INVESTIGATING THE DETERMINANTS OF MUSLIM INTENTION TO ACCELERATE ZAKAT PAYMENT DURING THE COVID19 PANDEMIC

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Abstract: The crisis caused by the COVID-19 pandemic is more severe than other crises that have occurred before such as the crisis in 2008. This is because of the speed and scale it has created. The purpose of this study was to determine the effects of the COVID-19 pandemic crisis on changes in the behavior of Muslims in Indonesia, namely accelerating the payment of zakat during the Covid-19 pandemic. The data used in this study is primary data, where data were collected through questionnaires to respondents who were selected purposively throughout the big islands of Indonesia and collected as many as 256 respondents. By using the Structural Equation Modeling (SEM) Partial Least Square approach, it is found that several variables have an influence on the behavior of Muslims to accelerate paying zakat, including the Attitude variable and the Perceived Behavioral Control variable. However, it was found that the Subjective Norm variable was not proven to significantly influence the behavior of Indonesian Muslims to accelerate paying zakat during the COVID-19 pandemic crisis. The limitations of this study are that the sample that dominates is only from the island of Java and the age proportion of the respondents is dominated by millennials and generation z.

Keywords: PLS-SEM, crisis, pandemic covid-19, behavioural intention, TPB

INTRODUCTION

The 2019 corona virus disease pandemic (COVID-19) is spreading fast over the world. This new virus, which first arose in the Chinese city of Wuhan in 2019, has surprised the world. Covid-19 has been declared a worldwide pandemic by the World Health Organization (WHO) after the virus was found in around 120 nations (Aji, et al., 2021).

The worldwide economy has been badly harmed by the COVID-19 pandemic. Governments in several nations have instituted a lockdown system and limitations on certain activities in try to curb the virus's spread. In the case of transportation, for example, the aviation industry, railroads, buses, and other forms of public transit are all affected. Almost every country hit by Covid-19 shut down all educational, commercial, sporting, and spiritual organizations. As a result, the closure of linked facilities in several nations has had a significant impact on industry. People working in the aviation and tourism industries encounter several challenges. Furthermore, the country's production is quite low. Many developed countries are now confronting high inflation and rising unemployment as a result of decreasing productivity, while government expenditure on the treatment and rehabilitation of Covid-19 patients continues to rise. Maity, Chakraborty, and Prasenjit (Maity, Chakraborty, & Prasenjit, 2020).

Covid-19 is far from the world's first devastating pandemic. There have been previous worldwide crises. Covid-19, on the other

hand, is not like previous crises, such as the financial crisis of 2008. Because of the pace and scope of the epidemic, the consequences are serious and perhaps more deadly than any prior crises (Sogani, 2020). Apart from that, the impact of the Covid-19 problem is felt by practically all countries, not only lower middleincome ones (Fernandes, 2020).

Furthermore, the epidemic has pushed humanity to aid one another through fundraisers and contributions (Aji, et al., 2021). Donations are encouraged by all religions, including Islam (Ranganathan & Henley, 2008). (Kasri & Ramli, 2019). In Islam, since there is only one pillar, namely zakat, sharing has become a responsibility. It is expected that zakat collection will decline during the epidemic. However, it has been discovered that the collecting of ZIS BAZNAS and other zakat has grown. In Ramadhan 1441 H, for example, BAZNAS Pusat had a 56 percent rise in ZIS collection compared to Ramadhan 1440 H. (Beik, 2020). During the pandemic, technical improvements in online zakat collecting aided the growth in the amount of zakat receipts in Indonesia. Kitabisa.com, Go-pay, OVO, DANA, BAZNAS, and LinkAja, for example, are technologies that let you to pay zakat online throughout the pandemic (Aji, et al., 2021).

