# PERCEIVED USEFULNESS AND ATTITUDE TOWARD INTENTION AND ACCEPTANCE OF E-PAYMENT ZAKAT

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## ABSTRACT

**Introduction and Background**: As people's lifestyles and behaviour toward daily digital activities change, a suitable zakat payment option is required to encourage Muslims to fulfil their commitments. Zakat institutions use technology to attract more people to pay for zakat. The acceptance is, however, dubious due to data misuse and platform security worrisome. Hence, this study aims to investigate Malaysian Muslims' acceptance of the e-payment zakat system.

**Methodology**: In this descriptive study, a survey was carried out on 170 zakat payers in Malaysia. Five constructs were examined in the survey, based on Technology Acceptance Model, which are Perceived Usefulness, Perceived Ease of Use, Attitude, Intention, and User Acceptability. Data were analysed in linear and logistic regression using the Statistical Package for Social Sciences (SPSS).

**Findings:** Results revealed that Perceived Usefulness and Perceived Ease of Use significantly influenced Attitudes toward using electronic payment channels for zakat payments. A positive correlation was found between Attitude and Intention for online zakat payment. User acceptability was significantly influenced by the Perceived Usefulness of the e-payment platform and the Intention to pay zakat online.

**Contribution:** Understanding that User Acceptability is influenced by Perceived Usefulness and Intention would allow the zakat institution to comprehend the user requirement for zakat payment applications. The study findings have implications for zakat authorities to enhance the digital platform for zakat payments to ease users by leveraging technology to streamline the donation process and make it more convenient, secure, and transparent.

**Keywords:** E-payment, zakat, acceptance, technology acceptance model, user acceptability.

## 1.0 INTRODUCTION

Paying zakat is an essential duty of a Muslim. An appropriate payment method is necessary to encourage the public to pay zakat to fulfil their obligations. People nowadays are changing their lifestyle and behaviour towards digital action and lifestyle in their daily activities (Virdaus & Munif, 2019). The rapid increase of the internet and smartphones is a positive sign towards digitising the zakat collection in Malaysia. Consequently, zakat management bodies must lead in utilising technology to enhance zakat payment. Thus, there is a need to change the mindset of zakat payers or the behaviour of the zakat payer (muzak) towards digital transaction platforms for making zakat payments. Several steps need to be taken to encourage zakat payers to transform digital platform pay zakat.

It is customary for the leader of every Muslim family to pay zakat. However, the practice of physically paying an amil has recently been hampered by continued concerns regarding the spread of the Covid-19 pandemic, even after the pandemic, or post Covid. In this instance, the pandemic has cleared the way for the rising acceptance of online payment methods to make a required act of charity more accessible.

The traditional way for the zakat administrator (Amil) to collect zakat is to go door-to-door to visit the muzak, or for the muzak to come to the Amil to give the Zakat. Problems

happen when it is hard for the Amil to collect Zakat because of long distances to travel to muzak, the hazards of the Covid-19 pandemic, insufficient time, transportation problems, expensive and inefficient costs, etc. As the digital age has grown, it has opened up new ways for Zakat to be collected. The way people live is becoming more and more dependent on technology. Because of this, the Amil of the Zakat institution needs to change so that the muzak can easily access zakat services through financial technology.

Conventionally, zakat was also collected through payment at the zakat counter in the zakat office or at the zakat counter in the mosque. With the introduction of the internet, payment methods have shifted to online payment, often known as e-payment. According to the report, online shopping and bill payment are rated fourth out of ten internet users. According to the Digital Quality of Life Index in 2022, Malaysia was ranked 38th worldwide for internet users in 2021. Malaysia's internet is 12 per cent better than the global average regarding speed, stability, and growth. Malaysia's fixed broadband internet alone was ranked higher than mobile in the global ranking, with 112 Mbps/s (37th globally) and 34.5 Mbps/s (67th globally), respectively.

This indicates that Malaysians would likely support the idea of zakat institutions to introduce online zakat (e-zakat) to the community (Abdul Roni & Tarmidi, 2015). Although the management of zakat collection is improving year by year, the issue of zakat distribution continues to generate several issues and debates (Lubis et al., 2011).

Financial innovation fuelled by fintech has continued to cause remarkable disruptions in both the conventional and Islamic financial sectors. These disruptions created by Fintech caused the marriage of technological innovation with finance, pervading almost, if not entirely, all parts of the financial system, whether in the development of financial products or the delivery of financial services. For instance, the rapid expansion of fintech in Malaysia has contributed to the efficiency and effectiveness of operations in the financial sector. Additionally, fintech has aided the management of various businesses, like zakat management organisations. The world of zakat has evolved substantially alongside technological advancements. Digital technology has been utilised for zakat collection and distribution, management, and teaching.

Conglomerates help to promote these noble efforts via their corporate philanthropy programmes. For instance, during "Bersama Berkongsi Berkat" Ramadan campaign, Axiata Group Bhd Boost in Malaysia implemented the zakat fitrah payment in 2021. Zakat users from Selangor, Kedah, Pahang, Sabah, Negeri Sembilan, and the Federal Territories can pay their mandatory zakat through the Boost mobile application. After each successful transaction, the

Boost application built from Axiata's web technology enables users to receive an email receipt that may be used for individual tax rebate purposes.

