INTERNATIONAL JOURNAL OF ISLAMIC BUSINESS

http://e-journal.uum.edu.my/index.php/ijib

ANALYSING THE DRIVERS AFFECTING THE INTENTION TO USE ONLINE ZAKAT PAYMENT AMONG MUSLIM IN SHAH ALAM, SELANGOR

[1] Noryati Ahmad, [2] Roszahira Idayu Roslin, & [2] Nur Fatin Syahira Nazrin
[1] Faculty of Business and Management, Universiti Teknologi MARA, Puncak Alam Campus 42300, Selangor
[2]Arshad Ayub Graduate Business School, Universiti Teknologi MARA, Shah Alam Campus 40000, Selangor

Corresponding author: noryatia@uitm.edu.my

ABSTRACT

In today's business world, the traditional ways of doing business are rapidly being replaced with online transactions. More and more companies realise that they need to digitalize their operation processes to keep abreast with the local and foreign competitors. This practice is no exception to zakat institutions in Malaysia when they must seize this technology evolution to ease the zakat payers in fulfilling the obligation as Muslim via online payment system. This study aims to identify the determinants affecting the intention to use online zakat payment among Muslim in Shah Alam, Selangor. A structured questionnaire is distributed to 300 Muslim respondents Muslim using a convenience sampling technique. The results of the estimated multiple regression show that perceived usefulness, perceived ease of use and security and privacy critical drivers of intention to use online zakat payment while no significant relationship was found between trust and amount of information to use online zakat payment. Thus, the empirical findings of this study provide a point of reference to zakat institutions to leverage the

usefulness and ease of use of the online collection zakat system to increase zakat collections. Additionally, the institution must also beef up its security and privacy of users to alleviate the acceptance of online system usage.

INTRODUCTION

Zakat collection plays an important role in the Muslim community's socioeconomic condition. Besides that, Zakat also plays a role in educating Muslim to prevent them from being stingy and materialistic by giving the poor and needy some of their wealth. Every Muslim is compulsory to pay Zakat, which been stated in the Al—Qu'ran Surah Al-Baqarah verse 110, "*You shall observe the Contact Prayers (Salat) and give the obligatory charity (Zakat). Any good you send forth on behalf of your souls, you will find it at Allah. Allah is the seer of everything you do.*"

Traditionally, zakat payers paid directly to those employed to collect the funds (amil) or through Zakat counters. Through this traditional payment system, the zakat institution found the percentage of zakat collections remains relatively low. Among the reasons are the accessibility of the Zakat counter or offices, payment timing and awareness of the importance of Zakat payment (Jamaludin, Wahab & Hamed, 2017).

Over the years, the Zakat institution has employed various changes and enhancement in its collection method. Due to rapid technology development, the institution has resorted to different payment methods. These include allowing payments through online banking, post office, moveable counter, messaging and others (Kaslam, 2009). The E-zakat portal was developed in 2002 where the system provided information about zakat on their website but unfortunately, during that time zakat payers were unable to make payment using this website. In May 2006, Lembaga Zakat Selangor was the first institution that implemented and updated their payment which people can pay zakat through their website and other online platforms. (Ahmad et al., 2014). The application of online Zakat payment gives many benefits, especially to the payer. Through the online Zakat payment, they can make payments at any time and anywhere as long as they have internet access to complete the transaction. Zakat payers are no longer restricted to normal office hours; therefore, they do not need to plan their schedule to make the payment through the counter. Using online Zakat payment is more convenient compared to paying at the counter. The payer can save time and energy when using the online Zakat payment since the system is easy to use and available 24 hours a day (Ahmad, Tarmidi, Ridzwan, Hamid & Roni, 2014).

The motivations to conduct this study are first, there are many studies related to online banking or online payment (Kesharwani & Bisht, 2011; Chong, Ooi, Lin, Tan; 2010 & Sikdar, Kumar, Makkad; 2015). However, only a few studies is related to online payment and philanthropic activities such as zakat. It is time to research this area since most zakat

