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EASE AND USEFULNESS OF ZAKAT E-PAYMENT: THE MEDIATING ROLE OF ATTITUDE TOWARDS INTENTION

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ABSTRACT

Background and Purpose: Online payment is an important method of transaction that is widely practised across the globe. Due to its flexibility and convenience, it has recently become a popular payment method, especially in important religious matters such as zakat, one of the pillars of Islam. This paper aims to identify factors influencing the intention to use electronic payment (e-payment) platforms to pay zakat. In addition, the mediating role of attitude is also analysed to examine the relationships between perceived usefulness and perceived ease of use to zakat payment intention.

Methodology: The present study employed a survey method to assemble data about attitude, perceived usefulness, and ease of use as potential factors determining users' behavioural intention to use e-payment zakat in Malaysia. One hundred ninety-three questionnaires were responded to and analysed via Partial Least Square (PLS) with the Smart-PLS 3.0 software.

Findings: Results showed that significant aspects such as perceived ease of use and perceived usefulness have positive bearing on attitude and intention to use the zakat e-payment platform. The study also found that Islamic financial institutions (IFIs) are growing in popularity, and the zakat authorities and fin-tech companies are establishing greater synergies tools.

Contributions: The findings suggest that Zakat institutions may need to improvise their e-payment platform to attract zakat payers. Besides, the findings also highlight the behavioural intention of zakat payers in response to technological advancement that the providers and users should acknowledge. Hence, it is expected that the collection of zakat will increase in the future via e-payment platform.

Keywords: Zakat, e-payment, attitude, intention, online payment.

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1.0 INTRODUCTION

The rapid increase of the internet and smartphones is a positive sign towards digitising the zakat collection in Malaysia. However, the degree of difficulty and ease is yet to be tested since not all payers are ready to change to digital e-payment. Furthermore, the different attitude among payers could also reflect their intention to pay zakat via e-payment platforms. Hence, this study aims to find the relationship between the perceived ease of use and the usefulness of zakat e-payment. In addition, payers' attitudes will also be examined within the relationships. Thus, zakat institutions must take immediate advantage of utilising digital technology, as it is observed that most of these institutions have started to utilise technology systems in their organisation, mainly regarding zakat payments (Salleh & Chowdry, 2020).

On the other hand, there was a substantial annual rise in internet usage in Malaysia for the last five years, increasing from 25.5 per cent in 2017 to 29.03 per cent in 2021, as shown in Table 1 (Statista, 2022). This shows that internet usage increased gradually and is expected to continue with that trend. In addition, The Internet Users Survey 2020 reported by the Malaysian Communications and Multimedia Commissions (MCMC) revealed that 28.6% of internet users spent between 5-8 hours of their time daily on the internet, followed by 24.9% spent 1-4 hours and 21.5 hours spent 9-12 hours daily in 2020 (mcmc.gov.my).

Table 1: Annual increase in internet usage in Malaysia (2017-2021)

Year	Annual Increase (%)
2017	25.50
2018	27.56
2019	27.97
2020	28.38
2021	29.03

Source: Statista, 2022

This study attempts to determine the relationship between individuals and the factors that prompted individual payment by zakat payers. This study applies valid and reliable measurement instruments to assess the patterns and factors of zakat payment. Specifically, the ability of technology to facilitate zakat payment is examined. This study intends to identify the determinants of zakat payer's intention of online zakat payments in Malaysia.

2.0 LITERATURE REVIEW

2.1 Role of Zakat and Technology

Paying zakat is the third Islamic pillar, distributing wealth contributions to the needy. Zakat is a form of worship in Islam which contains two dimensions. The vertical dimension is defined as a relationship with Allah, in this case, carrying out the commands of Allah SWT, as well as the horizontal dimension (Razak et al., 2013). The horizontal dimension can be interpreted as a relationship with fellow human beings, where zakat is a medium for distributing wealth and helping fellow humans. When a Muslim individual's earnings exceed a specified threshold, known as *nisab*, beyond their essential needs, they must contribute a portion of their wealth to support the less fortunate. Specifically, for monetary assets, gold, and silver, this contribution amounts to 2.5% (equivalent to one-fortieth) of their wealth (Paizin, 2021). This obligation is fixed upon every Muslim who meets the necessary criteria of wealth or nisab (Paizin, 2021). In Malaysia, especially in the capital city of Kuala Lumpur, the zakat collection increased to 761,851,601.45 million in 2020 from 688,405,441.00 million in 2019.

