

## THE ACCEPTANCE OF ONLINE ZAKAT PAYMENT AMONG MUSLIMS IN EAST MALAYSIA: A CONCEPTUAL STUDY

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#### ABSTRACT

Paying zakat is one of Islam's many obligations. Zakat, as one of the five pillars of Islam, is usually paid in cash. However, changes in time and technological modernity have pushed people to pay zakat in new ways, such as online. The ability to pay zakat online is closely driven by the availability of the payment service and the readiness of technological access. Individuals who intend to pay zakat online in East Malaysia are assumed to face significant challenges, such as a lack of internet connectivity infrastructure, which resulted in slow technology adoption. This research aims to look into the acceptance of online zakat payment among Muslims in East Malaysia. Factors, namely perceived usefulness and perceived ease-of-use of the Technology Acceptance Model (TAM), with the addition of perceived efficiency and *maslahah*, were used as the study framework. The study's findings are expected to show the significance of Muslim individuals accepting to pay zakat online in East Malaysia. In any case, apart from contributing to the body of knowledge, this study is expected to provide insights to policymakers, especially zakat institutions, on the need to improve the awareness and motivate *muzakki* to pay zakat online.

#### ABSTRAK

*Menunaikan zakat adalah suatu kewajipan dalam Islam. Sebagai salah satu rukun Islam, zakat selalunya dibayar secara tunai. Walau bagaimanapun, peralihan zaman dan kemodenan teknologi telah mendorong masyarakat untuk membayar zakat melalui pelbagai kaedah pembayaran baharu, seperti secara atas talian. Kebolehpayaan pembayaran zakat melalui kaedah dalam talian sangat berkait rapat dengan keterwujudan perkhidmatan pembayaran dan ketersediaan akses teknologi. Individu yang berhasrat untuk membayar zakat secara atas talian di Malaysia Timur, dijangka berdepan dengan cabaran yang besar seperti kekangan infrastruktur jaringan internet yang mengakibatkan kelewatan pengadaptasian teknologi. Kajian ini bertujuan untuk mengetahui penerimaan pembayaran zakat secara dalam talian dalam kalangan orang Islam di Malaysia Timur. Faktor-faktor iaitu*

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*tanggapan kegunaan dan tanggapan mudah guna daripada Teori Technology Acceptance Model (TAM), dengan tambahan tanggapan kecekapan dan masalah, digunakan sebagai kerangka kajian. Hasil dapatan kajian dijangka menunjukkan penerimaan yang signifikan individu Muslim yang menerima pembayaran zakat secara atas talian di Malaysia Timur. Tidak kurang juga, selain menyumbang kepada bidang ilmu zakat, kajian ini turut dijangka menyediakan pandangan kepada pembuat dasar, terutama institusi zakat, mengenai keperluan memperkasa kesedaran dan memotivasi para muzakki untuk membayar zakat secara atas talian.*

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*Keywords: Online zakat payment, acceptance, Technology acceptance model (TAM), masalah, East Malaysia*

## **1. Introduction**

Zakat was traditionally paid in cash by the zakat payer to the *amil* (i.e., the collector and manager of zakat). Nonetheless, this method of zakat payment is still in use today. In this day and age, zakat institutions are expected to expedite a comprehensive reform of their zakat collection and distribution procedures. One method is to provide an online platform to assist zakat payers in making their payments online rather than in cash. Furthermore, changes in time and technological advances have resulted in new ways to pay zakat, such as online. People prefer online payment over cash due to the maturation of the online banking system and the growth of several digital applications. Despite this, a few questions remain unanswered, such as whether Muslims, particularly zakat payers, accept online zakat payment or maintain their preference for cash payment. Furthermore, the question of whether Muslims use the online platform available to pay zakat has yet to be thoroughly investigated.

Nonetheless, it is an open secret in East Malaysia that internet connectivity remains a problem for people, particularly those who live in suburban and rural areas. The problem became apparent when it was revealed that students are the most affected groups due to a lack of internet connectivity in their hometown (Sinar Harian, 2020). This situation has compelled the government to launch the *Jendela* internet connectivity improvement initiatives to improve internet connectivity in Sabah and Sarawak (Ministry of Communication and Multimedia, 2020). The Sarawak state government has also proposed establishing their own telecommunications company to address this issue and assist those living in the state's rural areas (The Edge Markets, 2020). As a result, greater cooperation is required between the federal government and the state governments of Sabah and Sarawak in order to provide better internet connectivity infrastructure for the benefit of East Malaysians in general.

