

Receiving Zakat Fund in Gorontalo Province:
Reviewed from 3 Aspects through Digitalization during the Covid-19 Pandemic

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ABSTRACT

This research was conducted to find out the extent of the receipt of zakat funds in Gorontalo Province which is seen from the aspect of accountability, accessibility and transparency of financial statements through digitalization during the covid-19 pandemic. The study took samples of muzakki in the Gorontalo Province. The results of hypothesis testing prove that accountability, accessibility and transparency of financial statements partially have a positive and significant effect on digitization, but different results when these three variables are juxtaposed with the variables of zakat acceptance and digitization of zakat, where the results show that accessibility and digitization partially have a positive and significant effect on zakat acceptance, but not so with accountability and transparency partially positive but not significant effect on the receipt of zakat funds. The results of other hypothesis tests, which tested the existence of digitization variables as an intervening between accountability, accessibility and transparency of financial statements to zakat receipts in Gorontalo Province during the Covid-19 pandemic proved that the accountability variables to zakat receipts through digitization of zakat have a positive and significant influence, while the accessibility and transparency of financial statements to zakat receipts through the digitization of zakat, each produces a positive and insignificant influence.

Keywords: Accountability, Transparency of Financial Statements, Zakat, and Digitization

INTRODUCTION

Corona Virus Disease (Covid-19) which has infected the world since 2020, until now continues to occur. In Indonesia, cases of the spread of covid-19 continue to grow until it touches the number of more than three million cases. This, of course, not only has an impact on public health but also affects the economic condition of the people in Indonesia. The weakening of people's purchasing power due to declining incomes, caused by large-scale social restrictions, is further expanded by the implementation and enactment of restrictions on community activities up to many times and level increases, certainly causing inevitable economic losses.

Zakat is one of the institutions in Islamic finance (Priyono, 2017), can be a social safety net that can help vulnerable communities during the Covid-19 pandemic. The potential of zakat that can be collected from the community is very large, a source said that zakat in Indonesia can potentially touch the figure of 20 trillion every year (www.imz.or.id, n.d.), because zakat should not be an ordinary charity or a form of generosity as well as infaq, waqf, and grants. Unless it is a necessity and a law.

Gorontalo Province, as the 32nd province in Indonesia and earned the nickname as Bumi Serambi Madinah, should be able to represent a large amount in the receipt of zakat. Fakhruddin Ismail

(2018), in his research, suggested that the potential acceptance of zakat by Baznas in Gorontalo in 2012-2016 continues to increase. This is seen from the number of positive growth and shows a significant growth in the potential of zakat. The average zakat potential is Rp48,429,872,336, on the other hand, the realization value is Rp1,844,027,729, which means that there has been a significant gap between the potential acceptance of zakat and its realization. Meanwhile, the percentage of the comparison between the level of receipts and the potential of zakat is still very far and decreased in 2017, it is assumed that this decrease will continue until the following years, which means that the increase in zakat potential cannot yet be said to be efficient to produce the realization of large zakat receipts in Gorontalo.

Gorontalo Province zakat reception agency, continues to improve the management of zakat funds, especially during the Covid 19 pandemic. According to data from IZN (National Zakat Index) in 2020, it was reported that the IZN value of Gorontalo Province had been included in the Category of Quite Good. IZN is a composite index built to measure the development of national restriction conditions (Puskas BAZNAS, 2020). Judging from the aspect of collecting or receiving, managing, distributing, and reporting zakat funds in Gorontalo Province, the reporting aspect that is considered is still lacking because BAZNAS in Gorontalo Province only has at least one of the financial statements that have been audited with WTP results (Reasonable and Without Exception) for sharia audit reports and regular report publications (Puskas BAZNAS, 2020).

This aspect of reporting will undeniably have an impact on public trust. This is also justified by Panto & Rahman (2021), in the results of his research which said that socialization and forms of education on a sheet and electronic media

assistance have not been able to increase public trust and understanding in Gorontalo Province about the functions and duties of zakat institutions. This is a challenge that must be improved in the future.