institutions especially Lembaga Zakat Selangor are now migrating to an online platform in addition to the manual method. Besides that, these online payment benefits would likely increase the collection of zakat, as the zakat payment system and the computerized zakat system are among the determinants of the efficiency of zakat institutions (Wahab & Rahman, 2013). Secondly, relatively few studies used trust and amount of information as to their independent variables (Bakar, Amin & Noor, 2016). The other studies only tested two variables, which perceived usefulness and perceived use. Besides that, the study conducted by Hassan and Awan (2017), make trust, amount of information, perceived usefulness, perceived of use and security and privacy as their variable. However, it was tested for factors affecting online banking and not online zakat payment. Even though Jamaluddin, Wahab and Hamed (2017) had discussed online zakat usage, the respondent for this study meant for people in Kuala Lumpur and not for any other area. Besides that, the variable used in this study does not include the amount of information as to their variable and the questionnaire provided in this study was simple and not represented each of the variables. Secondly, Yaakob, Ramli, Mohamed and Muhammad (2017) found that despite the zakat collection has started to increase, zakat payers still preferred to pay manually through the counter rather than online payment. The authors explained that the reason could be due to the lack of awareness, confidence and trust in online payment. Thus this warrants the need to probe further the reasons behind this. Thirdly, this study focuses on Shah Alam, Selangor since about 60% of its population are Muslim. Besides, the city has also the highest number of branches to collect the zakat payment. The collection and distribution of Zakat in Shah Alam is carried out by Lembaga Zakar Selangor. It was reported that there has been an increasing trend of zakat collection of about RM 627.2 million in 2015 to RM85.1 million for the year 2019 for the state. Studies by Salleh and Chowdury (2020) revealed that Lembaga Zakat Selangor has the most comprehensive online system for Zakat payment, collection and distribution in comparison to the other states. However, in 2019 Selangor recorded the second-highest in terms of the zakat collection relative to the other states 2019. (Kassim, Othman and Haron, 2021). By examining the driving factors affecting the intention to use online zakat payment in Shah Alam, Selangor, this study hopes to fill the above gaps discussed.

LITERATURE REVIEW

Zakat is an obligation that is not new to the world before Prophet Muhammad (SAW) made it compulsory for Muslims. Besides that, various chapters in the Quran mention how previous Prophets (AS) also ordered their people to pray and give zakat although how they give zakat may differ from what we practise today in society. Zakat collection not only can purify one's wealth and soul but zakat also is one of the main sources of financing for the poor (Al-Qu'ran 92, 17-18). Allah has mentioned in the Al-Qu'ran verse (70:24-25) saying that 'in their wealth, there is a known share for the beggars and destitute. People who pay zakat purify their wealth by separating a portion from their wealth that belongs to the poor and aim of distributing wealth to the less fortunate Muslim community. Therefore, zakat practices could eradicate poverty among the members of the Ummah (Sapingi, Ahmad, & Mohamad, 2011). Islam established zakat as a compulsory charity tool that used to enhance the development of charity to recipients.

There are eight prescribed categories of the recipients of Zakat that are stated in the Al-Quran. Allah SWT has determined these categories when He says: "*Sadaqat (zakat) are for the poor and the needy, and those employed to administer (the Zakat), for those whose hearts are to be won over (Muallafat-al-Qulub), and for the freeing of human beings from bondage, and (for) those who are burdened with debts, and (for every struggle) in Allah's cause, and (for) the wayfarer: (this is) an ordinance from Allah, Allah is All-Knowing, full of Wisdom." (Al-Q'uran 9:60).* Zakat can give benefits to both parties, which are the zakat receiver and the zakat payer himself. In brief, these effects are a reminder that wealth belongs to Allah. Zakat can purify the soul from greediness and zakat trains one to give (Rahman, 2003). Paying zakat can develop many good things which not only help the socioeconomic condition of the Muslim community but also build a good attitude and moral value in a Muslim. Zakat helps the poor to fulfil their basic needs and live comfortably as other people while zakat payers can prevent themselves from being greed by sharing the wealth with other people

Relationship between Independent Variables and Intention to Use Online Zakat Payment

Theoretically, the relationship between the independent variables studied and the intention to use online zakat payment can be linked to the Technology Acceptance Model (TAM) (Davis, 1989). In essence, this theory applied the psychological factors to computer adoption and information system. TAM is mainly derived from the Theory of Reasoned Action (TRA). TRA Model explain the individuals' behaviour in terms of attitudes, subjective norms, behaviour control and intentions to the degree of internet usage in financial services. Therefore, TAM proposed that the variable of perceived usefulness and perceived ease are the main factors to predict the attitude toward the use of new technology. Nevertheless, other studies have extended this theory to include trust, amount of information and security and privacy (Wang and Li, 2016; Grabowski, 2017 & Alwan & Al-Zubi, 2016) to explain the adoption of the use of new technology. The last three variables are included in the study since most recent studies found them to play major roles in the computer adoption.