The purpose of this research is to look into the acceptability of online zakat payments, particularly among Muslims in East Malaysia. It is unclear whether or not people use digital platforms and technological advances to make online payments, particularly zakat payments. This study begins with an introduction and motivation for the study, followed by an overview of zakat and digitalisation, a discussion of the Technology Acceptance Model (TAM), and *masalah* used as factors in the study. Following that, the study's proposed research framework and methodology are presented, and the study concludes with several recommendations for future research.

## **2. Literature Review**

In previous studies, zakat research has primarily focused on the collection and distribution of zakat. According to Omar (2019) and Md Razak et al. (2013), zakat collection is satisfactory, with the amount collected increasing year after year. According to Ali et al. (2017), several approaches must be taken to increase the collection of zakat, such as raising awareness of the importance of paying zakat. Furthermore, several factors such as compliance behaviour, knowledge, and religiosity all contributed to the collection of zakat (Hussin et al., 2013; Taha et al., 2017). Furthermore, the distribution of zakat to

eight groups of zakat recipients requires further improvement by all zakat institutions (Lubis et al., 2011). Zakat collection and distribution can also be made more efficient by zakat institutions incorporating technological advances into their operations (Ahmad & Main, 2014). Furthermore, Omar et al. (2017) proposed the need for zakat institutions to have a big data system to improve their management of zakat fund collection and distribution.

Many previous studies addressed the issue of zakat payment compliance. For example, Abdullah and Sapiei (2018) discovered that religiosity has a significant impact on zakat compliance. Another study found religiosity to be a sign of an influence on zakat compliance on savings, which supports this (Azman & Bidin, 2015). This same idea of whether religiosity has an impact on business zakat compliance was discovered to be valid and significant (Mohd Rahim et al., 2011). Furthermore, Saad et al. (2020) discovered in their study that several other variables such as knowledge, peer influence, and perceived zakat board had a positive influence on the intention to comply with business zakat. In addition, the study on zakat payment compliance on salary or income has improved in general, and it coincides with the increase in age, knowledge, and awareness level of young adults (Tajuddin et al., 2015). Nonetheless, Ummulkhayr et al. (2017) stated that a lack of governmental support, particularly the zakat institution in several non-Islamic governments, remains a barrier to Muslim zakat compliance behaviour.

Zakat institutions are never without flaws and issues in the collection, distribution, and management of their funds. These issues stem primarily from *muzakki's* (i.e., zakat payers') perceptions of zakat institutions, who frequently believe that zakat institutions are not transparent enough in administering zakat (Md Hussain et al., 2012). It was also discovered that zakat institutions faced criticism from zakat payers who were concerned about the handling of zakat collection and distribution, as this issue would eventually taint the image of zakat institutions in general (Buang & Mohd Said, 2014). Furthermore, the increase and decrease in zakat collection were found to be closely related to the efficiency of zakat institutions in administering zakat comprehensively (Ahmad & Main, 2014). Nonetheless, one of the issues that has been discovered to be haunting the zakat institutions is that some zakat payers prefer to pay zakat directly to asnaf, ignoring the role of zakat institutions due to dissatisfaction with the way zakat collection and distribution were handled (Wahid et al., 2009). Without a doubt, these issues have been discovered to have an impact on the performance of zakat institutions, resulting in more severe consequences such as mismanagement and zakat fund leakage (Muhammad et al., 2015). As a result, good governance and transparency in zakat management are required to mitigate these issues and strive for efficient zakat institutions (Md Hussain et al., 2012).

Apart from zakat compliance and management, there is a growing interest in online or digital zakat, which is an ever-expanding zakat topic. Several studies on online or e-zakat in general have been conducted. In their exploratory study, Roni and Tarmidi (2015) discovered that many people were unaware of the existence of several online zakat systems or applications, which explains the low user adoption of the electronic zakat payment system. Zakat payers used the electronic zakat payment system less because it was not as comprehensive and informative as it should have been (Rijal, 2019). Furthermore, Nuryahya et al. (2019) stated that for online zakat payment to become the preferred medium of payment by zakat payers, the technology and system must first be accepted. Zakat payers are more likely to evaluate the facility's condition and the ease of use of the online payment system before using it to pay zakat.

Nonetheless, Hanafi (2020) discovered in his research that information is an important factor in the acceptance of online zakat payment. In contrast, the more information zakat institutions provide, the more likely zakat payers are to pay zakat online. This condition, however, necessitates a revised approach by zakat institutions in order for online zakat payments to be received and used by zakat payers. Mohd Salleh and Chowdhury (2020) believe that zakat institutions' technology adoption can be improved further

because they are still hesitant to migrate to a fully digital platform. As a result, a holistic paradigm shifts in adopting and implementing technology systems, also known as Islamic fintech, should be a future focus (Bensar & Rodriguez, 2018).