The challenge of Gorontalo Province zakat reception institution in the Covid 19 pandemic period increases with the increasing poverty rate. Slowing economic turnover, MSMEs that cannot survive, unilateral job cuts that will certainly have an impact on the welfare and financial condition of the people in Gorontalo Province. This may result in an increase in the number of mustahik (zakat recipients) and on the other hand, can also lead to a decrease in the number of muzakki (mandatory zakat). Therefore, this research was conducted to find out the extent of the level of zakat receipts in Gorontalo Province during the covid 19 pandemics. Do the variables of accountability, accessibility, and transparency of financial reporting through digitalization can affect the level of zakat fund receipts in Gorontalo Province especially in the current covid-19 pandemic?.

LITERATURE REVIEW

Zakat

Zakat etymologically is growing, increasing, multiplying, and blessings, Zakat also has the meaning of purifying, because the soul and property of those who fulfill it can be purified with zakat. Shariah, is the taking of certain property, in certain ordinances, and also distributed to certain people as well (El-Madani, 2013). (Hidayat & Mukhlisin, 2020), said in his research that Zakat is a gift of someone who is the right of Allah SWT to the right to receive it, as well as the poor, whose provisions have been stipulated in the teachings of Islam.

The propositions and laws regarding zakat are discussed in the Qur'an including surah Al-Baqarah verse 43, which means:

"And pray, pay zakat and ruku with the people of ruku". (QS. Al Baqarah, 2:43)

This verse explains the command to Muslims to perform prayers and perform zakat. This verse has the essence to form the faith of Muslims in fulfilling the bond to Allah SWT by performing prayers and accompanied by establishing bonds with fellow humans with zakat as an intermediary.

In addition to the Qur'an, zakat obligations are also poured in hadith, including:

"Islam is built on five things; Witness that there is no God who deserves to be worshipped other than Allah SWT and believes that Muhammad is the messenger of Allah; establishing prayer; paying off zakat; performing Hajj; fasting in the month of Ramadan (Mustafaq alaih)".

Zakat is divided into zakat fitrah and zakat mall. The mandatory requirement of zakat is to be independent, Muslim, already puberty and intelligent, the condition of the property owned can develop, until nisab, reach 1 year, and have no debt (Az- Zuhaili, 2011). Treasures must be categorized in the form of trade goods, gold and silver, agricultural products and fruits, livestock, and mining products (Dimiyati, 2017). The provisions for those who are entitled to be given zakat, consist of 8 groups: the poor, the amil zakat, converts, slaves, gharim (people who have a lot of debt), fisabillah, and ibn sabil (Muhammad Haris Riyaldi, 2017).

Accountability

Accountability is a principle that is considered important and should be applied to all public sectors, private or community communities. Accountability is a form of accountability. Accountability studies are more dominantly applied to the government

sector. Perceive accountability as accountability for actions and decisions, in line with social structures and interpersonal contingencies, all of which are inherent in specific cultural and social contexts (Paranoan, 2015).

KBBI explained that accountability is coverage of conditions that can be held accountable (KBBI, 2005). While Mardiasmo (2002), interprets accountability as an obligation in providing mandate of presentation, reporting, giving responsibility when disclosing mandated activities and has the right to be a request for accountability.

The concept of accountability offered (Kholmi, 2012) consists of three dimensions, namely the relationship with each other, between the environment and the creator. In this context, God as a trusted, powerful, and human must be responsible for everything he does to man, nature, especially to God Almighty.

Accountability also means that everyone is obliged to accept all rights and obligations in accordance with the mandate he or she is carrying out. As Allah (SWT) says in Surat An Nisaa: 58, which means:

"Surely Allah commands you to convey the mandate to those who have the right to receive it and (command you) whenever the law among men that you may decide justly. God is the best teaching to you. God is all-seeing and seeing." (QS. An-Nisaa, 4:58)

Accessibility

Farid Nugroho (2016), stated that accessibility to zakat institutions can be interpreted as a barometer of the ease obtained by muzakki in paying zakat to zakat institutions. Accessibility prepared by zakat institutions is in accordance with the word of Allah SWT in the Qur'an surah At-Taubah verse 103, which means:

"Take zakat from some of their possessions, and with that zakat, you can cleanse or purify them and pray for them. Surely your prayer is the peace of the soul for them. And Allah is all-knowing." (QS. At-Taubah, 9:103).