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. This suggests that an individual's belief and attitude affect the intention to use new technology like online system. Khan, Khan and Xiang (2017) further stressed the use of intention is appropriate since it denotes an individual's future behaviour on either to adopt or not to adopt such technology. Roni and Tarmidi (2015) have studied the awareness of e-zakat among Malaysian academicians. Their findings show that people are still unaware of the usage of online zakat despite its implementation in 2002. The authors further explained that most of the respondents preferred to pay zakat manually. Yaakob et. al (2016) in their study pointed out that zakat collection manually has been relatively stable from the year 2009 until 2014 while online collection showed a drastic decline from 54% in 2009 to only 19.30% in 2014. This is puzzling since it is reported that internet users in Malaysia are growing rapidly.

As mentioned earlier, independent variables like perceived usefulness and perceived ease of use are commonly used to explain the intention to use new technology. Perceived usefulness is defined as the degree to which a person believes that using a specific system would improve his or her job performance (Davis, 1989). This is supported by the study of Noor (2011) when the author discovered that perceived usefulness is strongly associated with productivity. Previous studies have examined the relationship between perceived usefulness and intention to use online banking system (Daud, Kassim, Said & Noor., 2011; Pikkarainen, Karjaluoto & Pahnila; 2004; Aboelmaged & Gebba., 2013; Chong et al., 2010; Hacini, Dahou & Bendiabdellah, 2012). These studies confirm the significant effect of perceived usefulness in understanding individual responses to online banking and information technology. Therefore, these findings show that people use online banking services because they find it is useful to them. However, few studies found that there is no significant relationship between perceived usefulness and online zakat payment acceptance (Amin et al., 2012). This is because people are not aware of the usefulness of online transaction or the institution unable to provide better services to the customer. Perceived usefulness can be one of the important factors to influence the intention to use online zakat payment among Muslim since it can help them to make payment more quickly. The payer did not need to walk into the counter to make payment and can reduce their time. There are not many studies about online payment for philanthropic institutions such as zakat. Most of the studies are focusing on online banking.

Davis (1989) defined perceived ease of use as the degree to which a person thinks that it is easier to apply a particular technology without putting much effort. The more user friendly is a particular system, the more readily the user accepts it. Liu and Tai (2016) conducted a study in Vietnam to analyse the factors influencing the consumer's intention to use mobile payment services. They found a strong relationship between perceived ease of use and intention to use mobile payment services. The results of Arpaci (2016)'s study also is in tandem with the former author where his study indicated perceived use of ease to be positively and statistically significantly related to intention to use mobile cloud storage services. In short, if the user realises that the effort needed is less in using a particular technology then the user will certainly intend to use the technology.

Grabowski (2017) stated that trust is crucial in developing any relationship with the user. Zhou (2013) described trust as the willingness to remain loyal to a service provider when the positive expectation with future behaviour of the service provider materialize. Sohrabi, Yee and Nathan (2013) stated that trust is very important especially nowadays the internet being a medium of communication for many online transactions that present a unique situation that is different from face-to-face communication which it, which will lead to a greater level of uncertainty and impersonal relationships with the related parties. Studies by Chong et al.,(2010) and Sohrabi et al., (2013) indicate statistically significant that influence of trust on the intention to internet banking. In contrast, Sikdar et al., (2015) found an insignificant relationship between trust and online banking adoption in the context of Indian banking customers.

The amount of information being disseminated to the user of the technology is also pertinent to the intention to adopt new technology (Pikkarainen, Karjaluoto,& Pahnila., 2004). A sufficient knowledge related to the system being used will entice the potential user to use the system. Amin, Tarmidi and Ridzwan. (2014) investigated the amount of information on the intention to use the online waqf system. The findings of this study showed that there is a significant relationship between the two variables. However, Nasri (2011) and Annuar and Othman (2014) in their research could not find a significant relationship between the amount of information and the intention to use new technology.

As said by Alwan et al. (2016), security and privacy are very important because when an online payment system is perceived to be is highly secured, the user of a particular technology will feel confident and comfortable using the system. Hence, any organization needs to provide high-security mechanisms to prevent the leaking of information that might lead to fraud and unwanted scenario. Potential users are willing to use online when the services will be free of security and privacy threats. A direct and significant relationship between security and privacy and adoption of the online banking system by Lin, Wang and Hung (2020), Vejacka and Stofa (2017) and Al-Sharafi, and Arshah (2016). This paper is segmented into the following sections: It starts with the introduction of the study and then reviews previous related literature. The next section explains the method used. Lastly, the results are presented, discussed and conclusions are drawn.