Additionally, Boost enables users to pay property zakat institutions throughout the year. The campaign aims to incorporate e-wallet capabilities, vital for Muslims observing the fasting month. Not only does this reduce activity and interaction in mosques during the pandemic, but it also has a long-term effect of encouraging more Muslims to fulfil their religious obligations during the holy month of Ramadan and throughout the year.

Migdad (2019) illustrates a simple math analogy on the amount of zakat yearly collectable. In Malaysia, for instance, with a population of about 31 million and around 50% Muslim, the zakat on the individual collected during Ramadan is about 1.30 USD multiplied by 15.5 million persons would equal 20.15 million USD. As for Zakat-ul-Maal, which is the wealth tax, is much more than this. In 2016, Malaysia collected 2.5 billion RM in zakat, equal to about 598 million USD. Hence, it could be argued that the total amount of zakat collected in Malaysia could be more than officially announced because not all people pay their zakat through the State Zakat Collection Centres.

A potent strategy to increase mobile government service acceptance is combining the Government acceptance Model (GAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT offers a thorough framework for comprehending technology adoption in general. GAM focuses on comprehending the special dynamics of government adoption. While UTAUT takes into account performance expectancy, effort expectancy, social influence, and enabling conditions, GAM frequently takes into account elements including perceived utility, perceived ease of use, trust, and security concerns.

Utilising technology and data to increase public involvement, advance environmental and societal sustainability, and improve government operations are a variety of sustainable applications of innovative government services. A multi-dimensional framework might consider several facets of innovative government services and how they affect sustainability. For instance, digital services may also lessen the requirement for paper-based procedures, resulting in fewer resource usage and carbon emissions.

Obviously, there are pro and cons for any new technology advancement applications. E-payment could increase efficiency and convenience in the Zakat system, making it easier for individuals and organisations to contribute and distribute funds. Digital platforms offer a variety of payment alternatives and secure payment methods, making it simple for people to compute their zakat. The technology could minimise manual intervention and reduce the possibility of mistakes. Payment processing, record keeping, and fund distribution can all be

efficiently handled by automated systems (Wahab & Rahman, 2013). Integration with financial institutions enables people to contribute to Zakat through their standard banking channels, making the procedure more practical and available. Regular audit procedures could ensure transparency and accountability in the Zakat system (Firmansyah & Devi, 2017). By confirming Zakat funds' collection, distribution, and use, independent auditors can reassure stakeholders that the system works as intended.

In addition, higher collection rates may be obtained by streamlining the collection procedure and lowering administrative hassles in the Zakat system. This is because it will be more convenient for people to donate. A greater pool of money becomes available for distribution due to increased efficiency (Mudhlor, 2022). The Zakat system becomes more transparent by easing administrative hassles as the focus turns to automated and digital processes. As a result of following the flow of funds and assuring their proper application, contributors are more likely to feel trusted (Nor et al., 2021) by lowering the need for considerable manual labour, paperwork, and physical infrastructure, reducing administrative burdens results in cost reductions. According to Wahab and Rahman (2013), these savings could be used to increase the impact of the Zakat distribution.

Nevertheless, there could be a few points of worry. The potential for unequal access to e-payment systems, particularly for low-income or rural areas that may lack access to necessary technology or internet connectivity network failures, negatively impacted system popularity (Seethamraju & Diatha, 2018). Similarly, Kaleeth and Chellammal (2021) emphasised improving infrastructure facilities in the rural areas of India where poor network connectivity disrupts a transaction, resulting in incomplete transactions.

Risk of fraud and abuse, as e-payment systems, may also be vulnerable to false claims of eligibility or misappropriation of funds by organisations. Technical difficulties could come with new digital payment technologies. These difficulties include privacy, security, access, fraud, a lack of infrastructure, problems with design and communication, speed, reliability, user anonymity, disruptive technology, operation, data management, and instability (power outage). The technical difficulties are mostly related to "safety and reliability issues" and "privacy issues." (Khando et al., 2022).

It was revealed that every aspect of the privacy risk significantly negatively influenced consumer confidence and the general state of the world economy. Hence, concerns over privacy and data security, with the need for robust security protocols and encryption standards to protect personal and financial information, may add to Zakat digitalisation worrisome. Even though privacy issues have other adverse effects, losing client trust is the most important

(Akanfe et al., 2020). There are several technical issues with digital payment methods. The payments only come through with an issue. For example, BHIM (Bharath Interface for Money), an electronic-based payment system in India, experienced problems with installation and operation (Seethamraju & Diatha, 2018). This demonstrates that there are infrastructural and accessibility issues, even while customers are willing to accept digital payment systems.

The large difference between the potential zakat amount and its actual collection pushes us to examine the variables that lead to the zakat fund collection based on the perception of muzak (zakat payers), particularly in the digital world of today. Prior research focused on the roles of e-collection zakat (Embong at al., 2013); zakat efficiency (Wahab & Rahman, 2013); Zakat governance (Kaslam, 2009). Lack of studies relating the intention and attitude of users to e-payment zakat.

Hence, this study seeks to examine the perceived usefulness and attitude regarding the intention and acceptance of electronic zakat payment. In particular, we examine the relationship between perceived ease of use to perceived usefulness and attitude. Then, we further analyse the influence of perceived usefulness on the intention and acceptance of e-payment zakat users and the effect of users' attitudes on their intention.