Accessibility can mean also, the extent to which services, products, and devices can be accessed by as many people as possible. Such services, products, and devices can be easily used for their benefit taking on any entity or system.

Transparency of Financial Reporting

Transparency is the presentation of financial statements transparently or openly and there is no cover-up, both related to the implementation and management, and the things on which decisions are taken and carried out (Hasan, 2011). According to Abidin, H., & Rukmini (2011) that openness has the meaning of policies carried out on mechanisms, regulations that have been clearly established by institutions. Against the management of zakat, the goal is to show that there is nothing covered up, trust in the managing institution, give the opinion that the managers are competent, honest, and the creation of a trust, comparable to the public who can see or access to know the information clearly.

Transparency is a hallmark of good governance because transparency is built on the freedom of information related to the interests of society directly and obtained for those who need it. Freedom to get information occurs because of community participation or because of the community involved (Muindro, 2013). Transparency is divided into three categories, namely: clarity of information, transparency of partnerships, and clarity of answers. Institutions that make decisions, regulators, and others, that violate the law and have a serious impact on the interests of the people, the judiciary as well as public

opinion are clear and responsible for their performance (Hamid, 2015).

Digitalization

Digitalization can also be said to be the process of converting various information, news, and news in analog format into digital format, making it easier to be managed, produced, stored or distributed. According to KBBI, digital is something related to numbers or numbers in a particular systematic calculation. Digital is a process of the development of the times in technology and science that can facilitate human work that is manual faster and more automated. Media as a link such as electronic devices and internet networks are needed in Digitalization (Lailan Azizah, 2012).

The basis or proposition in the Qur'an that explains digital technology is indeed not yet found in detail. But there are verses that can be used as a basis and guide on the progress of this technology, it can be seen in the Qur'an verses including surah al-anbiya verses 80-81, although in that verse it is not explained specifically about technology, but shows us a little about the development of human civilization by utilizing technology. Surah Al-Anbiya verses 80-81 which means:

"And we taught Daud about the shield for you, to protect you from war, so are you not grateful? And to Solomon, the strong wind gave gush to the land we blessed, and we knew about all things."

From the above verse it is seen that Allah (SWT) commanded The Prophet David (as), to make shields used in warfare, the more the age is growing that the manufacture of shields or armor is increasingly innovating, and specially designed to be used by soldiers on the battlefield.

Zakat Fund Receipt Rate

Receipt of zakat funds is recognized while receiving cash and non-cash assets. Zakat obtained from muzakki becomes an increase in zakat funds, amounting to:

- a. The amount received, if in cash;
- b. Fair value, if in non-cash form.

Determining fair value on an accepted non-cash asset may use the market price. If there is no market price, then other fair value determination methods may be used following the relevant Financial Accounting Standards.

If the determination of mustahik through amil is determined by muzakki, then amil does not get the upper part of zakat receipts. Amil can only get *ujrah* from the distribution activities. This *ujrah* comes from muzakki, outside or not included in zakat funds. This *ujrah* can be recognized as an amil fund enhancer. If the value of non-cash assets decreases, then the amount of losses is charged as a deduction from zakat funds or as a deduction from the amil fund on the cause of the loss. The decrease in the value of assets in zakat is recognized as:

- (a) The reduction of zakat funds, if amil does not cause negligence.
- (b) Loss of funds that reduce amil funds, if amil causes negligence (PSAK NO. 109, 2008).

The acceptance of zakat program funds (donation, *infaq* and *shodaqoh*) paid by muzakki consists of two ways, namely: 1) Muzakki who pays in cash or directly at the Amil Zakat Institution, 2) Muzakki pays zakat through bank transfer so that Muzakki does not need to come directly to the Amil Zakat Institution (Nikmatuniayah Nikmatuniayah, Marliyati Marliyati, 2017).