As a Muslim-majority country, the zakat collection has an important role in national economic and community development, apart from tax revenue collections (Abashah et al., 2018). Collection and circulation of zakat involve a few acts that were enacted in the Zakat Enactment, which is related to the State Islamic Law Enactment that has been created for Majlis Agama Islam Negeri (MAIN) over its department known as Baitulmal or Zakat Institution. Based on the enacted law, zakat is being managed by the Zakat Institution and circulated to

qualified personnel by the State Islamic Religious Council (Razak et al., 2013). The turmoil of the COVID-19 pandemic limits travelling and movement. Hence, digital facilities such as electronic or e-payment assist zakat payers in paying their zakat online. Furthermore, the demand to pay zakat has increased because of the increase in the poor due to the pandemic and the closure of the economic sector. Thus, technology is envisaged to play a big role in facilitating zakat payment in the current economic situation.

The Malaysian government has promoted the growth of the digital economy through the nation's initiatives to establish a sense of goodwill and peace. Nation's developments are set for all levels of society following the national direction framework known as the Shared Prosperity Vision 2030 or SPV 2030 (WKB2030, 2019). The advancements in digital technology have driven a 21st-century culture focusing on digital generation and a digital knowledge society (Mohammad et al., 2019). Ultimately, digital and internet technologies have become primary requirements in society today. The contemporary digital generation norms rely on telecommunication technologies and social media as main platforms for communication purposes (Alaimo & Kallinikos, 2017).

In Malaysia, the volume of Internet banking transactions by private persons increased from 449.2 million in 2016 to 1162.2 million in 2020, as shown in Table 2 below. This shows a significant number of individuals using Internet banking in recent years. Earlier research was also conducted to study cashless transactions in societal settings, particularly regarding adopting cashless transactions-based technologies. However, studies of activities connected to electronic payment or adopting cashless transaction-based technologies for zakat payment are lacking.

Table 2: Volume of internet banking transactions by private persons (millions)

Year	Volume of Internet Banking Transactions by Private Persons (millions)
2016	449.2
2017	555.9
2018	690.2
2019	862.4
2020	1162.2

Source: Statista, 2020

2.2 Zakat and Technology During Pandemic

For digital banking and e-payment services to stay relevant in society, consumers' attitudes must be changed to become capable, informed, and competent users of e-payment platforms with integrity. This is important to fulfil the needs and demands of living in contemporary digital 4.0 Industrial Revolution advanced society (Virdaus & Munif, 2019). As a result, there is a need to change zakat payers or muzakki's behaviour towards digital transaction platforms for making zakat payments. Makes use of digital media such as SMS, mobile banking, internet banking, and digital wallets to ease business transactions. Moreover, these actions can only be carried out with the help of technology devices such as mobile phones or other software or devices linked to the internet network (Rachmat et al., 2020).

According to Dikdik (2019), there are numerous advantages to adopting digital payments: 1. payment transactions may be done at any time, regardless of location, as long as the user's device is linked to the internet network; 2. transactions are safer than cash transactions because digital payment service providers strive to provide a high degree of security so that transactions may take place safely and pleasantly; 3. save time and effort by completing transactions in real-time in a reasonably short period; 4. product services for all sorts of digital payment transactions are available.

Non-cash payment or e-payment is described as an electronic payment instrument where the value of money is kept in a specific electronic medium. Also known as electronic money transactions, the value of funds stored on this electronic media will be reduced according to the amount of the transaction spent while topped up when depleted. Chips or servers can be used as electronic media to hold the value of electronic money (Reza, 2019).

The electronic payment system consists of an online model value system, a digital collecting balance system, a wireless payment system, and a digital payment system check. The e-payment system facilitates the processing of e-commerce transactions between customers and merchants (Junadi, 2015). Electronic payment systems are also inter-organizational information that deals with transaction systems, linking multiple associations and connecting to individual clients. It requires intricate interaction between partners, technology, and the environment (Fatonah et al., 2018).

