacy aspect of Zakat obtained from the respondents' opinions, the factor influencing the decision to pay Zakat with the highest priority is General Knowledge of Zakat, with a score of 0.645. According to the zakat literacy component developed by BAZNAS (2019), there are five components in General Knowledge of Zakat, namely muzakki's knowledge of Zakat in general, knowledge of the obligation to pay Zakat, knowledge of 8 asnaf, knowledge of zakat calculation, and knowledge of the object of Zakat. According to most respondents, a muzakki must first understand the General Knowledge of Zakat components. The last priority in this aspect is Advance Knowledge of Zakat, with a score of 0.354. There are five components in this aspect: knowledge of zakat institutions, knowledge of zakat regulation, knowledge of the impact of Zakat, knowledge of zakat distribution programs, and knowledge of digital payments.

Source: data processed by the author

Afiyana, Nugroho, Fitrijanti, & Sukmadilaga (2019) also state that someone with high zakat literacy will be aware of zakat digital through LAZ, besides the level of zakat literacy will affect the quantity and quality of both collection and management. This explanation is also in line

with the opinion expressed by Bin, A., Pitchay, A., & Mydin (2019) that information regarding zakat literacy can be obtained through many platforms, including social media and electronic media, so that the new millennial generation enters the world of work has limited knowledge of Zakat, can access this knowledge easily.

CONCLUSION

This study was conducted to determine the effect of trust, ease of use, and zakat literacy on muzakki's decisions, especially the millennial generation, to pay Zakat through digital platforms. From the results and discussion of the research, conclusions and suggestions can be drawn as follows:

1. The results of this study indicate that to increase the optimisation of the existing zakat potential, LAZ must be able to influence muzakki to distribute their Zakat digitally, especially to the millennial generation. The overall results of the respondents who have a high level of agreement on the factors that influence the muzaaki's decision to pay Zakat digitally, both from the trust factor, the ease of use factor, and the zakat literacy factor. Meanwhile, for each of the main factors, the ease of use factor becomes a priority among them.
2. The trust factor shows the influence on people's decisions to pay Zakat digitally with the priority factor, trusting beliefBelief. This case shows that for LAZNAS Al Azhar muzakki, trust influences pay zakat digital decisions. Hence, the researchers suggest it is important for LAZ to maintain the amount of trust through the integrity and competence of LAZ.
3. The ease of use factor shows the influence on people's decisions to pay Zakat digitally with the main priority factor, flexibility. This case shows that for LAZNAS Al Azhar muzakki, ease of use influences pay digital zakat decisions. Hence, researchers suggest it is important for LAZ to create a digital payment system that provides flexibility for both interaction and good transactions to make the system easy and clear to use.
4. On the zakat literacy factor, general knowledge of Zakat is the priority factor. In this case, it shows that for LAZNAS Al Azhar muzakki, zakat literacy influences muzakki's decisions to pay Zakat digitally, so researchers suggest LAZ provide literacy both directly and digitally to the public regarding knowledge of Zakat and the impact of Zakat on increasing productivity, reducing social inequality, reducing crime, to its impact on the country's economic stability.

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