METHODOLOGY

This research is a quantitative study with a type of causal research. The study was conducted in Gorontalo Province. Sampling technique using purposive sampling with inclusion criteria (Soekidjo Notoatmodjo, 2005), respondents are those

who have served in BAZNAS Gorontalo Province and are willing to be respondents in this study. For exclusion criteria, respondents who are not willing to fill out questionnaires. The study was conducted for six months from March 2021 to August 2021. This study used two variables, namely endogenous latent variables namely digitization and acceptance of zakat, and three exogenous latent variables namely accountability, accessibility, and transparency of financial statements. The data collection technique uses primary data obtained directly from respondents through questionnaire sheets. The research data was analyzed using PLS-SEM (Partial Least Square - Structural Equation Modeling) with SmartPLS 3.0 software. The analysis steps are as follows:

1. Design measurement models and structural models.
2. Construct a path diagram to explain the relationship between latent variables and their indicators or explain causal relationships between exogenous and endogenous variables.
3. Convert path diagrams into equation systems (measurement models and structural models).
4. Evaluate measurement models and structural models.
5. Perform hypothesis testing using the bootstrap resampling method.
6. Estimate parameters based on the measurement and structural models.
7. Collect the results of the analysis.

RESULTS

Designing a measurement model

The model structure formed in this study includes five latent variables consisting of three exogenous latent variables namely accountability, accessibility, and transparency, as well as two endogenous latent variables namely digitization and acceptance of zakat.

Constructing path diagram

The path diagram contains the direction of the relationship between latent variables in

complete with the model coefficient notations presented in figure 1.

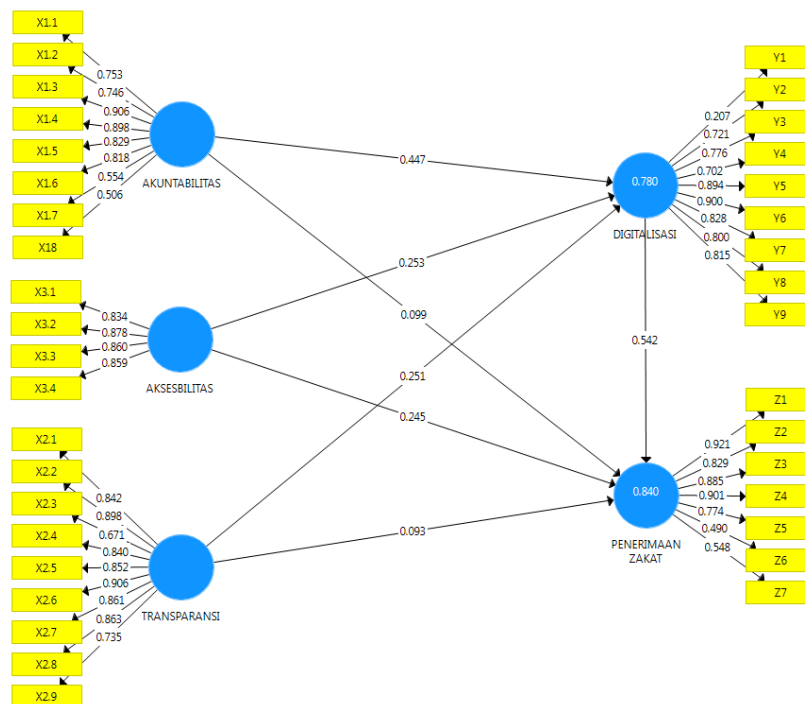


Figure 1 model coefficient notations

Source: primary data (processed), 2021

Parameter estimation and measurement model evaluation

• Validity Test

By using smartPLS software obtained the coefficient value of the measurement model parameter λ and the coefficient of the structural model γ . The λ coefficient or loading factor is used to see the accuracy of the indicator in describing exogenous and endogenous constructs on the model. The loading value of the factor < 0.6 must be removed from the model and re-estimated. Based on the results of the analysis obtained indicators X1.7, X1.8, Y1, Z6, and Z7. It has a loading factor value below 0.6 so that this indicator is removed from the measurement model. After the five indicators are removed from the model, the re-estimation process is carried out. After reestimation, it is obtained that the entire loading factor used in the model is greater than 0.6 which means that the latent

variable has met Convergen Validity and has been valid for measuring latent variables.