Ma'ruf Amin, Indonesia's vice president, urged the people to pay zakat more quickly (Mudassir, 2020), as well as BAZNAS to be more creative in collecting zakat from the public (Pungki, 2021). Not only the vice president, but also the Minister of Religion, Fachrul Rozi, published a policy urging the National Zakat Agency (BAZNAS) and the Amil Zakat Institution to speed up the collecting and distribution of zakat payments. In addition to zakat mal, the minister requested that

zakat fitrah be paid since Ramadan began (Tim Hikmah detikcom, 2020). Furthermore, Speaker of the People's Consultative Assembly Bambang Soesatyo urged the government to speed up the payment of zakat and to carry out socialization of zakat fitrah to the community through religious figures, community leaders, and influencers to encourage people to pay zakat as soon as possible (Red-001, 2020). The circular letter No. 8 of 2020, titled "Accelerating Zakat Payment and Distribution and Optimizing Waqf as a Social Safety Net in the COVID-19 Health Emergency," confirms this.

Zakat is also an essential social security tool, according to Bashir (2002). Zakat helps to maintain societal cohesion (Abdullah & Suhaib, 2011). Zakat is also meant to minimize unequal income distribution by ensuring social security (Al Qardawi , 2009). Zakat is a protection mechanism for the destitute and needy (Jedidia & Guerbouj, 2020). Zakat is also an anti-poverty weapon (Ibrahim & Shaharuddin, 2015).

Zakat is used to channel or allocate finances at the micro level (Jedidia & Guerbouj, 2020). Economic growth, wealth distribution, social security, and poverty alleviation are all macro consequences of zakat (Haq , 2013). Furthermore, zakat is critical in managing with the situation brought on by the Covid-19 outbreak. For people impacted by the epidemic, the Zakat fund distribution scheme has substantially lessened their financial burden (Hambari, Arif, & Zaim, 2020).

LITERATURE REVIEW

ZAKAT

Zakat is a word that comes from Arabic which etymologically means purification, growth or increase (Owoyemi, 2020). Terminologically zakat means certain assets issued by Muslims at a certain time, in a certain amount according to the Quran and Sunnah (Djaghballou, Djaghballou, Larbani, & Mohamad, 2018). Zakat is divided into two, namely zakat fitrah and zakat mal. Zakat fitrah must be paid at a predetermined time, namely before Eid al-Fitr, the amount to be paid is 1 sha (about 2.5 and 3.5 kg) of daily food (Aji, et al., 2021).

As for zakat mal, it can be paid at any time as long as it meets the nishab and haul standards (Saad & Haniffa, 2014). Nishab is the minimum limit for the amount of net assets owned by a person which is a requirement for obliging a person to give zakat. Meanwhile, haul is the minimum time limit for a person to have the property (Aji, et al., 2021) Zakat mal is divided into several types including gold and silver zakat, trade zakat, agricultural zakat, livestock zakat, corporate zakat, securities zakat, mining zakat, profession zakat, and found goods zakat (Rikaz) (Ismail, et al., 2018). And the nishab and haul of zakat mal are different, here are some differences in nishab and haul for zakat mal; The nishab for gold zakat is 85 grams, while for silver it is 595 grams with 1 year haul. For the nishab, the trade zakat is also worth 85 grams of gold and 1 year haul. (Ismail, et al., 2018) Meanwhile, agricultural zakat is 5 wasaq, equivalent to 750 kg. For the nishab of zakat on different farms, for camels when they have 5 or more camels, they must pay zakat, for the nishab for cows when they already have 30 or

more heads, and for the nishab for sheep or goats when they already have 40 or more, then they are obliged to pay zakat. pay zakat (Ismail, et al., 2018).

PAYING ZAKAT DURING THE PANDEMIC

There was a crisis during Umar bin Khattab's reign, known as the Ramada crisis. The Ramada crisis happened in the Hijaz area in one year during the Umar regime (Munif, 2012). Due to famine and a lengthy drought, many people go hungry during the Ramada crisis (Iskandar & Aqbar, 2020). The economic, government, social, and health systems were all affected by the crisis. To lessen the damage, Umar devised a strategy in the economic sector, postponing the payment of zakat on farms because many cattle perished at the time. (Munif, 2012). Another approach is to encourage the collecting of zakat before the haul period begins (Iskandar & Aqbar, 2020).