2.3 Technology in the Pandemic Era

Notably, Malaysia and the rest of the world are in the COVID-19 pandemic phase. The COVID-19 epidemic has rendered most of the country's economy inoperable, particularly in day-to-day commercial transactions. According to the Second Half Financial Stability Survey

Study 2019, global issues such as public health decreased foreign investment, and businesses were increasingly impacted primarily by cash flows, which significantly impacted the nation's economy. Globally, negative economic growth seemed to occur at the beginning of 2020. Bank Negara Malaysia (2019) further stated that when a Movement Control Order or MCO was imposed in Malaysia, the main impact was that household debt increased, especially for individuals without a stable income.

Many industries were also impacted by the COVID-19 epidemic, including tourism, hospitality, gas, culture, business, transportation, education, and health sectors (Albulescu, 2020). As a result, the COVID-19 pandemic and the MCO significantly impact consumers' and sellers' everyday selling and purchasing activities and transactions. Fetzer et al. (2020) reported in the World Health Organization that all cultures should enforce the boundaries of mobility by keeping social distance from one another, particularly when conducting monetary sales and purchases or commercial transactions. When physical money transactions occur, the COVID-19 pandemic spreads quickly through hand contact, including bank card and finger contact at the money withdrawal terminal. Thus, the pandemic accelerated digital payment technology acceptance (Auer et al., 2020). Nevertheless, the general outcomes of these situations are pretty much determined by the user's mindset. With the government-determined directions, societal attitudes play vital roles in helping to minimise the COVID-19 pandemic (Zhong et al., 2020).

The COVID-19 pandemic, which is currently afflicting the world, has limited users who can meet face-to-face or in large numbers (World Health Organization, 2020). A lot of activities in society are suspended. People use digital platforms for communication, business, education, and finance.

Society could still boost economic and financial activities through e-payment online banking service platforms. Thus, when implementing online *zakat* payment, bank managers or Islamic practitioners must highlight the importance of elements such as perceived usefulness, perceived ease of use, perceived religiosity and amount of information to understand factors influencing zakat payers when making zakat payment transactions.

2.4 Variable

2.4.1 Attitude

Attitude towards a specified behaviour is "the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question". According to TAM, both perceived ease of use and usefulness are motivators of consumer attitude towards using a new technology or system. Aydin and Burnaz (2016) investigated the factors that affect attitudes

among users and non-users who adopt mobile payment systems. Based on the depiction above, this study proposes the following:

Hypothesis 1 (H1). Attitude has a significant positive effect on the intention to use e-payment as a zakat payment instrument among zakat payers.

2.4.2 Intention

Several factors used to describe intention to use e-wallets, such as perceived usefulness, perceived ease of use, perceived risk, social influence, price, trust, and others, have been applied to measure behaviour intention towards adopting technology (Lim et al., 2019). Moreover, Nikou and Economides (2017) investigated cognitive feedback and user interface to predict the relationship between behaviour intention to use an e-wallet. They discovered the positive effect of behaviour intention on adopting an e-wallet. Based on the depiction above, this study proposes the following:

Hypothesis 2 (H2). Intention to use e-payment as a payment instrument for zakat payment

2.4.3 Perceived Ease of Use

Perceived ease of use serves as one of the elements suggested in TAM. Ease of use means the freedom from complications and struggles required while dealing with e-payment services (Sunny & George, 2018). Consumers have higher intentions to utilise the system if they feel it is simple without complicatedness (Liu & Tai 2016). E-services that appear easy to manage, utilize, and implement would ease users and be less worrisome and dreary for users to start using the system (Makanyeza, 2017). Perceived ease of use is connected to how easy it is to access a technology system and its exhibit. Particularly, the more users feel a system is easy to use, the higher their interest in using it. The core expectation in TAM is that a person's use of technology is liaised by his acceptance of that technology, which in turn is determined by two cognitive factors, namely, perceived usefulness (PU) and perceived ease-of-use (PEOU) (Jones & Kauppi, 2018). TAM was attempted to recognise fundamental variables as suggested by previous research. It specified the relationships among perceived usefulness, perceived ease of use, attitude toward computer use, and intention to use technology (Teo et al., 1997).