• Discriminant Validity Test

Testing of discriminant validity from reflexive measurement models based on cross loading. A good validity discriminant will be able to explain the variant of the indicator higher than the variant of other construct indicators. Cross loading describes the correlation between an indicator and its construct. If the correlation of each indicator with its construct is higher than the correlation with other constructs, then this indicates a good discriminant validity. Discriminant validity value. Based on the results of the analysis obtained that the cross loading value for each indicator has a higher correlation with each construct compared to other constructs, so it can be said to have good discriminant validity.

- Reliability Test.

Reliability tests in this study measure the stability and consistency of the indicators used. To measure a variable is said to be reliable if Cronbach's alpha value ≥ 0.5 . Variables have a composite reliability of ≥ 0.7 . and AVE ≥ 0.5 . The output results of smartPLS which include Cronbach's alpha values, composite reliability (CR), and AVE for each variable are presented in Table 1.

Tabel 1. Value Cronbach's Alpha composite reliability (CR) dan AVE

<i>Variable Laten</i>	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted (AVE)</i>
Accessibility	0.881	0.918	0.736
Accountability	0.917	0.935	0.706
Digitization	0.922	0.937	0.653
Zakat acceptance	0.921	0.942	0.765
Transparency	0.944	0.953	0.694

Source: primary data (processed), 2021

Based on Table 1 it can be seen that all latent variables have a value of Cronbach's alpha ≥ 0.7 , composite reliability ≥ 0.7 so it can be said that all constructs of accountability, accessibility, transparency, digitization, and acceptance of zakat, have good reliability as a measuring tool. In addition, you can see the average variance extracted (AVE) value. If the AVE value is greater than 0.5 it can be said that the construct shows good

convergen validity. In table 1 it can be seen that the AVE value for accountability, accessibility, transparency, digitization, and acceptance of zakat is greater than 0.5 so that it shows that all the construct converges validity. Thus after an evaluation, it is known that all indicators have met the validity and reliability, it can be concluded that the measurement model is good.

Estimation of parameters and evaluation of structural models

- Determine the parameter coefficient

Based on the estimated results of all loading factor values for each indicator has been ≥ 0.6 , so all indicators for each latent variable are valid. Next determine the coefficient of the parameters γ can be seen in Table 2.

Based on table 2 the influences and relationships between variables can be explained as follows to answer hypotheses.

- Testing the Hypothesis

Hypothesis testing in this study was carried out T. The criteria for acceptance and rejection of hypotheses used in the study using the T test. The research hypothesis is acceptable if the t calculation value (tstatistic) is more than t table error rate 2,004. The following is the value of the t calculation (tstatistic) based on the coefficient path resulting from the analysis according to table 2.

Table 2. Parameter coefficient γ

<i>Variable Latent</i>	<i>Parameter Coefficient</i>	<i>T Statistics</i>	<i>P-Value</i>
Accountability on Digitization	0.412	3.089	0.002
Accessibility on Digitization	0.283	2.470	0.014
Transparency on Digitization	0.253	2.343	0.020
Accountability on Zakat Acceptance	0.221	1.967	0.050
Accessibility on Zakat Acceptance	0.237	2.164	0.031
Transparency on Zakat Acceptance	0.050	0.507	0.612
Digitization on Zakat Acceptance	0.487	3.542	0.000
Accountability on Zakat Acceptance through Digitization	0.201	2.659	0.008
Accessibility on Zakat Acceptance through Digitization	0.138	1.725	0.085
Transparency on Zakat Acceptance through Digitization	0.123	1.872	0.062

Source: primary data (processed), 2021

- a) The effect of accountability on digitalization.