Farmers whose livestock are affected during the Ramada crisis are exempt from the policy of deferring zakat on farms that have reached the nishab. (2020, Iskandar & Aqbar). This Umar policy is based on the difficulties that breeders face. Where these breeders' hundred goats had no meaning for their survival at the time (Munif, 2012). Although the fuqaha encourage paying zakat immediately, postponing payment of zakat is allowed in the realm of fiqh science (Munif, 2012). Before the haul time, zakat mal can be paid (Mahmuddin, Rafi, Aqbar, & Iskandar, 2020). According to Rusyd (1995), it is permitted to provide zakat mal before his haul according to Imam Abu Hanifah and Imam Syafii, based on the hadith:

"From Ali radhiyallahu 'anhu that Abbas radhiyallahu'anhu asked the Prophet sallallaahu'alaihi wasallam about hastening zakat before their mandatory time came? Then he gave rukhsah for him in that matter." Meanwhile, zakat fitrah can be paid at the start of Ramadan, according to the Imam Syafii school. Because an urgent emergency cannot justify ta'jil zakat fitrah, zakat fitrah cannot be paid outside of the stipulated time frame (Mahmuddin, Rafi, Aqbar, & Iskandar, 2020).

Some scholars are considering the Umar policy of deferring zakat withdrawals in order to allow deferment of zakat payment (Munif, 2012). The practices of Umar bin Khattab in times of crisis are relevant to the Covid-19 pandemic problem, and certain Umar ideas might be followed. 2020 (Iskandar & Aqbar). As a result, there are additional ways to assist Muslim brothers and sisters in need during the Covid-19 outbreak, such as reinforcing the exhortation to offer alms and contributions to those with more resources (Mahmuddin, Rafi, Aqbar, & Iskandar, 2020).

THEORY OF PLANNED BEHAVIOR

Theory of planned behavior is the development of the theory of reasoned action. This theory is a theory that combines several core concepts in the social and behavioral sciences, and it defines these concepts in a way that allows prediction and understanding of certain behaviors in specific contexts (Azjen, 1991). This theory is usually used in various studies in psychology and other disciplines such as in research to predict consumer interest in various marketing research. In addition, this theory can also be used to determine a person's interest in various social activities related to a person's desire to share with others

such as making donations, blood donations and others. (Heikal, Khaddafi, & Falahuddin, 2014).

ATTITUDE

Attitude is psychological which is expressed in evaluating several levels of likes or dislikes (Eagly & Chaiken, 1993). In addition, attitude is one of the factors that shows a person's intention to respond to something and do something (Heikal, Khaddafi, & Falahuddin, 2014).

SUBJECTIVE NORMS

Subjective norms refer to the perceived social pressure to do or not do something. (Azjen, 1991). In addition, subjective norms are defined as a person's opinion about other people's expectations of an action that will be displayed. This assumption is subjective and influenced by beliefs. (Huda, Rini, Mardoni, & Putra, 2012).

PERCEIVED BEHAVIORAL CONTROL

Perceived Behavioral Control is a condition in which a person believes that a certain action is easy or difficult to do, which includes past experiences and the obstacles faced by that person. (Dharmmesta, 1998). Many scholars have conducted studies on the intention to pay zakat. Huda, Rini, Mardoni, and Putra (2012), for example, employ Theory of Planned Behavior to explain zakat payment adherence. Meanwhile, Heikal, Khaddafi, and Falahuddin (2014) tested compliance behavior in paying commercial zakat using the updated

Theory of Planned Behavior. Andam and Osman (2017) utilized the extended theory of planned behavior to investigate the factors that impact Filipino Muslims' desire to pay zakat on their work income. Muzakki's purpose variable was shown to have a positive and substantial influence on the variables attitude and control behavior, whereas the subjective norm variable had no effect. Attitudes, descriptive norms, and moral norms are the variables that have a favorable association with the desire to give zakat on work income. Subjective standards, prior conduct, and perceptions of behavior control all influence the desire to pay commercial zakat in a positive and substantial way.