RESEARCH METHODOLOGY

This study uses a quantitative approach where primary data is gathered through a questionnaire. The questionnaire is divided into two parts:

Part I: In this part, the questionnaire consists of question-related to dependent and independent variables, that are, Section A: The Intention to Use Online Zakat Payment Section B: Perceived Usefulness Section C: Perceived Ease of Use Section D: Trust Section E: Amount of Information Section F: Security and Privacy

Part II: Demographic Information, where basic information about the respondents is collected.

Most of the items are adapted and adopted from previous studies. A multiple-item scale was created for each variable where each item was measure on a Likert scale of 5 points, ranging from 1-completely disagree to 5- completely agree. The pilot test was carried out before full-scale research was executed to ensure that the accuracy and quality of the questionnaire. About 30 respondents were used for the pilot test. Feedback received through the pilot test has used a point of reference to boost the validity of the questionnaire. The final items of the questionnaire for the dependent and independent variables are displayed in table 1 below.

Table 1
Summary of items in the questionnaire

Variables	Items	Sources
Intention to Use Online Zakat Payment	1. I intend to use online Zakat payment if it is easy to use	Jamaluddin et al. (2017)
	2. I intend to use online Zakat payment in the future	Amin et al. (2014)
	3. I intend to continuously use the online Zakat payment method to pay Zakat	Amin et al. (2014)
	4. I intend to completely switch over to online Zakat payment	Jamaludin et al. (2017)
	5. Given that I had access to the online Zakat system, I intend to use it	Jamaludin et al. (2017)
Perceived Usefulness	1. Using online Zakat make it easier to make the payment	Davis (1989)
	2. Using online Zakat payment will enable me to accomplish the task quickly	Davis (1989)
	3. Using online Zakat payment will improve my performance in paying Zakat	Amin et al. (2014)
	4. Using online Zakat payment will enhance my effectiveness to pay Zakat	Jamaludin et al. (2017)
Perceived Ease of use	1. I believe the online Zakat website will provide helpful guidance in performing online payment	Davis (1989)
	2. I think online Zakat payment is convenient for me	Aboelmaged & Gebba (2013)

	3.	The structure and contents of the web site are easy to understand	Amin et al. (2014)
Trust	1.	I think I can trust the ability of the online Zakat payment system to protect my privacy	Sohrabi et al. (2012)
	2.	I think the risk associated with online Zakat payment is low	
	3.	I think I can trust Zakat institution and website to handle my personal information	
Amount of Information	1.	I think the information provided about Zakat online payment is clear and sufficient	Pikkarainen et al. (2004)
	2.	I think I have received enough information about the online Zakat payment system	Amin et al. (2014)
	3.	I believe I received enough information about the benefits of using the online Zakat payment system.	Jamaludin et al. (2017)
Security and Privacy	1.	I believe in the security of online payment	Pikkarainen et al. (2004)
	2.	I believe that online Zakat payment is free of transaction fraud.	
	3.	Privacy and security in online payment is important to me	Sohrabi et al. (2012)

For this study, a convenient non-probability sampling method is chosen since it is impossible to get the population list of Muslim in Shah Alam Selangor (Malholtra, Normalini & Ramayah, 2014). The sample size of the study is based on Tabachnick and Fidell (2007). According to the author, 98 respondents is considered sufficient and enough. However, this study expands the size to 300 respondents to make sure the data is more reliable. The sample size is comparable to other studies related to online payment such as Chawla and Josh (2019); Daud et al. (2011); Sohrabi et al. (2013); Aboelmaged and Gebba (2012). The self-administered questionnaire was distributed to 300 Muslim respondents in Shah Alam, Selangor Before answering the questionnaire, each of the

respondents was asked if he/she lives in Shah Alam and has been paying Zakat. The respondents were chosen randomly and the objective of the survey was clearly explained to them. The statistical techniques used in analysing the data are descriptive statistics, KMO and Bartlett's Test, Cronbach Alpha, Variance Inflation Factor, correlation analysis and multiple regression analysis.