The path parameter coefficient was obtained from the relationship between accountability variables and digitization of 0.412 with a $t_{\text{statistic}}$ value of $3,089 > 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.002 < \text{sig value } 0.05$. So it can be concluded that accountability has a positive and significant effect on digitalization.

- b) The effect of accessibility on digitalization.

The path parameter coefficient was obtained from the relationship between accessibility variables with the digitization of 0.283 with a $t_{\text{statistic}}$ value of $2,470 > 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.014 < \text{sig value } 0.05$. So it can be concluded that accessibility has a positive and significant effect on digitalization.

- c) Influence of financial statement transparency on digitalization.

The path parameter coefficient was obtained from the relationship between transparency variables with the digitization of 0.253 with a $t_{\text{statistic}}$ value of $2,343 > 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.020 < \text{sig value } 0.05$. So it can be concluded that transparency has a positive and significant effect on digitalization.

- d) The effect of accountability on the receipt of zakat.

The coefficient of path parameters obtained from the relationship between accountability variables and zakat receipts of 0.221 with a $t_{\text{statistic}}$ value of $1,967 < 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.050 = \text{sig value } 0.05$. So it can be concluded that accountability has a positive and insignificant effect on zakat receipts.

- e) The effect of accessibility on the receipt of zakat.

The coefficient of path parameters obtained from the relationship between accessibility variables with zakat receipts of 0.237 with a $t_{\text{statistic}}$ value of $2,164 > 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.031 < \text{sig value } 0.05$. So it can be concluded that accessibility has a positive and significant effect on zakat receipts.

- f) Influence of transparency of financial statements on zakat receipts.

The coefficient of path parameters obtained from the relationship between transparency variables and zakat receipts of 0.050 with a $t_{\text{statistic}}$ value of $0.507 < 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.612 > \text{sig value } 0.05$. So it can be concluded that transparency has a positive and insignificant effect on zakat receipts.

- g) The effect of digitalization on zakat receipts.

The coefficient of path parameters obtained from the relationship between digitization variables and zakat receipts of 0.487 with a $t_{\text{statistic}}$ value of $1,725 > 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.000 < \text{sig value } 0.05$. So it can be concluded that digitalization has a positive and significant effect on zakat receipts.

- h) The effect of accountability on zakat acceptance through digitalization.

The coefficient of path parameters obtained the indirect influence of accountability variables on zakat acceptance variables through digitization variables amounted to 0.201 with a $t_{\text{statistic}}$ value of $2,659 > 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p -value of $0.008 < \text{sig value } 0.05$. So it can be concluded that accountability has a positive and significant effect on zakat acceptance through digitalization.

significant effect on zakat receipts through digitization variables.

- i) The influence of accessibility on the receipt of zakat through digitalization.

The coefficient of path parameters obtained the indirect influence of accessibility variables to zakat acceptance variables through digitization variables amounted to 0.138 with a $t_{\text{statistik}}$ value of $1,725 < 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p-value of $0.085 > \text{sig value } 0.05$. So it can be concluded that accessibility has a positive and insignificant effect on zakat receipts through digitization variables.

- j) The effect of transparency of financial statements on zakat receipts through digitalization.

The coefficient of path parameters obtained the indirect influence of transparency variables on zakat acceptance variables through digitization variables amounted to 0.123 with a $t_{\text{statistik}}$ value of $1,872 < 2,004$ (t_{tabel}), at the level of significance of $\alpha = 5\%$. Likewise with a p-value of $0.062 > \text{sig value } 0.05$. So it can be concluded that transparency has a positive and insignificant effect on zakat receipts through digitization variables. The models obtained are as follows:

$$\eta_1 = 0,412\xi_1 + 0,283\xi_2 + 0,3253\xi_3 + \zeta_1$$

$$\eta_2 = 0,487\eta_1 + 0,221\xi_1 + 0,237\xi_2 + 0,050\xi_3 + \zeta_2$$

• Testing R square

The R-square value (R^2) is the coefficient of determination in latent endogenous variables and path parameter coefficients, the R^2 value for latent variations of digitization is 0.773 meaning that digitization variables can be explained by latent variables of accountability, accessibility, and transparency of 77.30 percent, while the other 22.70 percent are

described by other variables outside the model. The value of R^2 for the latent variable of zakat receipts is 0.864, meaning that the zakat acceptance variable can be explained by latent variables of accountability, accessibility, transparency and digitization of 86.40 percent, while the other 13.60 percent are described by other variables outside the model.