## 2.0 LITERATURE REVIEW

### 2.1 Technology Acceptance Model (TAM)

Technology Acceptance Model (Davis, 1989), or TAM, posits that there are two factors that determine whether a computer system will be accepted by its potential users: (1) perceived usefulness, and (2) perceived ease of use. One of the models that has been widely used in information management research is Technology Acceptance Model (TAM). In order to clarify the elements influencing the acceptance and use of technology, Davis (1989) introduced TAM. The model posits that attitudes toward technology use are impacted by perceived usefulness and perceived ease of use, which in turn are influenced by user attitudes. Other external influences also affect how useful and simple something is regarded to be. Numerous research has reviewed, expanded, critiqued, and evaluated TAM in regard to its internal and external consistency since it was first introduced.

Some researchers concluded that TAM is relevant in determining and assessing users' behaviour regarding technology usage with respect to time, others have criticised TAM as too limited in the areas of theoretical assumptions and practical effectiveness. These critics have concluded that the model lacks the necessary attributes as a good theory for information system research (Opoku & Francis, 2019).

Iqbal and Qureshi (2012) in their study examined on the adoption context for mobile learning in a different study. They used TAM and UTAUT models to apply a mixed model. According to the study, perceived utility and perceived social influence, perceived fun, and simplicity of usage all affect users' openness to and use of mobile learning technology. The fact that this study included multiple motivational factors is a noteworthy contribution and social considerations into the framework for m-learning uptake, which in turn TAM and UTAUT models had been significantly improved by differentiating from the regular settings, mobile educational situations.

The use of E-learning systems in higher education, as well as students' perceptions of their utility, became subjects of concern for many researchers due to the fact that the evolution and application of programs and technology favoured the creation and extension of educational opportunities (Sarikhani, Salari, & Mansouri 2016). In order to fully understand how students will utilize the E-learning system, it is vital to employ Technology Acceptance Model (TAM), which has been shown to be effective (Almarabeh, 2014).

However, most of this study focused on teachers (Courtois et al., 2014). Moreover, TAM has been included in several studies and research to assess users' acceptance of the use of technology in the educational process. The UTAUT, in contrast, was created based on eight theories, including the theory of reasoned action (TRA), theory of planned behavior (TPB), theory of motivation, theory of action (TAM), combined theory of planned behavior (C-TAM-TPB), model of PC utilization (MPCU), innovation diffusion theory (IDT), and social cognitive theory (SCT) (Magsamen-Conrad et al., 2015). Many of the pre-existing theories were found to perform worse than UTAUT (Venkatesh et al., 2003). Additionally, UTAUT was recently analyzed to examine technology and acceptances models between 2010 and 2020.

Several studies identified that TAM has emerged as one of the influential models used for understand and predict user acceptability, behavioral intention to use and actual use of the system. Therefore, this study uses TAM to examined perceived usefulness and attitude toward intention and acceptance of e-payment zakat.

## 2.2 Perceived Ease of Use (PEOU)

PEOU serves as one of the elements suggested in TAM. PEOU is defined as "the freedom from complicatedness and struggles required while dealing with e-payment services" (Sunny & George, 2018). Consumers have higher intentions to utilise the system if they feel that the system is uncomplicated (Liu & Tai, 2016). 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 technology, which in turn is determined by two cognitive factors, perceived usefulness (PU) and PEOU (Brandon-Jones & Kauppi, 2018).

Chen and Aklikokou (2020) investigate the e-government adoption model to discover the elements that contribute to citizens' adoption of e-government services in the Togolese setting, as well as the mediating roles of perceived usefulness and perceived ease of use. Their findings reveal that perceived usefulness and ease of use substantially impact the behavioural intention to utilise e-government services. Full or partial mediation occurs between the antecedent factors, social influence, trustworthiness, facilitating conditions, and the outcome variable, behavioural intention to use, via perceived usefulness and perceived ease of use. Thus, the hypothesis of this investigation is,

Hypothesis 1: PEOU has a significant positive effect on PU.

Thakur and Srivastava (2014) examined the functional relationship between adoption readiness (AR), perceived risk (PR), and usage intention for mobile payments in India and the stability of hypothesised structural relationships across consumer categories. Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) were discovered to have a substantial impact on the propensity to accept or utilise mobile payments.

In addition, the results of Indarsin and Ali (2017) indicate that the Perceived Usefulness has a strong effect on the partial Attitude towards Using, the Perceived Ease of Use has a moderate effect on the partial Attitude Toward Using, and the Perceived Trust has a strong effect on the Attitude Toward Using, as well as the simultaneous Perceived Usefulness, Perceived Ease of Use, and Perceive. Schierz et al. (2010) suggest that perceived ease of use has influenced Attitude. Ease of use is also found to positively clarify the implementation of mobile banking amongst customers in Iran (Hanafizadeh et al., 2014). Therefore, this study hypothesises that:

Hypothesis 2: PEOU has a significant positive effect on attitude (ATT).

## 2.3 Perceived Usefulness (PU)

PU refers to the extent a person believes that the adoption of a particular system will improve the performance in his work (Fathema et al., 2015; He et al., 2018) and the degree to which customers perceive that they would experience gains by using the services provided by e-payment services (Tan, 2022). It occurs when customers believe that technology will significantly increase the result of their task and the critical components in TAM (Saparudin et al., 2020). Based on TAM, adaption

behaviour is determined by the Intention to use a particular system, which PU and PEOU determine. Purnawirawan et al. (2012) looked at how the balance and order of a set of online reviews affected perceived usefulness. The results showed that review balance is essential and that the order of reviews has a big effect on the perceived usefulness is seen to be. Thus,

Hypothesis 3: PU has a significant positive effect on ATT.

