

## The Role of Maqasid Syariah Knowledge on E-Zakat Acceptance: Malaysian Evidence

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### Abstract

Islam strongly encourages its followers to use technology and innovation. However, every innovation created will have the opportunity to be rejected by the society. This phenomenon will contribute to waste that are not allowed in Islam. Therefore, this study aims to identify the role of maqasid sharia in explaining the acceptance of the e-zakat system. This study is a quantitative study through the use of questionnaires for data collection. A total of 559 data were analyzed using simple linear regression statistics with the help of SPSS (statistical package for social science).

**Keywords:** E-Zakat, Evidence, Maqasid Syariah

### Introduction

Shariah is a collection of laws instituted by Allah SWT for each of His servants aimed at establishing a safe and compelling living atmosphere to make it easier for every Ummah to live life in either worldly or spiritual aspects. Islamic law does not prohibit the use of technology but also promotes the use of technology as a tool for facilitating travel and management not just in everyday life, workplace or even facilitator for every Muslim to perform worship to Allah SWT as evidenced through the words of the Prophet SAW in hadith recorded in (IbnHajjaj, 1998): "*You know better the affairs of your world*". This is also in line with the view expressed by (Al-Jawziyyah & AbuBakr, 1973), who claimed that Shariah 's formulation significantly brings happiness and prosperity for human beings in this world to the hereafter and its emphasis on fairness, goodness and knowledge for all citizens. Islamic law therefore allows the use of technology insofar as it is founded on goodness to people and faith of Islam and in line with the purpose and objectives of Islamic law.

### Literature Review

#### *The History of Maqasid Syariah*

Maqasid Shariah can be interpreted as the intention or knowledge that Allah SWT desires on the things He has prescribed to establish goodness and benefits for human beings in this world as well as in the hereafter. According to Asyur (2001), all things that Allah SWT prescribes and legislates to humans are not in vain or useless. In reality, it contains a function or knowledge that is very important to the good and welfare of the human being, and that society needs to discover and understand. Equipped with one's knowledge and understanding

of the maqasid syariah, it may affect a person's level of practise and appreciation if it is included in Al-Syatibi (2003) portion of worship or custom that the original customary law should understand its intent and aims. So if anything is successful and helpful to humans, it should be implemented in life. Highlights of the research on this premise also highlight the research by Rahmi (2018), who presented the view that this aspect of sharia maqasid existed since the reign of Khulafa 'Rashidin, particularly during the reign of Saidina Umar al-Khattab RA.

This can be done on the basis of certain acts and policies of the Saidina Umar RA government, such as proposing the process of collecting the Quran to Saidina Abu Bakar RA, not granting ghanimah property to Muslim soldiers who went to war and postponing the punishment of sariqah to criminals on the premises of the year of famine which it is rendered on the basis of the concept of maqasid syariah. Writing about the maqasid syariah is continued through (Rahman, 2015) research, that a maqasid syariah plays a role in the governance and governance of a country which is any decision or policy determined by a leader must take into consideration aspects to generate benefits and reject harm. Thus, the thinking and approach of maqasid syariah would influence the concept of a government setting policies, such as deciding the use of technology to make online zakat payments.

### ***Technology Acceptance in Malaysian Perspective***

Technology plays a very important role in promoting the movement and journey of people's lives, in the sense of Malaysia in particular and the world in general. Studies by Abidin et al (2011) show that the use of technology is the government's goal and ambition to increase the efficiency and effectiveness of the admirable Malaysian government and catalyze the development of the Multimedia Super Corridor ( MSC).

Furthermore, there are several studies which examine the acceptance of technology in community and state life aspects. Among these is the acceptance of technology in services such as a study carried out by Taasim & Ali (2013) who concluded that Malaysian society's general perception of the acceptance of the e-payment system is strong But the acceptance of e-payment as alternatives to virtual counters is remarkably acceptable, at low scores. Meanwhile a review by Umbit & Taat (2016) presents the findings that easy to use and easy to use variables are very important in driving the adoption of online learning and teaching (e-learning) by students. The government recently launched the new product known as e-Wallet, which serves as one of the financial technology to facilitate the services and muamalat of this country's citizens and society.