DISCUSSION

The results of the hypothesis test on accountability variables to the digitization of zakat, prove empirically that accountability has a positive and significant effect on the digitization of zakat. High accountability by an organization in the management of funds, should require digitalization of the platform as a medium to publish the results or achievements that must be accounted for in the management of zakat funds to the community, especially in the time of the covid 19 pandemic where massive transformation occurs faster than ever that requires all reporting and transactions to be done with information technology to facilitate public supervision. The results of this study are in line with the results of Pancawati Hardiningsih, *et al* (2021) and Rahim, *et al* (2012).

The results of the variable accessibility hypothesis test on the digitization of zakat, prove empirically that accessibility has a positive and significant effect on the digitization of zakat. This is in line with the results of Pancawati Hardiningsih, *et al* (2021). Access to the digitalization of zakat will certainly facilitate muzakki in fulfilling their zakat obligations through e-commerce platforms, and other services offered by M-Banking. The greater the accessibility obtained by muzakki in fulfilling zakat, the greater the digitization process that will be carried out by zakat management institutions.

The results of the variable hypothesis of financial statement

transparency hypothesis against the digitization of zakat, prove empirically that the transparency of financial statements has a positive and significant effect on the digitization of zakat. The higher the transparency in financial reporting of zakat funds, the more it will require a digital platform as a medium, so that the transparency of zakat fund financial statements as a form of accountability to muzakki or the community can be realized. The results of this study support the results of the Kharisma & Jayanto (2021) study which states that transparency has a positive and significant effect on the interest in using E-Zakat.

The results of the hypothesis test on the accountability variable to zakat acceptance, prove empirically that accountability has a positive and insignificant effect on zakat acceptance. This could happen because, respondents claimed to have not obtained information related to the management of zakat funds as a form of accountability on digital platforms, or other supporting media, which are easily accessible or in other words the socialization of zakat management institutions is still lacking to the community regarding zakat fund management (Panto & Rahman, 2021). But even so, the community still distributes zakat as a form of fulfillment of obligations as a Muslim, although information related to the accountability of zakat funds has not been fully obtained. Especially in the current Covid 19 pandemic, zakat fundraising managed by BAZNAS in Indonesia according to Hudaefi, F. A., *et al* (2020) increased by 30% in 2020, which is likely due to a sense of humanity or concern for others who also increased. Accountability remains a positive influence on zakat receipts, although it does not significantly affect the community to distribute zakat funds in Gorontalo Province. The results of this study support the research of Amril (2014) and Dina Fitrisia (2011) which states that accountability has a positive and insignificant effect on zakat acceptance.

The results of the variable accessibility hypothesis test on zakat acceptance, prove empirically that accessibility has a positive and significant effect on zakat acceptance. These results are in line with Farid Nugroho (2016) which states that accessibility has an important role to play in the acceptance of zakat. The higher the accessibility obtained by muzakki in fulfilling zakat meal will make it easier for muzakki in fulfilling its obligations in zakat.

The results of the variable transparency hypothesis test on zakat acceptance, prove empirically that transparency has a positive and insignificant effect on zakat acceptance. The results of this study are in line with the research of Dina Fitrisia (2011), Asrida (2012), and (Kabib *et al.*, 2021) which stated that transparency has a positive influence on the receipt of zakat funds, but the influence is not significant. The form of transparency of zakat fund management institutions, recognized respondents have not been maximal. Similar to variable accountability, transparency that is part of accountability does not have a significant impact even though it positively affects the level of zakat receipts. That is, that the community will still carry out its obligations in distributing zakat, even though the zakat management institution presents the financial statements of zakat funds transparently or not.