2.4.4 Perceived Usefulness

Perceived usefulness is one of the important components of TAM. Perceived usefulness refers to the degree to which a customer perceives that he or she would gain by using the services provided by e-payment services (Tan et al., 2017). The system's perceived usefulness is related to its productiveness and efficiency and its overall benefit to improve user performance. In other words, it is the extent to which a person trusts that using a technology would improve the performance of his or her work.

Based on the results of previous research, this study examines the direct impact of Perceived Ease of Use and Perceived Usefulness; therefore, the hypotheses are constructed as follows:

Hypothesis 3(H3): Perceived ease of use has a significant positive effect on the attitude among zakat payers.

Hypothesis 4 (H4). Perceived ease of use has a significant positive effect on the intention among zakat payers.

Hypothesis 5 (H5). Perceived usefulness has a significant positive effect on the attitude among zakat payers.

Hypothesis 6 (H6). Perceived usefulness has a significant positive effect on the intention among zakat payers.

2.5 Research Framework

E-payment is a subcomponent of electronic data interchange, and this system has become increasingly popular as people nowadays use online platforms and conduct internet-based shopping and banking from their homes or workplaces. E-payment can also be defined as the payment process made without using paper instruments (Adeyinka, 2012). In other words, e-payment is performed during online purchases, where verification, validity, and approval are present simultaneously, and most of the transactions apply to the Internet or online banking and credit cards.

Moreover, e-payment is not restricted to using credit cards, debit cards, e-money, and Internet banking. Payment via online credit card transactions, electronic wallet (e-wallet), electronic cash (e-cash), online stored value system, digital accumulating balance system, digital checking payment systems and wireless payment systems, ATM or bank counters are also considered e-payment, as long as the customers use electronic mechanism to transfer their money (Junadi, 2015). Behavioural intention is a factor which leads people to use technology.

In seeking the answers to the hypothesis, this study forwarded a research framework based on Perceived Usefulness, Perceived Ease of Use, Attitude and Intention. The Research Framework is presented in Figure 1:

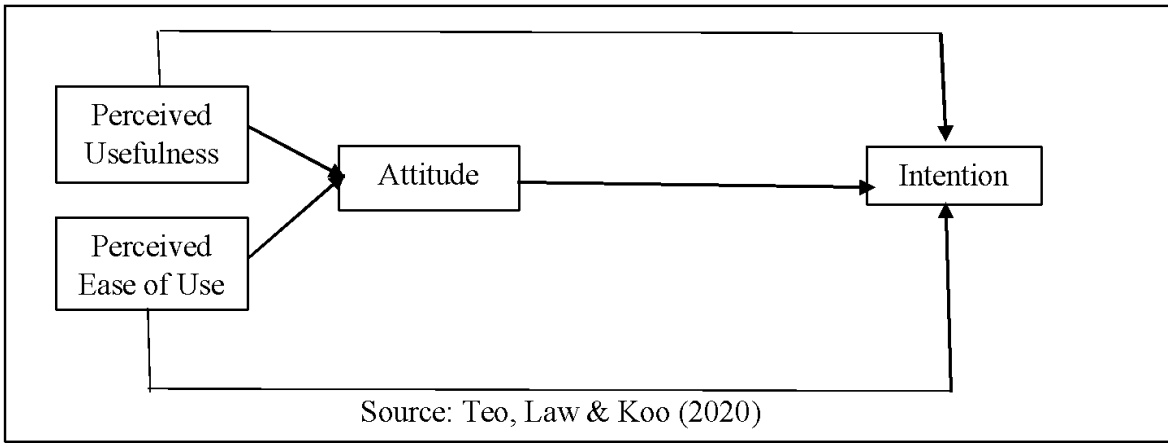

Figure 1: Research framework

3.0 RESEARCH METHODOLOGY

3.1 Measurement

The measurements were developed based on extensive reviews of the literature. The survey was divided into two sections: the first section was designed to collect information on respondents' demographic profiles. Next, the second section contained measurements on theoretical constructs for the present study. The second section consisted of questions related to behavioural intention, attitude, perceived usefulness and perceived ease of use. The survey is divided into two sections. The first section assessed the demographic profile of respondents using a nominal or ordinal scale. Then, the second section measured core constructs using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

3.2 Population and Sampling

A total of 200 questionnaires were distributed to the zakat payers using the personally administered technique (online and offline) due to the COVID-19 pandemic, in which travelling and movements were restricted. For zakat collection, zakat institutions in Malaysia offer several payment options for zakat payers, either online or offline. An offline or manual platform means that zakat payment is available at the institutions' premises counters located in several districts according to the different states in Malaysia; it could be handled through the post, salary deduction, bank counter payment, temporary or moving counter kiosks, and also through certified mail (appointed zakat collector). For e-payment platforms, there are six

options normally offered by zakat institutions, including internet banking, short messaging system (SMS), phone banking, kiosk machines, credit cards, and bank card ATMs.