Tahar et al. (2020) examined how perceived ease of use, usefulness, and security affect a citizen's intention to use e-Filing, with information technology readiness as an intervening variable. The results showed that perceived ease of use and perceived security had a positive effect on the use of e-Filing, but perceived usefulness had no effect on e-Filing. Ventre and Kolbe (2020) studied how the perceived usefulness of online reviews, trust, and perceived risk affect online purchase intentions in emerging markets. The results came from an online survey that 380 online shoppers in Mexico City participated. The results of partial least squares structural equation modelling (PLS-SEM) with SmartPLS showed how the perceived usefulness of online reviews is seen to be affects trust and the likelihood that someone will buy anything online. Therefore,

Hypothesis 4: PU has a significant positive effect on intention (INT).

Grover et al. (2019) explored blockchain acceptance by mining the collective intelligence of users on Twitter. It maps blockchain user acceptance drivers to technology acceptance constructs. Additionally, with information technology readiness as an intermediary variable, Tahar et al. (2020) investigated how perceived ease of use, usefulness, and security affect a citizen's propensity to adopt e-Filing. Their findings revealed that although perceived usefulness had no impact on e-Filing, perceived ease of use and perceived security did. Hence, Hypothesis 5: PU has a significant positive effect on user acceptance (UA).

Vahdat et al. (2020) examined how factors in the technology acceptance model (TAM) and social factors affect a customer's buying decision. The results showed that perceived usefulness does not affect how people feel about using mobile apps, but it was shown that perceived ease of use, social and peer influence, and intention to buy all positively affected attitude. The results also showed how someone feels about mobile apps as a full mediator on three of the model's paths.

Adding to the perceived use of mediating roles is based on Rakoczy et al. (2019). They ran a cluster-randomized field trial with a pre-test and post-test on 26 classes randomly assigned to either the control group or the intervention group. Part of what the results showed was that formative assessment indirectly affected interest via its perceived usefulness. Thus, Hypothesis 6: PU mediates the relationship between PEOU and ATT.

## 2.4 Attitude (ATT)

Attitude refers to an evaluation of behaviour that seeks to see whether such behaviour is beneficial or otherwise, towards negativity or positivity (Ziadat, 2015), like or dislike (Eagly & Chaiken, 2007) influences the Intention to behaviour (Purwanto et al., 2021).

Based on TAM, PEOU and PU influence consumer attitudes toward using technology or system. At the same time, Aydin and Burnaz (2016) investigated the contributing factors toward Attitude and Intention among users and non-users adopting mobile payment systems. Thus,

Hypothesis 7: ATT has a significant positive effect on INT.

Shanmugam et al. (2014) investigated the variables that led Malaysians to adopt mobile banking as a tool for their banking purpose, where attitude is a mediator. Several mediated effects of attitude were tested against the relationship between perceived usefulness and behavioural intention to use mobile banking, the relationship between perceived ease of use and behavioural intention to use mobile banking, and the relationship between perceived benefit and behavioural intention to use mobile banking.

In another scenario, attitude perceived usefulness, and perceived behavioural control were the mediators of the relationships between urban green space (UGS) attributes and UGS use in Wan and Shen (2015). Their research showed that the features of UGS would affect how users liked and used them but that promotional campaigns should be run to change users' attitudes and make their use of UGS seem like a social trend. Hence, this study hypothesises,

Hypothesis 8: ATT mediates the relationship between PU and INT.

## 2.5 Intention (INT)

The number of factors used to define the Intention to use the e-wallet application, such as PU., PEOU, perceived risk, social influence, price, trust, and others, have been applied to measure the behavioural intention towards the adoption of technology (Lim et al., 2019). Moreover, Nikou

and Economides (2017) investigated the cognitive feedback and user interface to predict the relationship between the behavioural intention to use an e-wallet. They discovered the positive effect of behavioural intention on adopting an e-wallet.

Ajzen and Fishbein (1975) suggest that intention is the predictor of behaviour. The digitisation of zakat payments is one of the essential things in increasing the collection of zakat meals for individuals. This is because the convenience of digital services in paying zakat is one factor that affects one's intention in paying zakat (Baznas, 2019). Jamaluddin et al. (2017) indicated that social influences, PU, trust and PEOU were positively associated with online banking. Therefore,

Hypothesis 9: INT has a significant positive effect on user acceptance (UA).

## 2.6 Research Framework

E-payment is a subcomponent of electronic data interchange. This system has become increasingly popular as people nowadays opt for online platforms and practice internet-based shopping and banking from their homes or workplaces. E-payment refers to a payment system made without physical money (Adeyinka, 2012).

Moreover, e-payment can be more than just credit cards, debit cards, e-money and internet banking. It could also include the payment via online credit card transaction, electronic wallet (e-wallet), electronic cash (e-cash), online stored value system, digital accumulating balance system, digital checking payment system and wireless payment system, the automated teller machine (ATM) or bank counter are also considered as an e-payment, as long as the customers use electronic mechanism to transfer their money (Junadi, 2015).