The results of the digitization hypothesis test on zakat receipts, prove empirically that digitalization has a positive and significant effect on zakat receipts because the digitization of zakat can act as a medium in the collection of zakat funds, as well as a means of payment or transaction for muzakki which can certainly facilitate, and streamline time, especially in the covid 19 pandemic period which requires all activities to be limited and prohibit direct interaction. The results of this study are in line with those presented by Wandu R. A.T, (2021).

The results of the accountability hypothesis test on zakat acceptance through digitalization, prove empirically that accountability has a positive and significant influence on zakat acceptance through zakat digitalization programs. That is, the higher the accountability of zakat fund management, the more it will require a digitalization program as the fastest publication media that will make it easier for muzakki to get relevant and actual accountability information so that it can attract a lot of public interest to channel zakat funds, especially in the covid 19 periods that has been fully transformed in the digital era. The results of this study support research conducted by Pancawati Hardiningsih, *et al* (2021).

The results of the accessibility hypothesis test on zakat acceptance through digitization, prove empirically that accessibility has a positive but insignificant influence on zakat acceptance through variable digitalization. This is due to the digitization variable that is part of accessibility and has the same value, namely to provide convenience to muzakki or society in distributing zakat funds. So that accessibility positively affects zakat acceptance, but not significantly even though the accessibility of zakat is in the form of digitization such as the use of zakat funds distribution transactions through e-commerce platforms or M-Banking services, because most muzakki still go directly to zakat fund management institutions whose location is very accessible by public transportation and is still in the middle of the city center or district in Gorontalo Province. This is in line with research conducted by Pancawati Hardiningsih, *et al* (2021).

The results of the hypothesis of transparency of financial statements on zakat receipts through digitization, prove empirically that transparency has a positive but insignificant effect on zakat acceptance through digitization variables. This means that transparency on the financial

statements of zakat funds has a positive impact on the receipt of zakat funds but is not significant, although the transparency of the financial statements is digitized or disclosed through online platforms, as is the case with the hypothesis that tests the transparency of financial statements on the receipt of zakat that is positive but not significant, in fact, that the people in Gorontalo Province continue to carry out their obligations as Muslims in fulfilling zakat, even though the information of zakat fund financial statements is reported transparently whether in the form of digitization of data or not. The results of this study are in line with those conducted by Kabib *et al.*, (2021).

CONCLUSION

Basically, this research was conducted to determine the extent to which zakat funds received in Gorontalo Province were seen from the aspect of accountability, accessibility, and transparency of financial reports through digitalization during the COVID-19 pandemic. Research respondents were muzakki who had tithe in the scope of BAZNAZ Gorontalo Province who were certainly willing to answer the questions or questionnaires given. The research data obtained were then analyzed using PLS-SEM to produce answers for testing 10 hypotheses.

The hypothesis testing succeeded in empirically proving that the exogenous latent variables studied in this study namely accountability, accessibility, and transparency of financial statements partially have a positive and significant effect on digitalization, but the results are different when these three exogenous latent variables are juxtaposed with the endogenous latent variables of zakat receipts and digitalization of zakat, where the results show that accessibility and digitization partially have a positive and significant effect on zakat receipts, but not so with accountability and transparency

which partially have a positive but not significant effect on zakat funds receipts. The results of testing other hypotheses, which tested the existence of the digitization variable as an intervening between accountability, accessibility, and transparency of financial reports on zakat receipts in Gorontalo Province during the Covid-19 pandemic proved that the accountability variable on zakat receipts through zakat digitization had a positive and significant effect, while accessibility and transparency of financial reports on zakat receipts through the digitization of zakat, each of which produces a positive and insignificant effect.

As with previous studies, this research is also not free from limitations, especially in obtaining samples that can only represent the perspective of muzakki in the Gorontalo Province environment during this pandemic, as well as the involvement of the variables studied in this study. According to the results of the R Square test, there are 22.70% of other variables that affect the digitization of zakat and 13.60% of other variables that affect the receipt of zakat funds, where these variables are not included in this research model, so that they can be used as opportunities for further research. to modify other new research models, and become new findings and contributions to science, especially in the fields of zakat, economics, and accounting.

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