This study utilised SMART-PLS software, with power analysis conducted to determine the minimum required sample size for measuring the effect size (Hair et al., 2017). The analysis indicated that a minimum of 189 respondents was necessary. However, to account for potential issues such as unreturned or incomplete questionnaires, 200 survey questionnaires were distributed. Given the absence of a defined sampling frame, a non-probability sampling approach—specifically, volunteer and convenience sampling—was employed (Saunders et al., 2012). Participants were invited to participate voluntarily through verbal and non-verbal communication via email and phone calls. Following survey completion, responses were checked to ensure no missing data. Of the 200 questionnaires distributed, 193 were deemed valid and used for analysis, while the remaining questionnaires were either incomplete, damaged, or excluded due to respondents falling outside the predefined sample criteria.

4.0 RESULT AND ANALYSIS

Smart-PLS 3.2.8 version, a fast-growing second-generation method in deciding the theoretic model, was employed for results analysis. The bootstrapping technique with 5000 subsamples was also used in computing factor loading and path coefficients to attain significant standards (Hair et al., 2017). When using PLS-SEM, it was also essential to run a measurement model to ensure instrument validity and reliability and a structural model to test the proposed hypotheses.

4.1 Respondent's Profile

The descriptive analysis examined the demographic profile of each respondent. This is shown in Table 3.

Table 3: Respondents' profile

	Number (N=193)	
Demographic Characteristics	Frequency	Percentage (%)
Gender		
Male	91	47.15
Female	102	58.00
Age		
Below 30 years old	31	16.06
30 – 39 years old	53	27.46
40 – 49 years old	69	35.75
50 – 59 years old	38	19.69
60 and above	2	3.86
Race		
Malay	191	98.96
Chinese	1	0.52
Indian	1	0.52
Marital Status		
Single	25	12.95
Married	165	85.49
Widower/Widow	3	1.55
Highest Education Level		
SPM	41	21.24
STPM/Diploma/A Level	63	32.64
Bachelor's Degrees	30	15.54
Master's Degrees	50	25.91
Doctoral Degrees	9	4.66
Occupation Status		
Employee	145	75.13
Self-employed	48	24.87
Types of* Zakat *paid online		
Zakat Fitrah	71	39.0
Zakat on Employment Income Zakat on	117	64.3
Saving	24	13.2
Zakat on Business Income	13	7.1
Zakat on EPF	5	2.7
Others	25	12.95
Types of e-payment		
Internet Banking	106	54.92
ATM Card	63	32.64
Phone Banking	27	13.99

E-Zakat Pay	40	20.72
Others	11	5.67

Based on Table 3, the general profile of the respondents included 102 females (58.0%), with the remaining 91 males (47.15%). Most of them were between 40 and 49 years old, with (12.95%) still single and (85.49%) married. Most respondents had a Master's degree (25.91%) as their highest education level. The second highest group had STPM, Diploma, or A-Level (32.64%). Regarding occupation, most respondents were working adults (75.13%) on salaries, with the second largest group (17.0%) being self-employed.