Bidin & Idris (2009) and Saad & Haniffa (2014) investigated the factors that impact the intention to pay zakat on income and zakat on business, respectively, using the Theory of Reasoned Action. The findings revealed that the variable attitude and subjective norms had a substantial impact on the intention to pay zakat income, as well as being a major predictor of zakat compliance behavior.

Sareye & Haji-Othman (2017) performed study on the impact of attitudes, subjective norms, and service quality on the intention to pay zakat, using the research object of a sole proprietor in Kuala Ketil. Othman & Fisol (2017) did a study with the Malaysian Kedah community to evaluate the influence of Islamic religiosity, moral views, and duties in the desire to give zakat income. Meanwhile, Muhammad and Saad's (2016) study seeks to investigate the reliability and validity of the dimensions of trust and their link with the desire to pay zakat using Kano Nigeria as the research object. Sareye & Haji-Othman (2017) found that subjective attitudes and norms had a

favorable and substantial impact on zakat intention. The intention to pay zakat on company is not affected by the quality of service. In contrast, Othman and Fisol (2017) discovered that Islamic religiosity, views, and moral responsibilities had a strong association with the desire to give zakat income in their study. Furthermore, Muhammad and Saad (2016) found that these structures may be utilized to gauge zakat intention in Kano, Nigeria. Furthermore, these findings show that all four variables are correct.

Aji, et al., (2021) did research on infaq, while Kashif & Run conducted study on contributions (2015). During the Covid-19 epidemic, Aji, et al., (2021) employed theory TRA and SPT to investigate the elements that drove someone to pay online infaq. All of the hypotheses created by TRA and SPT have a substantial influence on the intention to pay infaq online during the epidemic, according to the findings of his study. Kashif and Run (2015) utilized the Extended Theory of Planned Behavior to investigate the factors that influence a person's decision to give money.

Research on the acceleration of zakat payments during the pandemic has been discussed by Mujahidah, Akbar, & Rusydiana (2021) where in his research which focuses on the perspective of Muslim youth. So in this study discusses the perspective of Muslims from all ages or in general.

RESEARCH METHOD

Primary data was used by the author in this investigation. A questionnaire was delivered to respondents who had been identified in

the study to collect data. A five-point Likert scale is used in this research questionnaire. Starting with 1 (strongly disagree) and up to 5, (Strongly agree). A quantitative method is used in this sort of study. SEM-PLS (Partial Least Square) utilizing WarpPLS was the model employed in this study. Purposive sampling was utilized in this study, which limited the number of respondents to Muslims and Indonesian nationals in order to meet the research aims.

In this study, the exogenous latent variables were Attitude (ξ_1) Subjective Norms (ξ_2) and Perceived Behavioral Control (ξ_3) while the endogenous latent variables were Intention (η). In terms of these variables, they may be decomposed into numerous indicator variables, as follows:

Table 1. Inducator Variable

Latent Variable	Indicator	Symbol	Adopted From
Attitude (ξ_1)	It's a good idea to accelerating pay zakat during the COVID-19 outbreak.	ATT1	(Aji, et al., 2021), (Smith & McSweeney, 2007), (Annahl, Al Anshory, & Aulia, 2021), (Kasri & Chaerunnisa, 2020))
	Accelerating zakat payments during the COVID-19 pandemic, in my opinion, is beneficial.	ATT2	
	During the COVID-19 pandemic, I believe that accelerating the payment of zakat would assist mitigate the impacts of the pandemic.	ATT3	