RESULTS AND DISCUSSION

Table 2 summarizes the demographic profile of the respondent. The respondents made up 53.3 per cent female and 46.7 per cent male. In terms of age group, the majority of the respondents fall under the age group of 21 to 30 years old (62%) followed by those in the age category from 31 to 40 years old (25.3%), while the remaining age group is 41 years old and above (12.7%).

Table 2
Demographic Profile

	Frequency	Percentage (%)
Gender		
Male	160	53.3
Female	140	46.7
Age		
21-30 years	186	62.0
31-40 years	76	25.3
41 years and above	38	12.7
Education level		
Diploma and below	74	24.7
Degree	156	52.0
Master	63	21.0
PhD	7	2.3
Monthly Income		
RM2000-RM3000	121	40.3
RM3001-RM4000	71	23.7
RM40001-RM5000	38	12.7
RM5000 and above	70	23.3
Marital Status		
Single	173	57.7
Married	119	39.7
Divorce	8	2.7
Employment Status		
Public Sector	64	21.3
Private Sector	192	64.0
Self-Employment	44	14.7

About 52 per cent of respondents possess degree qualification, 24.7% per cent has diploma qualification while those with PhD qualification has the lowest percentage (2.3%). Based on monthly income 40.3 per cent of the respondents earned between RM2000 to RM3000, 23.7 per cent fall on the income category of RM3001-RM4000, followed by respondents with an income of RM5000 and above (23.3%). The lowest percentage of respondents' monthly income is RM4001-RM5000 (12.7%). In terms of marital status, the majority of respondents are single with a percentage of 57.7 per cent and followed by married (39.7%) while the rest of respondents are divorced (2.7%). Out of the 300 respondents, 64 per cent works in the private sectors, 21.3% of them in the public sector. Only 14.7 per cent is self-employed.

Factor Analysis

Factor analysis is run to decide if the data is acceptable and appropriate. Both KMO and Barlett's tests are used for this purpose. As indicated in table 3, the KMO value is above 0.5, which is 0.922. This means that the collection is well acceptable (Kaiser, 1974). The p-value result of the Bartlett test is statistically significant at 5%. Thus, results from both tests imply that the data is acceptable and appropriate for further analysis.

Table 3
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.922
Bartlett's Test of Sphericity	Approx. Chi-Square	4788.372
	Df	210
	Sig	0.000***

*** Significant at 1% level

.

Reliability Test

Cronbach's Alpha is used to measure the reliability of different variables collected. Nunnally (1978) pointed out that a coefficient greater than or equal to 0.7 is considered a sufficient condition and a good indication of construct reliability. As shown in Table 4, all items for intention, perceived usefulness, perceived ease of use, trust, amount of information and security and privacy are acceptable and considered reliable since the Cronbach's Alpha value are greater than 0. This denotes that all the measures possess sufficient reliability.

Table 4
Reliability Test on the Variables

Variable	Number of Item	Cronbach's Alpha
Intention	5	0.916
Perceived Usefulness	4	0.901
Perceived Ease of use	3	0.834

Trust	3	0.834
Amount of Information	3	0.884
Security and Privacy	3	0.746

Correlation Analysis

Table 5
Pearson Correlation Coefficients between Independent Variables and Dependent Variable

Variables	**Coefficient**
Perceived Usefulness	.649***
Perceived Ease of use	.542***
Trust	.433***
Amount of Information	.298***
Security and Privacy	.420***

*** significant at 1% level

Table 5 demonstrates that all the independent variables are positive and statistically to the intention to use online Zakat payment (dependent variable). Perceived usefulness has the highest coefficient with the dependent variable (r=0.649) while the lowest association is the amount of information (r= 0.298).

Estimated Results of the Multiple Regression

Table 6
The Results of Tolerance and VIF

Variable	**Tolerance**	**VIF**
Perceived Usefulness	.543	1.841
Perceived Ease of use	.398	2.513
Trust	.414	2.413
Amount of Information	.581	1.722
Security and Privacy	.495	2.021

Galecki and Burzykowski (2013) explained that there is a multicollinearity issue if each variable has a tolerance value of less than 0.10 and a VIF value of greater than 10 respectively. Based on Table 6, indicates that all tolerance values for these variables are more than 0.10. This signifies no existence of a multicollinearity issue and it is further supported by the VIF values of less than 10.