### ***e-Zakat and practices in Malaysia***

Based on reading and analysis on several previous studies , it shows that no particular study was found on the method of paying zakat online relevant to the acceptance of the Muslim community in Malaysia. The previous studies, however, are very helpful in exploring this area of research in greater depth. Ibrahim (2016) recorded differences in the method of payment of zakat property by zakat institutions in Malaysia before the advent of eleven methods of payment of zakat property in Malaysia including the online payment method of zakat. Paizin & Sarif (2016) examined the findings showing that since 2011, the Federal Territory Zakat Collection Center has implemented online zakat payment methods using the PPZ portal and has seen encouraging reactions with an increase in zakat collection tripled in 2012 and further

increased by 45% in 2013. This study also concluded that the broad potential for future growth of zakat institutions in Malaysia would be greatly affected by the use of the new technologies in their administration and management.

However, in the atmosphere of the covid-19 pandemic which plagues our country and the world today, *Jabatan Wakaf, Zakat dan Haji* (2020) states through a circular released that all zakat collection agencies and institutions in Malaysia will comprehensively and comprehensively reinforce the zakat payment method online to make it easier for Muslims to fulfil the responsibility of zakat. For example, UKOMP (2020), has set the method of paying zakat online using the e.zakat.muip.gov.my application. The application of zakat payment online therefore shows an increase in zakat collection, makes it easier for Muslims to fulfil zakat duty and allows zakat to be collected more.

### Methodology

Convenience sampling was used to collect the data and online platform was used to gather the survey respondent. Finally, we manage to recruit 559 members who were willing and eligible to participate. This study aims to test the role of syariah maqasid variables in explaining the e-zakat system. To achieve the objectives of the study, researchers used a questionnaire instrument for the purpose of data collection. This questionnaire uses a 5 point Likert scale starting 1 = strongly disagree 5 = strongly agree. The syariah maqasid scale was developed by the researcher himself and the intention to use scale was borrowed from Venkatesh et al., (2003). 7 items in the maqasid syaria questionnaire and 3 items in the intention to use questionnaire. This research is in the form of a cross-section where data are obtained from participants at one time (Lavrakas, 2012). All data were then recorded in SPSS for further analysis.

### Data Analysis

Regression analysis was used in order to evaluate the hypotheses. Analysis of regression is a parametric approach that depicts the strength of the relationships between two variables. The sign in front indicates the relationship's direction and the absolute number indicates the magnitude of the relationship (Ozkan et al., 2010).

Table 1

#### *Variance Explained*

R	R Square	Adjusted R Square	Std. Error of the Estimate
.608 <sup>a</sup>	.369	.368	.775

The relationship between understanding of maqasid sharia and intention to adopt an e-zakat system was tested. At a significance level of 0.05, the data were analysed. Accordingly the test revealed that there is significant relationship understanding of maqasid sharia and intention to adopt an e-zakat system. The significance level is <0.05. Hence, the results proved that maqasid sharia has significant influence on the intention to adopt an e-zakat system. Therefore, the hypothesis is supported. (see Table 2). In addition, the R<sup>2</sup> value is 36.9 per cent of the variance in the dependent variable

Table 2

*Hypothesis testing*

	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Beta		
Maqasid Sharia	.949	.053	.608	18.050	.000

**Discussion**

Too little research on the role of maqasid sharia empirical in literature. Previous studies such as from Usman et al (2020); Baazeem (2019) have only focused on the aspects of religiosity in explaining intention to use new technology. This study has proven that maqasid sharia has an important role in explaining the acceptance of the e-zakat system. This finding means, the higher the understanding of the maqasid sharia, the higher the acceptance of the e-zakat system. These findings prove that there is a relationship between individuals who understand the maqasid syaria will tend to have characteristics that are open to innovation and like something that simplifies matters. This study is not in line with the latest findings from Osiri et al (2019) who found that greater religiosity is negatively associated with innovation. A possible explanation for these results may be the different variable definition related to both maqasid sharia and religiosity. Religiosity often defined as frequency of engaging in religious activities (McCree et al., 2003) while maqasid sharia is referring to an effort to promote the well-being of all mankind, which lies in safeguarding their faith, human self, human intellectuality, posterity and wealth as can be seen in (Awang et al., 2014). Thus the differences are whether they are based on a physical (religiosity) or an internal religion (maqasid sharia). This study offers advantages for providers of the e-zakat system, where aspects of religious knowledge and interpretation must also be taken into account before developing and implementing a system. Respondents of this study, who have a high level of religious understanding, tend to embrace innovation, especially in information and communication technology. Information technology companies can also collaborate with local religious authorities to emphasize to the community that creativity is also part of the religious message.

Finally, a number of important limitations need to be considered. First, there is only one variable involved in this analysis. Second, this study uses non-probability sampling techniques that cannot be generalized to the entire population. Future studies will need to use probability sampling to enable the findings to be generalized.

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