Meanwhile, Technology Acceptance Model (TAM) is a theory of information system which models users' acceptance of technology. At the same time, behavioural intention leads users to use technology. Figure 1 depicts the research framework based on the variables of PEOU, PU, ATT, INT, and User acceptance (UA). From the framework, PU acts as a mediator between PEOU and ATT towards using the e-payment platform to pay zakat, while ATT acts as a mediator between PU and INT to pay zakat online.

Figure 1: Research framework
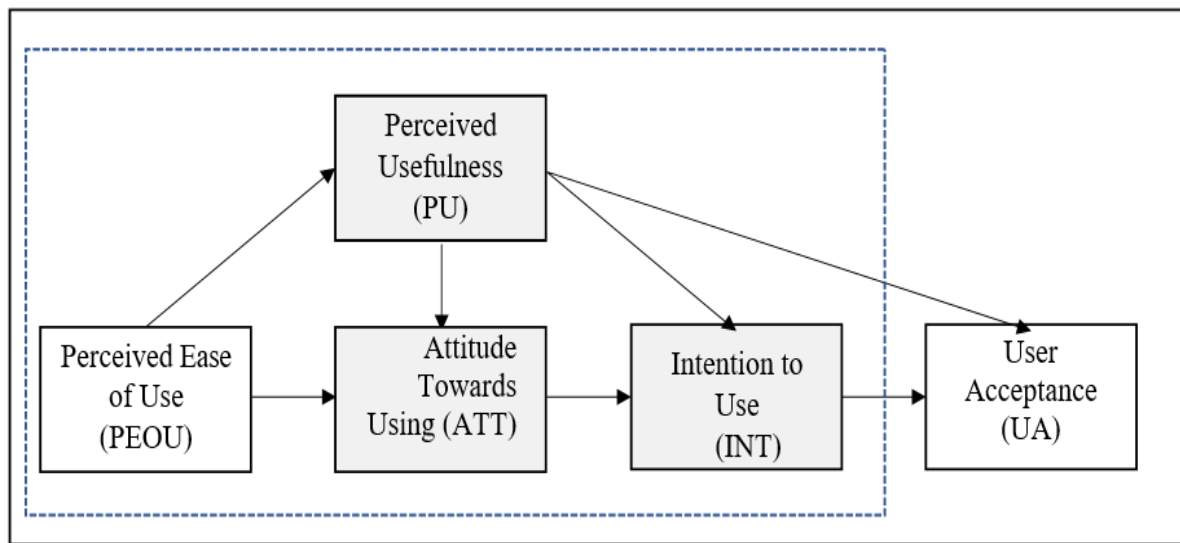


Source: Purwanto et al. (2021); Brandon-Jones and Kauppi (2018); Nikou and Economides (2017); Jamaludin et al. (2017); Aydin and Burnaz (2016); Hanafizadeh et al. (2014); Schierz et al. (2010)

## 3.0 RESEARCH METHODOLOGY

The population of this study is the Muslims in Malaysia. The study employs a combination of survey, descriptive, and correlational designs. The primary objective of the research design is to systematically elucidate how quantitative inquiries are tackled. Survey design, as a methodology, involves utilizing a survey tool for data gathering (Tessler et al., 2019). The survey will specifically address the variable(s) under investigation. This approach is commonly employed when researchers aim to collect data from a broad population by utilizing a sample from that population (Aarons, 2020). Descriptive research, as indicated by its name, pertains to research that provides a depiction of a sample or population (Coe et al., 2017). The aim is to offer insights into the characteristics of the examined sample.

Considering the huge scale of sampling frame and limitation of budget, time, and human resources, this study applied power analysis using G-Power as suggested by Mumtaz et al. (2020) and Hair et al. (2019) to determine the minimum sample size for the model. By applying the most common recommended setting for social and business science research, which are using F-tests, "Linear multiple regression: fixed model, $R^2$ deviation from zero" and "A-priori: Compute required sample size – given α, power and effect size", the minimum sample size needed for the study is 170. Justifying the small sample size in this study, Hair et al. (2018) stated that based on nature of research and statistical analysis, simple regression analysis needs at least 50 samples and generally 100 samples for most research situations.

Large samples can make statistical significance overly sensitive, which can result in a Type 1 error, making any relationship statistically significant even when it is not (Hair et al., 2018; Kline, 2016). Mumtaz et al. (2020) believed that the way data is collected is more important than investing effort into blindly collecting more data to increase sample size. The robustness of any sample depends more on the careful selection of respondents rather than its size (Boreham et al., 2020; Mooi et al., 2018).

Since sample size is considered small to the scale of population, proper data collection method was done by distributing questionnaire to 200 zakat payers who are aware of e-payment zakat application. The respondents were verbally asked for their voluntary participation, and checking was done after the completion to ensure no missing value. Eventually, only 170 questionnaires were suitable to be used for analysis purposes.

Pilot test was conducted to 30 respondents and confirmed the reliability of instrument used in this study. This study applied the quantitative approach and data is collected by survey. In further, the deductive reasoning approach and cross - sectional design was used for this study. The questionnaire consists of two sections. Part A is for demographic and patterns in zakat payment, while Part B is for variables in the model (Figure 1), which are PEOU, PU, ATT, INT and UA towards using the e-payment of zakat application. In Part B, the item is based on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was developed by adapting zakat-oriented items from the literature. Precisely, Perceived Usefulness of e-payment Zakat consists of 4 items, each adapted from Saparudin et al. (2020) stated perceived ease of use consists of 4 items adapted from Liu and Tai (2016), Attitude towards e-payment zakat consists of 5 items, each adapted from Purwanto et al (2021), Aydin and Burnaz (2016). Intention toward e-payment Zakat consists of 4 items adapted from Yunus et al. (2019); Younus and Ahmad (2021). All items for each domain are listed in the next section (Table 4).