	Accelerating zakat payments during the COVID-19 outbreak will help me meet my obligation as a Muslim and muzakki.	ATT4	
Subjective Norms (ξ_2)	Most people I know accelerated their zakat payments during the COVID-19 outbreak.	SN1	(Aji, et al., 2021), (Annahl, Al Anshory, & Aulia, 2021), (Kasri & Chaerunnisa, 2020)
	During the COVID-19 outbreak, important individuals in my life accelerated zakat payments.	SN2	
	During the COVID-19 outbreak, the majority of individuals I know believe I should accelerate pay zakat.	SN3	
Perceived Behavioral Control (ξ_3)	During the COVID-19 pandemic, I believed I might accelerate up for the payment of zakat.	PBC1	(Annahl, Al Anshory, & Aulia, 2021), (Smith & McSweeney, 2007), (Kasri & Chaerunnisa, 2020)
	During the COVID-19 outbreak, it was easy for me to accelerate zakat payments.	PBC2	
	During the COVID-19 pandemic, I could accelerate zakat payments if I wanted to.	PBC3	
	During the COVID-19 pandemic, I am certain that I would accelerate up the payment of zakat.	PBC4	

	Even though my income has diminished because to the pandemic, I will accelerate to pay zakat.	PBC5	
Intention (η)	To aid people affected by COVID-19, I will accelerate zakat payments.	INT1	(Aji, et al., 2021), (Annahl, Al Anshory, & Aulia, 2021), (Kasri & Chaerunnisa, 2020)
	I intend to accelerate zakat payment to assist those who are affected.	INT2	
	I was encouraged to accelerate zakat payments in response to COVID-19 in order to assist those affected.	INT3	

The research framework for this study is as follows. The SEM-PLS model was employed.
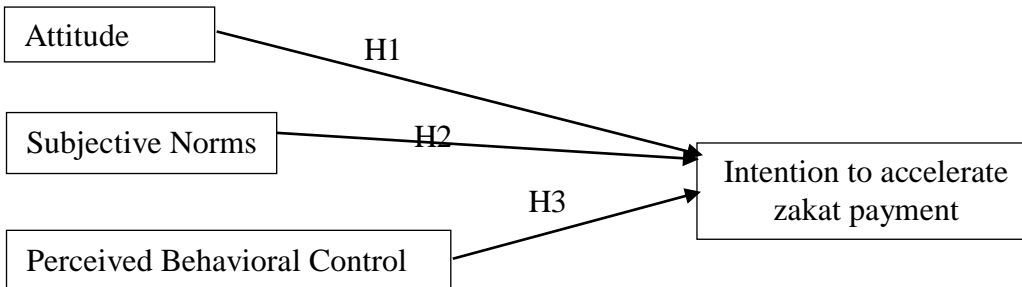
Hypothesis

H1: Attitude has a positive and significant effect on muslim intention to accelerate zakat payment during the Covid-19 pandemic

H2: Subjective Norms have a positive and significant effect on muslim intention to accelerate zakat payment during the Covid-19 pandemic

H3: Perceived Behavioral Control has a positive and significant effect on the intention of muslim to accelerate zakat payment during the Covid-19 pandemic

RESULT AND DISCUSSION

This research might have a total of 256 respondents. There were 104 men (40.6%) and 152 women who responded (59.4 percent). Although respondents from Java (N = 172/67 percent) represent the whole island of Indonesia, those from Sumatra (N = 54/21%), Bali and West Nusa Tenggara (N = 13/5 percent), Kalimantan (N = 9/4 percent), Sulawesi (N = 5/2 percent), and Papua (N = 3/1 percent) represent the rest of the country. Millennials and Generation Z made up almost the entire sample in this survey. 242 people (94.5%) were born between 1981 and 2004 and were between the ages of 17 and 40. Generation X, those born between 1965 and 1980, or those aged 41 to 50, account for up to 14 (5.5%) of respondents. The majority of the responders, 152 in total, were high school graduates (59.4 percent). A total of 92 people (or 35.9%) have a bachelor's degree or diploma. And 6 (2.3%) and 6 (2.4%) master degree responses are SD, SMP, and S3 grads, respectively. This corresponds to the respondent's occupation, as the majority of respondents (N = 183/71.5%) are students. The table below contains detailed information on the respondents in this survey.