### **3. Theoretical Background**

#### ***Technology Acceptance Model (TAM)***

In this study, the Technology Acceptance Model (TAM) theory is used to assess acceptance behaviour toward online zakat payment, particularly among zakat payers. The Theory of Technology Acceptance Model (TAM), developed by Davis (1989), is an essential extension to the previous models of Theory of Perceived Behaviour (TPB) by Ajzen and Fishbein (1980) and Theory of Reasoned Action (TRA) by Ajzen (1991) in examining individual behaviour. This theory was created and is widely used to predict user acceptance of technology. According to this theory, two distinct factors, perceived usefulness, and perceived ease of use, are identified as primary contributors that influence individuals' behaviour toward accepting the use of technology (Park, 2014). Several modifications to the TAM model were introduced by previous researchers by adding new variables to test acceptance behaviour among users of the technology system. In addition to the two previously mentioned TAM variables, voluntariness was discovered to be a significant variable in explaining user acceptance behaviour in adopting technology (Sun & Zhang, 2003). Venkatesh and Davis (2000) conducted a study that added new variables to the existing TAM model to further test user behaviour in adopting the technology. In general, TAM is a critical and necessary theory model that can be used to assess the acceptance behaviour of technology users, so it was chosen as the primary model for this study.

#### ***Perceived Usefulness***

As previously stated in the TAM model, perceived usefulness (PU) is one of two main factors to examine acceptance behaviour among technology system users. According to Davis (1989), perceived usefulness is an idea in which users can expect the use of any technology system or program to improve their task even more than if it were done manually. Furthermore, perceived usefulness is related to perceived ease of use, as both explained the effectiveness of such technology system when it was simple to use (Venkatesh & David, 2000). Furthermore, Luan and Teo (2009) discovered that specific tasks are much easier to complete with the assistance of technology. According to Md Husin et al. (2019), people tend to use technology if it helps them expedite their work and, as a result, improve their daily performance. Nonetheless, the more people who find it useful to use technology instead of manual methods, the more likely they are to use technology in their daily lives (Hu et al., 1999; Lu et al., 2003).

#### ***Perceived Ease-of-Use***

Along with perceived usefulness, another component of the TAM theory is perceived ease of use (PEOU). According to Davis (1989), perceived ease of use explains why people need to use technology without difficulty and effortlessly. The seamless integration of ease of use and effortlessness in avoiding physical and mental stresses will further drive people's acceptance of adopting technology in their daily routines (Luan & Teo, 2009; Aydin, 2016). Furthermore, previous research has found that financial technology adoption is based on the perception that it is simple to use and does not require a lot of time and money (Riza, 2019; Md Husin et al., 2019). As a result, the availability of user-friendly technology and a user-oriented system will entice more people to incorporate technology into their daily lives.

#### ***Perceived Efficiency***

This study examined the acceptance of online zakat payment by including perceived efficiency as a new variable. By including a new variable of perceived efficiency, the study can investigate in a broader context the factors that influence the receptiveness behaviour of online zakat payment, primarily the study's target population. Previously, efficiency was tested as a factor to examine acceptance toward

technology adoption and usage by government agencies, businesses, or individuals. According to Gu et al. (2009), the most influential factor in the easy use of financial technology, particularly mobile banking, is self-efficacy. It was also discovered that perceived time and distance efficiency motivated people to adopt and thus use technology in government services (Susanto & Goodwin, 2010). Furthermore, McAlearney et al. (2010) discovered that perceived efficiency is important and should not be overlooked when examining the implementation of electronic health records among urban populations, as people perceive electronic-driven service delivery to be time-efficient. Technology adoption has significantly improved service delivery, indicating improved efficiency with technology adoption in the health sector (Ancarani et al., 2016). Furthermore, Tang et al. (2014) discovered that efficiency influenced the intention to adopt web-based learning, with most users satisfied with the use of technology in performing their tasks efficiently. As a result, perceived efficiency is proposed to be included as a factor in this study to assess its relationship to Muslims' receptiveness to online zakat payment.