Data collected were analysed using the Statistical Package for the Social Sciences version 29 (SPSS v29). Descriptive analysis was used to describe the demographic profile of respondents. Hypotheses in the study were tested using simple linear regression and logistic regression. Mediation analysis was done to investigate the significant existence of mediators in the model.

## 4.0 RESULT AND ANALYSIS

### 4.1 Respondent's Profile

The profile of the respondents is shown in Table 1.

Table 1: Respondents profile (N = 170)

| Demographic | N | % |
|---|---|---|
| *Gender* | | |
| Male | 72 | 42.4 |
| Female | 98 | 57.6 |
| *Age* | | |
| Below 30 years old | 28 | 16.5 |
| 30 – 39 years old | 45 | 26.5 |
| 40 – 49 years old | 59 | 34.7 |
| 50 years old and above | 38 | 22.4 |
| *Highest Education Level* | | |
| SPM | 41 | 24.1 |
| STPM/Diploma/A Level | 46 | 27.1 |
| Bachelor's Degrees | 25 | 14.7 |
| Master's Degrees | 57 | 33.5 |
| Doctoral Degrees | 41 | 24.1 |

Based on the results, most respondents are female (57.6%). Percentage of respondents by age group of fewer than 30 years old, 30 to 39, 40 to 49 and 50 years old and above are (16.5%), (26.5%), (34.7%) and (22.4%) respectively. One third of respondents have master's degrees. All respondents in this study met the zakat requirement (nisab) and paid zakat. Somehow, only a portion of them paid zakat using e-payment platform.

**4.2 The pattern in Zakat Payment**

Table 2 shows that 116 respondents use the e-payment platform to pay zakat. In other words, the user acceptance level is 68.2%. Hence, this finding supports a study by Virdaus and Munif (2019), which stated that people nowadays are changing their lifestyle and behaviours towards digital action and lifestyle in their daily activities.

Table 2: Pattern in zakat payment

| Item | N | % |
|---|---|---|
| *User Acceptance* | | |
| No | 54 | 31.8 |
| Yes | 116 | 68.2 |
| *Types of Zakat paid online* | | |
| Fitrah | 66 | 39.0 |
| Income | 109 | 64.3 |
| Saving | 22 | 13.2 |
| Business Income | 12 | 7.10 |
| EPF | 5 | 2.70 |
| Others | 22 | 13.0 |
| Item | N | % |
| *Types of e-payment* | | |
| Internet Banking | 93 | 54.9 |
| ATM Card | 55 | 32.6 |
| Phone Banking | 24 | 14.0 |
| E-Zakat Pay | 35 | 20.7 |
| Others | 10 | 5.7 |

Most respondents pay zakat for their income (64.3%) and fitrah (39%). The most frequent types of payment used by zakat payers are internet banking (54.9%), ATM card (32.6%), e-zakat pay (20.7%), phone banking (14%) and others (5.7%).

### 4.3 Construct Reliability
The reliability of each construct is tested using reliability analysis. Construct with Cronbach's alpha of more than 0.7 is considered reliable for the study.

Table 3: Construct

| Variables | Cronbach's alpha | Item | Mean | SD |
|---|---|---|---|---|
| PU – Perceived Usefulness | 0.926 | 4 | 4.271 | 0.714 |
| PEU – Perceived Ease of Use | 0.916 | 4 | 4.234 | 0.739 |
| ATT – Attitude | 0.929 | 5 | 4.289 | 0.685 |
| INT – Intention | 0.931 | 5 | 4.211 | 0.718 |

Table 3 shows that all constructs are reliable to be used in the study. The means for all constructs are 4.2 to 4.3, indicating that respondents agreed that the e-payment is very useful and easy to use. They have a positive ATT and INT towards using the e-payment.

Table 4: Mean and standard deviation scores for all variables

| No | Item | Mean | SD |
|---|---|---|---|
| **Perceived Ease of Use** | | 4.27 | 0.714 |
| 1 | It is very easy to use the e-payment application for zakat payment. | 4.34 | 0.815 |
| 2 | It is very easy to recall using the e-payment application when making zakat payments. | 4.22 | 0.873 |
| 3 | The interaction features available in the e- payment application for zakat payment is very clear. | 4.19 | 0.792 |
| 4 | The interaction features available in the e-payment application for zakat payment is very easy to understand. | 4.19 | 0.784 |
| **Perceived Usefulness** | | 4.23 | 0.739 |
| 1 | I find the e-payment application for my zakat payment very useful. | 4.26 | 0.764 |
| 2 | The e-payment application for making zakat payments allows me to obtain available information from the application platform. | 4.08 | 0.832 |
| 3 | The e-payment application for zakat payment saves my time. | 4.38 | 0.815 |
| 4 | The e-payment application makes my zakat payment easier. | 4.36 | 0.781 |
| **Attitude** | | 4.29 | 0.685 |
| 1 | Using the e-payment application for zakat payment is the best idea still. | 4.32 | 0.757 |
| 2 | I agree with the use of e-payment applications when making my zakat payment. | 4.34 | 0.722 |
| 3 | I am positive about the e-payment application for my zakat payment. | 4.33 | 0.790 |
| 4 | I am satisfied with the e-payment application after using it. | 4.24 | 0.789 |
| 5 | I am confident of using the e-payment application for my zakat payment. | 4.22 | 0.181 |
| **Intention** | | 4.21 | 0.718 |
| 1 | I will continue to use the e-payment application for my zakat payment from time to time. | 4.21 | 0.830 |
| 2 | I intend to use the e-payment application for my zakat payment from time to time. | 4.17 | 0.829 |
| 3 | I use the e-payment application for my zakat payment without coercion from any parties. | 4.32 | 0.733 |
| 4 | Those around me who use the e-payment application for their zakat payments have high exposure levels towards technology. | 4.11 | 0.853 |
| 5 | Those around me who use the e-payment application for their zakat payments are more I.T. literate. | 4.24 | 0.804 |