Table 2. Respondent Characteristics

Demographic variables	N	(%)
Gender		
Male	104	40.6
Female	152	59.4

Region

Java island	172	67
Sumatera island	54	21
Bali and Nusa Tenggara islands	13	5
Kalimantan island	9	4
Sulawesi island	5	2
Papua island	3	1

Age

17-30 tahun	232	90.6
31-40 tahun	10	3.9
41-50 tahun	10	3.9
>50 tahun	4	1.6

Education

Primary school degree	3	1.2
Junior high school degree	2	0.8
Senior high school degree	152	59.4
Undergraduate degree	92	35.9
Master degree	6	2.3
Doctoral degree	1	0.4

Occupation

Student	183	71.5
Labor	8	3.1
Entrepreneur	23	9
Other	42	16.4

Monthly Income before COVID-19

<2.000.000	171	66.8
2.000.000-3.900.000	51	19.9
4.000.000-5.900.000	19	7.4
>6.000.000	15	5.9

Monthly Income after COVID-19

<2.000.000	188	73.4
2.000.000-3.900.000	39	152
4.000.000-5.900.000	13	5.1
>6.000.000	16	6.3

Monthly spending before COVID-19

	197	77
<2.000.000	197	77
2.000.000-3.900.000	41	16
4.000.000-5.900.000	7	2.7
>6.000.000	11	4.3
Monthly spending after COVID-19		
<2.000.000	201	78.5
2.000.000-3.900.000	36	14.1
4.000.000-5.900.000	4	1.6
>6.000.000	15	5.9

Source: Author

Validity and Reliability of Measurement Models

Convergent and discriminant validity represent approximately the validity test. The loading factor value and the AVE value were used to determine convergent validity. If the item has an AVE value larger than 0.5 in each variable and a loading factor value greater than 0.5, it is free of convergence validity flaws. When the correlation value of one variable with other variables is larger than the correlation value of all variables, discriminant validity is fulfilled. The cross loading value is another option for completing this test. If each question item variable's cross loading value on other variables is larger than the question item variable's correlation value on other variables. If the composite reliability (CR) and Cronbach's alpha scores are both more than 0.70, the reliability test is considered reliable (Hair et al., 2014)

Table 3. Convergence Validity and Construct Reliability Results

Items	Loadings	AVE	Alpha	CR
Attitude		0.772	0.901	0.931
ATT1	0.851			
ATT2	0.919			
ATT3	0.879			
ATT4	0.864			
Subjective Norms		0.820	0.890	0.932

SN1	0.917			
SN2	0.904			
SN3	0.895			
Perceived Behavioral Control		0.752	0.917	0.938
PBC1	0.878			
PBC2	0.859			
PBC3	0.835			
PBC4	0.882			
PBC5	0.879			
Intention		0.844	0.907	0.942
INT1	0.926			
INT2	0.935			
INT3	0.894			

Source: Author's
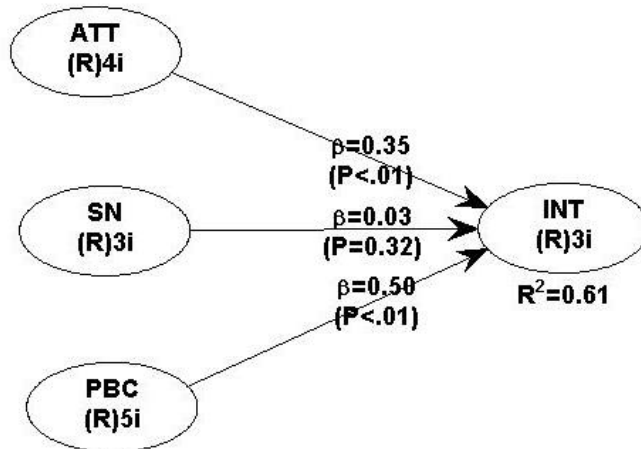
Figure 1. Research Model

From the statistical test results, the influence of attitude on Muslim intentions to accelerate zakat payment during the COVID-19 pandemic is supported (β=0.346, p-value <0.01) so that it supports H1. While the influence of subjective norms does not significantly affect the intention of Muslims to accelerate zakat payment during the COVID-19 pandemic ($\beta = 0.030$, p-value $= 0.32$) so H2 is not supported. In addition, the results also reveal that perceived behavioral

control has a significant influence on Muslim intentions to accelerate zakat payment during the COVID-19 pandemic (β =0.504, p-value <0.01) thus supporting H3. Thus, in this study only subjective norms have no significant effect.