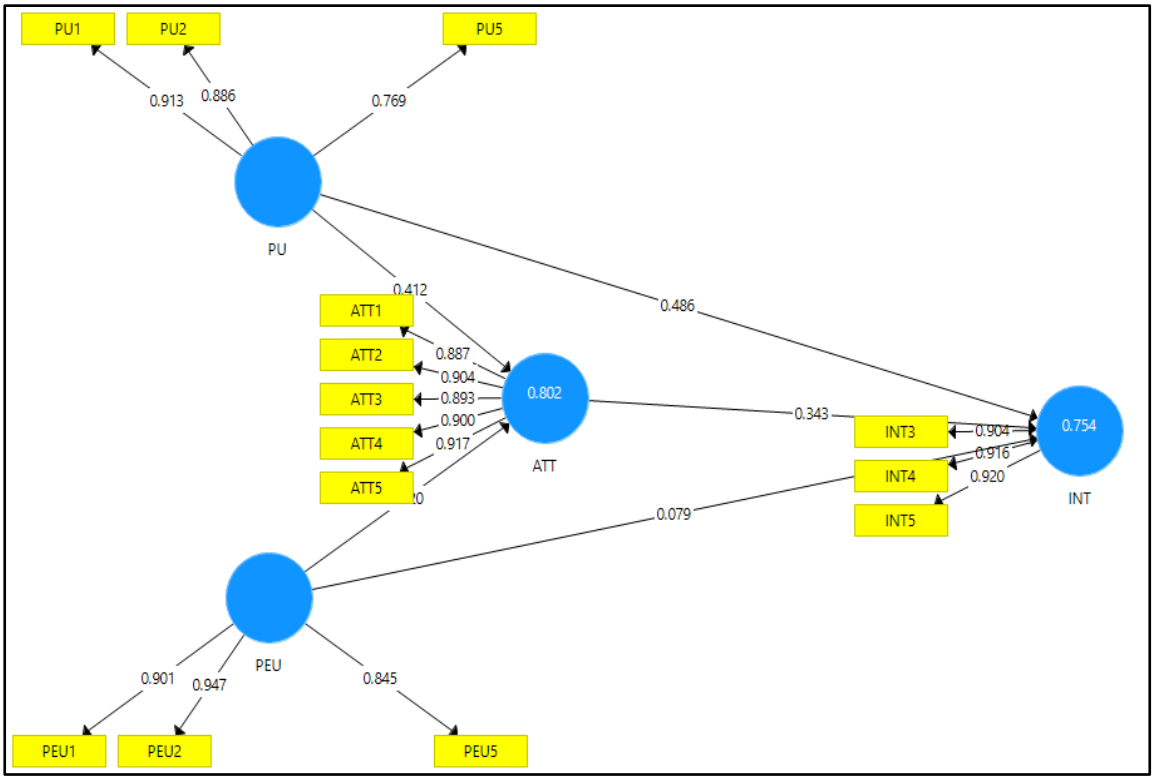

Figure 2: PLS measurement model

As suggested by Andersen and Gerbing (1988), a two-stage analytical procedure was adopted. The first stage involved testing the measurement model, which was internal consistency reliability, convergent and Discriminant Validity or DV, and the second stage involved examining the structural model, which was hypotheses testing.

4.2 Measurement Model

The measurement model analysis was conducted for construct validity. Construct validity is comprised of two components: convergent and DV. Convergent validity analysis comprises Average Variance Extracted (AVE) and Composite Reliability (CR). Six items were deleted due to a lower loading value 0.6 (Hair et al., 2017). The reliability coefficient of factor structures was measured using Cronbach's alpha. The coefficient alpha values for the eight constructs ranged from 0.78 to 0.88, demonstrating each dimension's good internal consistency and reliability. The constructs' validity was further examined using convergent analysis. Results suggested strong convergent validity.

Specifically, the computation of AVE ranged from 0.40 to 0.60, higher than the recommended value of 0.50 by Fornell and Larcker (1981). The reported CR exceeded the recommended value of 0.7 by Hair et al. (2017). Bhatti and Rehman (2019) suggested eliminating items that have factor loadings of less than 0.50 to achieve better consequences for AVE and CR. Furthermore, deleting all items with factor loadings below 0.50 could result in a comprehensive theoretical framework. Thus, this study implemented all the suggested means to improve the theoretical framework, where AVE, CR, and factor loadings have met the aforesaid standard. The constructs in this study also met the excellent 0.70 value of Cronbach's alpha standard recommended by George and Mallery (2003). Therefore, this study confirmed all the conditions required to compute the convergent validity of the theoretical framework by Bagozzi and Yi (1988). Collectively, these results supported the soundness of scale structures.