Details of items in each construct are shown in Table 4. PEOU was measured by user-friendly criteria such as payment steps and features. PU was measured by the process effectiveness and efficiency, such as timesaving. Attitude towards using the e-payment application was measured by

respondents' positivity and satisfaction with the online transaction. Intention to use e- payment applications was measured by the application's continuity and the influence of surrounding and technology literacy. In-depth of each construct, the lowest mean scores in PEOU come from the interactive features that must be very clear and easy to understand (Mean= 4.19, SD=0.714). Based on Kearsley (2002), interactive multimedia offers an alternative medium of instruction to the current learning process. The lowest mean score for the PU construct is the availability of information obtained from the platform (Mean=4.08, SD=0.832). The increasing use of the internet has created dumping and availability of information to users without geographical boundaries. Internet users continue to increase worldwide, including in developing countries. Referring to statistics by the Department of Statistics Malaysia (2018), the percentage of individual internet users in 2018 was 81.2%. This percentage increased from the previous year, which was 80.1%. As many as 80.4% of users use the internet to get information about goods and services (Alias, 2018). Respondents rated the weakest for using e-payment application confidentiality issues (Mean=4.22, SD=0.818). Dealing without cash can save time. However, the confidentiality of personal information such as credit card number, phone number, address, location or other important issues during the transaction online purchase. Confidentiality of the buyer's personal information is important to avoid their personal information is misused by unscrupulous companies or entities that routinely buy and sell their customer data and are manipulated by cybercriminals and fraud scammers (Othman et al., 2020). Lastly, in the intention, the item with the lowest mean score is the rating of those around them who use the e-payment application for zakat payments have high exposure levels towards technology (Mean=4.11, SD=0.853). In this context, Ilham and Salleh (2016) found that users have awareness and knowledge about privacy and information security.

## 4.4 Modelling Intention using Linear Regression Analysis

This section focuses on modelling the intention. Hypothesis for total effect constructed from the framework in Figure 1, was analysed using simple linear regression.

Table 5: Hypothesis testing

**(Total Effect using Linear Regression Analysis)**

| Hypothesis | Path Coefficient | R | $R^2$ | B | S.E. | t | Accept/ Reject |
|:---:|:---:|:---:|:---:|:---:|:---:|:---:|:---:|
| H1 | PEOU > PU | 0.854*** | 0.729 | 0.824 | 0.039 | 21.234*** | Accept |
| H2 | PEOU > ATT | 0.863*** | 0.745 | 0.800 | 0.036 | 22.167*** | Accept |
| H3 | PU > ATT | 0.84*** | 0.706 | 0.806 | 0.040 | 20.106*** | Accept |
| H4 | PU > INT | 0.826*** | 0.682 | 0.831 | 0.044 | 19.981*** | Accept |
| H7 | ATT > INT | 0.826*** | 0.683 | 0.867 | 0.046 | 19.010*** | Accept |

*\*\*\*significant at 1%*

Table 5 shows that all hypotheses are accepted. PEOU is a critical aspect to increase PU awareness of the zakat e-payment application. The experience of using the application and knowing its usefulness will create a positive ATT and INT towards using the e-payment application.

## 4.5 User Acceptance Predictors

Earlier findings proved that PEOU, PU, and ATT are essential to increase the INT towards using e-payment applications. Referring to Table 4, respondents in this study averagely, have a high intention to use the application (Mean=4.21, SD=0.718). The intention is usually used to understand the effect of beliefs and attitudes toward their actual behaviour. The attitude can be either negative or positive. Ting, Yacob, Liew and Lau (2015) stated that the positive belief and attitude would lead to favourable behaviour and intention. Somehow, are these respondents with high intention to use e-payment application do use the application to pay zakat?

Table 6: Hypothesis testing

**(Logistic Regression Analysis)**

| Hypothesis | Path Coefficient | B | S.E. | Exp (B) | Wald | Sig. | Accept/ Reject |
|:---:|:---:|:---:|:---:|:---:|:---:|:---:|:---:|
| H5 | PU > UA | 1.522 | 0.463 | 4.580 | 10.812 | 0.001*** | Accept |
| H9 | INT > UA | -0.804 | 0.450 | 0.448 | 3.187 | 0.074* | Accept |

*Percentage Correctly Classify the User Acceptance without predictors = 68.2%*

*Percentage Correctly Classify the User Acceptance with predictors = 71.8%*

*Omnibus test ($\chi^2$=16.296\*\*\*)    Nagelkerke $R^2$ = 0.128*

*\*Significant at 10%          \*\*\*significant at 1%*

Referring to Table 6, logistic regression tests whether PU and INT are significant predictors of the user acceptance of e-payment applications. UA is the dependent variable in this analysis (Yes/No). Without the predictors, assuming every respondent will use the e-payment application, the

percentage of correctly predicting the user acceptance is (68.2%). Including PU and INT in the model increases the rate of precisely user acceptance classification by (3.6%). This model accounts for (12.8%) of the variance based on Nagelkerke $R^2$. Both predictors are significant in predicting user acceptance. Somehow, PU is more important in indicating user acceptance. It implies that the zakat institution needs to understand the user need for their zakat application. A survey on the interest of potential users will help increase the number of users. By doing research, potential users will experience the application, PEOU and PU, creating a positive ATT and INT to use the application.