Table 7
The Results of ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	70.600	5	14.120	50.810	.000***
Residual	81.702	294	.278		
Total	152.301	299			
R^2	.464				
Adjusted R^2	.454				

*** denotes 1% level of significant

The ANOVA results in Table 7 illustrate that an F-value of 50.810 is statistically significant at the 1 per cent level. This indicates that the model is well specified. The adjusted R square is 45.4 per cent implying that the explanatory power of independent variables studied is 45.5 per cent.

Table 8
Estimated Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.971	.211		4.594	.000***
Perceived Usefulness	.466	.059	.456	7.876	.000***
Perceived Ease of Use	.179	.067	.181	2.681	.008***
Trust	.046	.060	.051	.763	.446
Amount of Information	-.049	.047	-.058	-1.043	.298
Security and Privacy	.145	.061	.145	2.387	.018**
R			.681[a]		
R^2			.464		
Adjusted R^2			.454		

*** & ** significant at 1% and 5% level respectively

Table 8 displays the estimated regression results and it is reported that only perceived usefulness, perceived ease of use, and amount of security and privacy have a significant relationship with the intention to use online Zakat payment while the trust and amount of information were found insignificant with the intention to use online Zakat payment.

Specifically, the perceived usefulness has a direct relationship with the dependent variable and is significant at a 1 per cent level. In addition, the perceived usefulness has the highest coefficient value (0.456). This denotes that respondents found perceived usefulness plays the most important factor for the intention to use online Zakat payment. In other words, Muslims are willing to use online Zakat payment when the system is useful to them. If the system enables them to accomplish their payment in a short period, then they are highly likely to use the online zakat payment system. The findings concur with past studies of Anouze and Alamro (2019), Chawla and Joshi (2019), Patel and Patel (2018) and Jamaludin et al. (2017).

Additionally, perceived ease of use also shows a positive and statistically relationship with the dependent variable with the coefficient value of 0.181. The respondents stated that when they perceive less effort is needed to operate the system and is convenient to use then they would be willing to use the system. An online zakat payment system that seems complicated to use will be rejected by them especially when they experience an online payment system that is simpler to use. This concurs with Banu, Mohamed and Parayitam (2019) and Antinoja and Scherling (2019).

Lastly, security and privacy are also directly related to the intention to use an online zakat payment system. The relationship is statistically significant at a 5% level. This indicates that zakat payers in Shah Alam will resort to this method of payment if they are convinced that the system can protect their personal information and are much secured. This is not surprising since many online users have been hacked and scammed using the online payment system offered by bank institutions, e-retailers and others. Besides the increase of cybercrime news have also affected the zakat payers' perception of the security of online payment system. They fear that their identity is at risk if their personal data is breached (Antinoja and Scherling, 2019). This result is consistent with the previous studies such as Alwan and Al-Zu'bi (2016) and Sohrabi et al. (2013) that mentioned the importance of security and privacy.

Trust appears to have no significant relationship with the dependent variable. This is parallel with the previous findings of Sikdar et. al (2015) and Oyelami, Adebiyi and Adekunle (2020) but in contradiction with Chong et al., (2010), Sohrabi et al., (2013) and Hacini et al., (2012). The plausible reason for this insignificant relationship could be due to Lembaga Selangor Zakat is an established name and has long been known as an agent for collecting zakat. Hence, respondents seem to have sufficient trust in the ability of the institution to collect zakat online and perceived low risk when dealing with the institution.

Another variable that does not have any statistically and significant relationship with the online zakat payment system is the amount of information provided. Studies by Anuar and Othman (2010) and Anouze, and Alamro (2019) reported similar results.

Respondents believe that information on online zakat payment provided by the institution is clear and sufficient. As pointed out by Salleh and Chowdhury (2020), Lembaga Zakat Selangor has the most comprehensive online zakat collection and distribution system among the other states.

CONCLUSION AND RECOMMENDATIONS

The aim of conducting this study is to analyse the drivers affecting the intention to use online zakat payment among Muslim in Shah Alam, Selangor. This study extended the use of the Technology Acceptance Model (TAM) theory by including trust, the amount of information, and security and privacy as the additional variables. Based on the findings, perceived usefulness, perceived ease of use, and security and privacy are three important drivers affecting the intention to use online zakat payment. This reflects an important point that zakat institution should focus on value-added characteristics of online system in promoting the perceived usefulness of the system. In addition, they must also develop a very good web interface to ensure the ease of use of the system. They can also initiate education and training programs to assist user familiarity with the online system usage. Finally, yet importantly, the management of zakat institution should examine closely the service quality offered related to security and privacy of information. Strict regulations, the standard of operating procedure and providing favourable compensation will instil users confidence in the institution. From the theoretical perspective, this study reinforces that other variables besides perceived usefulness and perceived ease could be used to explain the intention to use a new technological system. Neither trust nor amount of information appears to have a significant influence on the intention to use online zakat payment. It is suggested that future researchers can extend this study to include other variables as well as respondents in other regions. Furthermore, they can identify how other drivers interact to affect the intention to use online zakat payment.