### ***Maslahah***

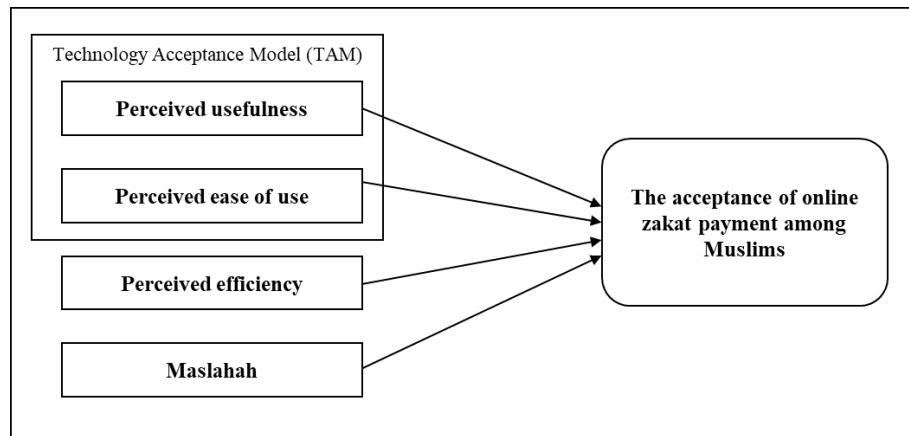
The concept of *maslahah* is very important in Islamic jurisprudence. *Maslahah* serves as a crucial foundation for the realisation of public interests in Islam. According to Tarmizi (2020), a great Muslim scholar named Al-Ghazali divided *maslahah* into three categories: those that are accepted by the Shariah, those that are rejected by the Shariah, and those that are neither accepted nor rejected by the Shariah. Relating to how the use of technology is more appropriately included in the third category of *maslahah*, its *hukm* is still up for discussion and investigation. Laldin (2010) asserted due to the intricacy of modern transactions, *maslahah* must also be observed, especially if the matter is not mentioned in the Al-Qur'an or Sunnah. *Maslahah* must also be genuine, universal, and compliant with Shariah (Laldin, 2010). *Maslahah* and its principle in financial technology and transactions have been covered in a number of papers. For instance, Roro and Abd Shomad (2018) suggested that *maslahah* serves as a crucial guide for Shariah fintech in order to make sure that the latter adhere to the Shariah's compliance requirements as stated in the Al-Quran and Sunnah. When conducting any business operations that fall short of the standards set forth in its *hukm*, *Maslahah* also protects the preservation of Shariah values (Syaputra et al., 2014). Any business transaction must adhere to *maslahah*, according to a study by Hirsanuddin et al. (2021), because all parties' interests in a transaction or the terms of a contract must be guaranteed. *Maslahah*, which offers flexibility to concerns related to the preservation of life and property, was prevalent in the usage of blockchain technology in the Islamic banking sector during the pandemic period, according to Ahmad et al. (2021). However, in the context of paying zakat online, *maslahah* has never been investigated as a factor that influences the acceptance behaviour, while numbers of existing studies on Islamic transaction suggest it as one of the important considerations that must be taken into account in any transaction. Based on the above discussion, it is imperative to investigate *maslahah* within the context of the study in order to determine whether *maslahah* plays a role in influencing the acceptance of online zakat payment.

## **4. Methodology**

To exercise the study to attain empirical results, the study suggests using the survey as the primary data collection method. By adopting existing studies, questionnaire items for each variable are to be constructed. A pilot study would be employed to validate the suitability and appropriateness of the items and to be measured using the Likert scale. The proposed survey samples are randomly selected Muslim in East Malaysia, focusing on individuals from different geographical areas, namely cities, sub-urbans, and rural hinterlands. This selection is to understand better the possibility of differences in the samples' behaviour in accepting paying zakat online. The data analysis would utilise SPSS 21 software as it is more convenient to analyse questionnaire data collected from the samples.

### ***The proposed research framework***

Based on the discussion in the theoretical section, the Technology Acceptance Model (TAM) theory was used in this study to assess the relationship between perceived usefulness and perceived ease of use with the receptiveness of online zakat payment. In addition, the perceived efficiency and *maslahah* were added due to several importance as discussed in the theoretical section. Thus, this study proposes a conceptual research framework, which is depicted in Figure 1 below.



Source: Author's own  
Figure 1: The conceptual research framework

## 5. Conclusion

In general, the acceptability of online zakat payment among zakat payers is still being debated and researched, particularly in terms of usage and adoption. Despite its conceptual nature, this study proposed to assess the acceptance of online zakat payment among zakat payers, shedding light on how zakat payers behave. Due to its conceptual limitations, this study is unable to provide empirical results of any. However, it is intriguing for the discussed variables to be tested to determine if digital payment mode of zakat is accepted by the *muzakki* in different geographical area in East Malaysia. This study also adds to the growing body of knowledge in zakat and its literature for academic purposes. Furthermore, the findings of this study are expected to benefit both policymakers and zakat institutions. An empirical study should be conducted to test all the factors. Nonetheless, more research on digital adoption for zakat collection, management, and distribution should be prioritised and conducted in the future.

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