4.3 Multicollinearity

Before analyzing the structural model, the variance inflation factor (VIF) must be assessed in addition to reliability and validity to compute multicollinearity. A VIF value greater than 10.0 is regarded as an indication of multicollinearity (Burns & Burns, 2008). However, Hair et al. (2017) recommended a cutoff value 5.0 for multicollinearity. The VIF results for each construct, which were below the threshold value 5.0, indicated that collinearity issues between the constructs were absent from this study. As evident in Table 4, this study did not have multicollinearity issue of variance inflation factors (VIF) value greater than 5 (Hair et al., 2017).

4.4 Structural Model

Table 5 shows the results of the hypothesis testing performance of this study. When the value of the t-statistic is greater than 1.96, the hypothesis is accepted. Hence, the influences of the

five independent variables reflected zakat payers' perceptions towards the intention of online zakat payment in Malaysia, as depicted in Table 5. The results analysis suggested strong support for our five posited hypotheses, which are H1, H2, H3, H5, and H6, but not for H4, which showed that the perception of perceived ease of use of zakat payers did not influence the intention to use e-payment as a platform to make zakat payments.

The first hypothesis, which stated that attitude has a positive and significant impact on intention, was accepted as the T-statistic showed a value of 3.354, greater than 1.96. It provided support for accepting the H1. Essentially, the present study confirmed that the intention to use e-payment as a platform to pay zakat among Muslims in Malaysia was affected by the attitude. Similarly, Hartini et al. (2020) also presented that attitude has a significant positive relationship with the intention to use an electronic payment system. This indicated that consumers had been introduced to the e-payment system before and felt that e-payment was beneficial and easy. Consequently, they were inclined to use it to replace conventional paper money payment methods. The convenience of the payment process with e-payment motivated the high intention of zakat payers to use online digital platforms in Malaysia.

The third hypothesis, which stated that perceived ease of use positively and significantly impacts attitude, was accepted because the T-statistic value was 9.039, greater than 1.96. The path coefficient value obtained from the original sample showed a positive value of 0.520, meaning that perception of perceived use positively impacts attitude. The higher the perceived ease of use, the higher the actual usage of e-payment as payment instruments among zakat payers. Based on the study by Chawla and Joshi (2020), a major determinant of user attitude and behavior intention to accept and use technology is perceived ease of use. It was evidenced that perceived ease of use (PE) was vital in affecting consumers' intention to purchase.

The fourth hypothesis, which stated perceived ease of use, was not a significant predictor influencing the use of e-payment as a payment instrument among zakat payers. The fifth hypothesis, which stated that perceived usefulness has a positive and significant impact on attitude, was accepted because the T-statistic value was 6.618, greater than 1.96. The path coefficient value obtained from the original sample showed a positive value of 0.412, meaning that perceived usefulness positively impacts attitude. The higher the perceived usefulness, the higher the actual usage of e-payment as a payment instrument among zakat payers. The findings of this study concurred with the findings by Yang et al. (2021), who confirmed the perceived usefulness of intention to use e-wallets and adoption of e-wallets among future young

generations. These youngsters would be inclined to use more cashless transactions to purchase products and even repurchase in the future.

The sixth hypothesis, which stated that perceived usefulness has a positive and significant impact on intention, was accepted because the T-statistic value was 4.791, greater than 1.96. The path coefficient value obtained from the original sample showed a positive value of 0.487, meaning that perceived usefulness positively impacts intention. The higher the perceived usefulness, the higher the actual usage of e-payment as a payment instrument among the zakat payers. Similarly, perceived usefulness was the most significant factor influencing consumers' intention to utilise the electronic payment system (Hartini et al., 2020). This proved that perceived usefulness was the most important factor in convincing consumers to use electronic payment. Consumers prefer to use electronic payment more to reduce payment time and effort. Hence, financial institutions or banking sectors must collaborate and create more electronic payment infrastructures as convenient platforms for consumers to make efficient zakat payments.