ACKNOWLEDGEMENT

REFERENCES

Al-Qu'ran: 2:110; 92, 17-18; 70:24-25;9:60

Aboelmaged, M., & Gebba, T. R. (2013). Mobile banking adoption: an examination of technology acceptance model and theory of planned behaviour. *International Journal of Business Research and Development, 2(1),* 35-50.

Ahmad, N. N., Tarmidi, M., Ridzwan, I. U., Hamid, M., & Roni, R. (2014). The Application of Unified Theory of Acceptance and Use of Technology (UTAUT) for Predicting the Usage of E-Zakat Online System. *International Journal of Science and Research (IJSR), 3(4),* 63-70.

Alwan, H. A., & Al-Zubi, A. I. (2016). Determinants of internet banking adoption among

customers of commercial banks: an empirical study in the Jordanian banking sector. *International journal of business and management, 11(3), 95.*

Amin, H., Rahman, A., Ramayah, T., Supinah, R., & Aris, M. (2014). Determinant of Online Waqf Acceptance: An Empirical Investigation. *The Electronic Journal on Information Systems in Developing Countries*, 1-18.

Antinoja, R., & Scherling, D. (2019). The Effects of E-payment Methods on Online Purchasing Cancellation. Unpublished Bachelor in Business Administration Thesis, Switzerland.

Anouze, A. L. M., & Alamro, A. S. (2019). Factors affecting intention to use e-banking in Jordan. *International Journal of Bank Marketing,* 1-32.

Anuar, S & Othman, R. (2010). Determinants of Online Tax Payment System in Malaysia. *International Journal of Public Information System. 1*, 17-32.

Banu, A.M., Mohamed, N. S. & Parayitam, S. (2019). Online Banking and Customer Satisfaction: Evidence from India. *Asia-Pacific Journal of Management Research and Innovation*, 15(1–2), 68–80.

Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India–An empirical study. *International Journal of Bank Marketing, 37(7),* 1590-1618.

Chong, A.Y., Ooi, K. B., Lin, B., & Tan, B. I. (2010). Online banking adoption: an empirical analysis. *International Journal of bank marketing, 28(4),* 267-287.

Daud, N.M., Kassim, N.E.M., Said, W.S.R., Noor, M. M. (2011). Determining critical success factors of mobile banking adoption in Malaysia. *Australian Journal of Basic and Applied Sciences, 5(9),* 252-265.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly,* 319-340.

Gałecki, A., & Burzykowski, T. (2013). *Linear Mixed-Effects Using R: A Step-by-Step Approach,* Springer, New York.

Hacini, I., Dahou, K. B., & Bendiabdellah, A. (2012). Determinants of the Intention to Use Internet Banking. *Mediterranean Journal of Social Sciences, 3, 5.*Hassan, S., & Awan, A. G. (2017). Factors Affecting Internet Banking Usage: A Case Study of Professional Graduates of Pakistan. *Global Journal of Management, Social Sciences & Humanities, 3(2),* 126-150.

Hassan, S., & Awan, A. G. (2017). Factors Affecting Internet Banking Usage: A Case Study of Professional Graduates of Pakistan. *Global Journal of Management, Social Sciences & Humanities, 3(2),* 126-150.

Jamaludin, N., Wahab, N., & Hamed, A. (2017). Muslim Perception on Online Zakat Usage in Kuala Lumpur. *JMFIR 14(1)*, 55-71.

Kaslam, S. (2009). Governing zakat as a social institution: The Malaysian perspective. *Social and Management Research Journal*, *6(1)*, 15-32.

Kesharwani, A., & Singh-Bisht, S. (2012). The Impact of Trust and Perceived Risk on Internet Banking Adoption in India: An Extension of Technology Acceptance Model. *International Journal of Bank Marketing, 30(4),* 303-322.

Khan, A. P., Khan, S., & Xiang, I. A. R. (2017). Factors Influencing Consumer Intentions to Adopt Online Banking in Malaysia. *Business & Economic Review, 9*(2), 101-134.