Table 4. Testing Result

Path	β	Remark
Attitude → Intention	0.346*	H1 is supported
Subjective Norms→ Intention	0.030^{ns}	H2 is Unsupported
Perceived Behavioral Control→ Intention	0.504*	H3 is supported
Notes: *p-value <0.01(Significant) ; ^{ns} = not significant		

The planned behavior theory underpins this study methodology. Two hypotheses are supported and one is not, according to the statistical data above. This conclusion backs with prior studies on zakat intention, such as Huda, Rini, Mardoni, and Putra (2012), which found that subjective standards had no impact on zakat intention. This conclusion differs from that of Bidin & Idris (2009), who found that subjective norms had a substantial impact on zakat income intention.

The findings revealed that the attitude variable derived from the Theory of planned behavior had a substantial impact on Muslim intentions to expedite zakat donations during the covid-19 outbreak. It may be inferred that a person's personality substantially influences their behavioral intentions, particularly when it comes to accelerating zakat payment during the COVID-19 pandemic.

Another variable, perceived behavioral control, has a substantial impact on a person's desire to accelerate zakat payment, implying that people's willingness to do anything, including increasing

zakat payment during the COVID-19 epidemic, is influenced by ease or difficulty. The findings of this study support Ajzen's (2005) Planned Behavior Theory. Perceived behavioral control elements, in principle, have the ability to both increase and diminish intentions. The purpose will be strengthened if the conduct is viewed as possible. The aim will be lessened if the conduct is discovered to be difficult or impossible.

Furthermore, one of the TPB variables, Subjective Norms, has no significant influence, despite the fact that there is implicit social pressure related to Circular Letter Number 8 of 2020 dated April 9, 2020 concerning Acceleration of Payments and Distribution of Zakat and Optimization of Waqf as a Social Safety Net in COVID-19 Health Emergency. However, societal pressure appears to be ineffective in motivating people's behavioral intentions, including Muslims' desire to hasten zakat payments during the COVID-19 outbreak. This might be because the majority of responders are not government employees. In the context of online infaq, subjective norms have a considerable impact on intention to pay infaq online during the epidemic, according to research by Aji, et al., (2021).

Subjective norms have no significant effect on the intention to accelerate the payment of zakat during the COVID-19 pandemic. This could be because social pressures aren't as strong, and people still believe that paying zakat is obligatory, so the most important thing is to complete the obligation in the time allotted. Furthermore, the general public has not been informed about the advantages and function of speeding zakat payments during this epidemic, therefore societal pressure does not influence zakat payment acceleration in an emergency.

CONCLUSION

The primary objective of this study is to investigate at Muslims' intentions to accelerate zakat payment amid the COVID-19 outbreak. The TPB Theory model is investigated in this study. The results indicate that Muslim intention to accelerate zakat payment during the Covid-19 outbreak is significantly influenced by attitude and perceived behavioral control. Meanwhile, the Muslim aim to accelerate zakat payment during COVID-19 is unaffected by subjective norms. Furthermore, the model shows that the Attitude variable, Subjective Norms, and Perceived Behavioral Control variable may explain 60.6% of the drivers of Muslim intention to accelerate zakat payment during the COVID-19 outbreak. In other words, the model excludes 39.4 percent of determinants.

The study's limitation is that while the sample represents all of Indonesia's islands, the scattered sample is dominated by the island of Java. It's difficult to reach respondents who are spread out from East to West. There are laws in place during the Covid-19 pandemic, particularly to keep distance. Furthermore, the sample in this study is virtually completely millennial and generation z, due to the author's environment being dominated by students, making proportionate responses of all ages challenging. Further study into the intention of muzakki to accelerate the payment of zakat mal during the pandemic, where the respondents are muzakki who have fulfilled the nishab and haul of zakat, would be extremely interesting.

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