Table 4: Construct reliability and validity

Variables	Cronbach's alpha	CR	AVE	R^2
ATT – Attitude	0.942	0.955	0.811	0.827
INT – Intention	0.941	0.955	0.81	0.786
PEU – Perceived Ease of Use	0.932	0.948	0.787	
PU – Perceived Usefulness	0.920	0.941	0.761	

Table 5: Discriminant validity

	ATT	INT	PEU	PU	UA
ATT	0.900				
INT	0.852	0.900			
PEU	0.888	0.834	0.887		
PU	0.876	0.861	0.884	0.873	

Table 6: Collinearity statistic (VIF)

	VIF
ATT1	4.323
ATT2	4.848
ATT3	3.32
ATT4	4.133
ATT5	4.947
INT3	2.449
INT4	3.099
INT5	3.163
PEU1	2.953
PEU2	4.143
PEU5	2.139
PU1	2.719
PU2	2.502
PU5	1.444

Table 7: Hypothesis testing

Hypothesis	Path Coefficients	Original Sample (O)	SD	T Statistics	P Values	Accept/Reject
H1	ATT -> INT	0.342	0.102	3.354	0.001	Accept
H2	PEU -> ATT	0.520	0.058	9.039	0.000	Accept
H3	PEU -> INT	0.077	0.093	0.827	0.409	Reject
H4	PU -> ATT	0.412	0.062	6.618	0.000	Accept
H5	PU -> INT	0.487	0.102	4.791	0.000	Accept

The percentage posed by the variation for behavioural intention could be explained in terms of dimensions of attitude and intention. In line with Hair et al. (2017), the R^2 values met the requirement of 0.802, 0.752 and 0.844 or 80 per cent, 75 per cent and 84 per cent, respectively, suggesting that the current model is acceptable. In brief, the results highlighted factors such as behavioural intention, attitude, perceived usefulness, and perceived ease of use that would contribute to identifying significant methods that could improve the collection of zakat institutions in Malaysia through technology implementation.

In implementing online zakat payment, it is imperative to highlight these factors to promote zakat payers to make their zakat payments through digital online payment platforms. Keng-Soon et al. (2019) argued that to gain high acceptance in the application of technology in the financial sector, it is important to ensure customer satisfaction when using the new

technology system and offer more flexibility to consumers. In addition, Vrabie (2015) believed that it is important to consider new technologies that impact the younger generations and fundamentally change their lifestyles. Essentially, such efforts are important as both factors, such as the internet and mobile phones, offer people new ways to express current modern lifestyle.

5.0 CONCLUSION AND RECOMMENDATION

The present study showed that zakat payers' intention to make online zakat payments in Malaysia was influenced by several factors, namely behavioural intention, attitude, perceived usefulness, and perceived ease of use. This substantively signifies relevant entities such as zakat authorities, state governments, and fin-tech companies to improve their digital infrastructure and system. Thus, these parties should place greater emphasis on the identified determinants, particularly concerning two key strategies (i) firstly, strategising for zakat collection initiatives and designing appropriate zakat payment system and (ii) secondly, enhancing zakat payment system by adopting current and advanced online digital technology which is user friendly to the public, especially in this new norm of life.

The results of this study also constitute significant factors to be considered for budget allocations at the state level, particularly for tasks to enhance the zakat payment system, especially towards adopting advanced technological instruments to increase efficiency in zakat collections and zakat payments. Notably, using technological instruments in the zakat payment system might be costly. Thus, any decisions the relevant entities and authorities take about budget allocations for the above purposes must be strongly backed by substantive research findings. It is imperative to ensure that such costly initiatives would bear success. Hence, the standard of the e-payment system should completely meet zakat payers' expectations and satisfaction. In addition, future research focusing on the feasibility of technology in zakat institutions is recommended, especially from the aspect of payment and collection. Factors that attract the various categories of potential zakat payers should be identified.

Ultimately, the findings of this study are also instrumental given the synergies between zakat authorities and fin-tech companies, as well as Islamic financial institutions (IFIs), which are gaining momentum nowadays. Remarkably, the introduction of "Zakat on Touch" Mobile Apps by Lembaga Zakat Negeri Kedah (LZNK) has marked a new move and development in the zakat fraternity. Suggestively, such a move emphasises Muslims' preference and acceptance towards online zakat payment. In Malaysia, zakat institutions have to take advantage of the opportunities to manage and maximise the enormous potential of a digital

collecting system that could reach all levels of society and all areas in the country. Hence, providing an e-payment system for paying zakat is one of the digitalisation efforts of zakat collection that needs to be carried out to offer better services to Muslims so that they can carry out their zakat payment obligations, especially in this new norm.

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