## 4.6 Mediator Analysis

Hypothesis 6: PU mediates the relationship between PEOU and ATT.

Figure 2 shows that PU partially mediates the relationship between PEOU and ATT; thus, hypothesis 6 is supported.

Hypothesis 8: ATT mediates the relationship between PU and INT.

Figure 2 shows that ATT partially mediates the relationship between PU and INT; thus, hypothesis 8 is supported.

This finding strengthens the importance of PEOU and PU in developing a positive ATT and INT towards using the e-payment application. On the other hand, ATT is also important as the mediator between PU and INT.
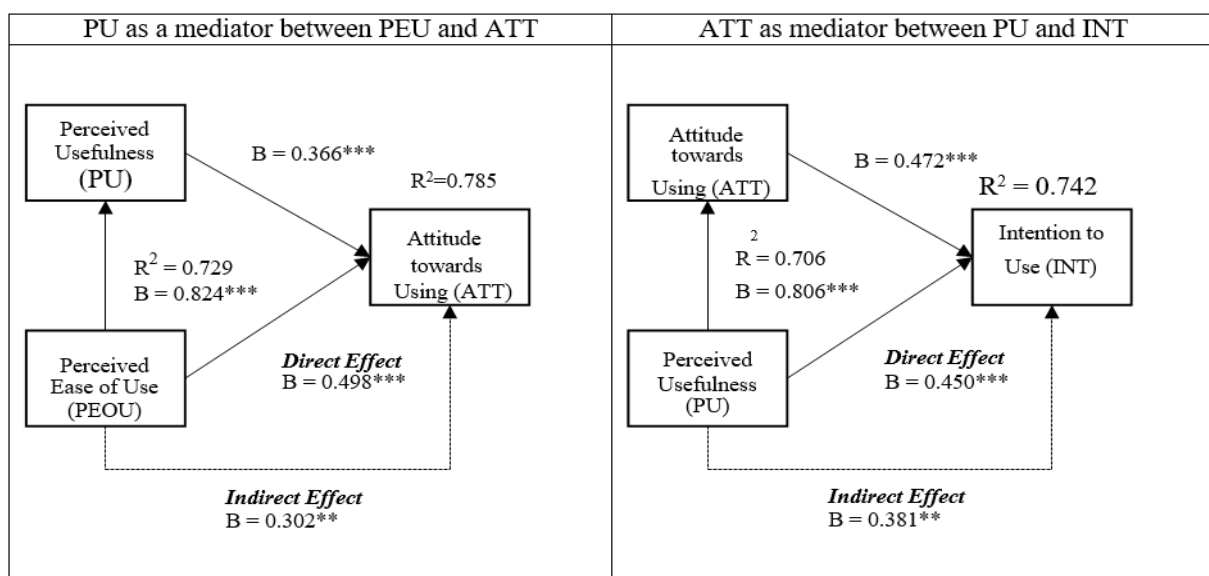


Figure 2: Direct and indirect effect of PU and ATT as a mediator

## 5.0 CONCLUSION

This study reveals that perceived ease of use and perceived usefulness significantly impact attitudes towards the zakat e-payment system. A positive attitude toward the e-payment system leads to a higher intention to pay zakat online. Based on experiences by respondents, user acceptance is influenced by perceived usefulness and intention to use the e-payment system. Perceived usefulness is found to be more important than intention, suggesting that the e-payment system should be designed to fulfil users' needs so that in any circumstance, users will use the e-payment system to easily complete and improve the performance of their tasks.

As perceived ease of use and attitude are significant mediators in the model, the e-payment system should be user-friendly as consumers will have a higher intention to use an uncomplicated system (Liu & Tai, 2016). Furthermore, awareness of the system's safety and ease of use should be well advertised by zakat institutions using social media influencers or another suitable method. This way, higher zakat collection could be attained to cope with the higher amount of zakat disbursement needed due to the present economic crisis caused by the pandemic.

The outcomes of this study have dual implications. First, policymakers should design e-payment zakat to make it simple, particularly for non-fintech users. Their goal affects the acceptability of e-payment zakat; hence, the more user-friendly e-payment zakat systems are, the more zakat users will engage with the system. Second, zakat institutions provide options for online payment platforms. Mobile applications, institution websites, online support, and interaction with established payment programmes would increase zakat contributions.

Thus, the primary objectives of this study, which were to examine the perceived usefulness and attitudes about the intention and acceptability of electronic zakat payment, have been accomplished. Future research is proposed to concentrate on additional aspects that could further influence the e-payment zakat system, such as technological availability, reach-out, and complications. In addition to quantitative analysis, a series of interviews would be useful to supplement the existing empirical shreds of evidence.

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