Lin, W.R., Wang, Y. H. & Hung, Y. M (2020). Analyzing the factors influencing adoption intention of internet banking: Applying DEMATEL-ANP-SEM approach. PLoS

ONE, 15 (2), 1-25.

Oyelami, L.O., Adebiyi, S. O. & Adekunle, B. S. (2020). Electronic payment adoption and consumers' spending growth: Empirical Evidence from Nigeria. Future Business Journal, 6, 2-14.

Malhotra, P., Normalini, MK., & Ramayah, T. (2014). Factors affecting adoption of Internet Banking: A case study from India. *Asia-Pacific Journal of Business,* 5(2), 13-24.

Nasri, W. (2011). Factors Influencing the Adoption of Internet Banking in Tunisia. *International Journal of Business and Management*, *6*(8), 143-160.

Al-Sharafi, M. A. & Arshah, R. A. (2016). The Effect of Security And Privacy Perceptions On Customers' Trust To Accept Internet Banking Services: An Extension Of TAM, *Journal of Engineering and Applied Sciences*, 11(3), 545-552.

Nunnally, J. C. *Psychometric theory* (2nd ed.). New York: McGraw-Hill, 1978.

Patel, K. J., & Patel, H. J. (2018). Adoption of internet banking services in Gujarat: an extension of TAM with perceived security and social influence. *International Journal of Bank Marketing, 36(1),* 147-169.

Pikkarainen, T., Karjaluoto, H., & Pahnila, S. (2004). Consumer acceptance of online banking: An extension of the technology acceptance model. *Internet Research*, 14(3), 224-235.

Rahman, A., Alias, M., & Omar, S. (2012). Zakat Institution in Malaysia: Problems and Issues. *GJAT, 2*(1), 35-41.

Rahman, M. (2003). *Zakāt Calculation: Primarily Based on Fiqh Uz-Zakāt by Yūsuf Al-Qaraḍāwī. Leicester.* The Islamic Foundation, Kube Publishing.

Roni, R., & Tarmidi, M. (2015). An Exploratory Study of e-Zakat usage among Malaysian Academician. *Proceedings of the Fourth Asia-Pacific Conference on Global Business, Economics, Finance.*

Kassim, S., Othman, A. H. A., & Haron, R. (2021) Handbook of Research on Islamic Social Finance and Economic Recovery After a Global Health Crisis. IGI Global.

Salleh, M. C. MS., & Chowdhury, M. A. M. (2020). Technology Adoption among Zakat Institutions in Malaysian: An Observation. 4th International Conference of Zakat (ICONZ), 7-8th October 2020, Surabaya, Indonesia.

Sapingi, R., Ahmad, N., & Mohamad, M. (2011). A Study on Zakah of Employment Income: Factors That Influence Academics' Intention to Pay Zakah. *In 2nd International Conference on Business and Economic Research (2nd ICBER 2011) Proceeding* (pp. 2492-2507).

Sekaran, U., & Bougie, R. (2016). Research methods for business: a skill-building approach / Uma Sekaran and Roger Bougie. *In Nucleic Acids Research (Vol. 34).*

Sikdar, P., Kumar, A & Makkad, M. (2015). Online banking adoption. *International Journal of Bank Marketing,* 33(6), 760-785.

Sohrabi, M., Yee, J. Y. M., & Nathan, R. J. (2013). Critical success factors for the adoption of e-banking in Malaysia. *International Arab Journal of e-technology, 3(2), 76-81.*

Tabachnick, B. G., & Fidell, L. S. (2007). Using multivariate statistics. Allyn & Bacon/Pearson Education.

Ting, H., Yacob, Y., Liew, L., & Lau, W. M. (2016). Intention to use mobile payment system: a case of developing market by ethnicity. *Procedia-Social and Behavioral*

Sciences, 224, 368-375.

Vejacka, M. & Stofa, T. (2017). Influence of security and trust on electronic banking adoption in Slovakia. E a M: Ekonomie a Management 20(4):135-150.

Wahab, N. A., & Rahman, A. R. A. (2013). Determinants of Efficiency of Zakat Institutions in Malaysia: A Non-Parametric Approach. *Asian Journal of Business and Accounting*, 6(2). 33-64.

Yaakub, N., Ramli, N. M., Muhamed, N. A., & Muhammad, I. (2017). Application of Online Pyament at Pusat Zakat, Negeri Sembilan, 7(1), 99-108.