E-zakat Adoption in Malaysia: An Examination of Gender Differences

Musfirah Mohamed Mokhtar, Nurul Syuhadah Azalan, Abdul Halim Abdul Karim

Faculty of Islamic Studies, Universiti Islam Pahang Sultan Ahmad Shah (UnIPSAS)
Email: musfirah@kuipsas.edu.my

Abstract
Gender often plays an important role in the study of information technology acceptance. As has been found by previous researchers, a variable may have different information based on gender.This study aims to identify score differences in performance expectancy variables based on gender. This study uses non-probability sampling technique with usable data of 559 respondents. All respondents must have used the e-zakat application. The findings show that there is no significant difference between men and women in performance expectancy.
Keywords: E-Zakat, Adoption, Gender

Introduction
The use of information technology such as e-government has many benefits for the people and the government. The seriousness of the Malaysian government in providing information technology facilities to Malaysians is evidenced by the MISC initiative started in 1990. The government has invested large sums of money to ensure that information technology facilities can be fully utilized. However, if the technology cannot be fully utilized, then waste will occur because the provision of infrastructure for an information technology project is not cheap. To investigate the matter further, the study aims to identify differences in performance expectancy variables based on gender.

Literature Review
E-government Adoption
Study by Kumar, Sachan, Mukherjee, et al (2018) seek to explore the factors that enable citizens to adopt e-government services in India. The study reveals novel e-government adoption factors, namely, auxiliary facilities, corruption avoidance, transparency and fairness in process, customer support, connectedness and forced adoption, previously unexplored in e-government adoption literature. Study by Lallmahomed et al (2017) seeks to investigate the antecedents of e-Government adoption in a small island developing state. The results further demonstrate that trustworthiness is inversely related to resistance to change. Another study by Alzahrani et al (2017) provides a critical and systematic review of the current literature on citizens' trust in e-government, with a particular focus on the most critical factors influencing citizens' trust in respect of the adoption of e-government. The findings of this review reveal

that several studies have been conducted in the area of trust in e-government (particularly trust in government and trust in the internet) with limited consideration paid to citizen's aspects of trust (such as personality, culture, gender, experience, education level, beliefs and value of systems.

Another study by Dwivedi et al (2017) was conducted to evaluate nine well-known theoretical models of information technology adoption and 29 different constructs are identified. A unified model of e-government adoption (UMEGA) is developed and validated using data gathered from 377 respondents from seven selected cities in India. The results indicate that the proposed unified model outperforms all other theoretical models, explaining the highest variance on behavioral intention, acceptable levels of fit indices, and significant relationships for each of the seven hypotheses. While study by Fakhoury & Aubert (2017) explore the effect of process- and content-oriented knowledge on behavioral intentions to use e-government services using UTAUT. The results show that a moderate degree of content- and process-oriented knowledge about e-government services during an initial learning experience improves usage habits, performance expectancy, effort expectancy, and facilitating conditions.

Another study by Kumar et al (2018) was to investigate the factors that influence direct and indirect adoption of e-government services in India. The study has found that there is some difference between the factors influencing direct and indirect e-government adoption. Perceived awareness, perceived usefulness, trust in internet, trust in government and social influence are found to be positively correlated to direct and indirect e-government adoption. Availability of resources, computer self-efficacy, perceived ease-of-use, perceived compatibility, multilingual option and voluntariness are positively correlated to direct e-government adoption and negatively correlated to indirect e-government adoption. Another study by Mansoori et al (2018) the purpose of this paper is to explore the factors that might motivate citizens to adopt the e-government public services provided by the Government of Abu Dhabi Emirate.

Gender Differences
There are several studies that found that there are differences in perception between men and women in some things. Studies on these differences between the sexes are done in several areas such as study by Park et al (2019) who investigates gender differences in multimedia technology adoption and found the differences between male and female in the adoption of multimedia technology for learning. While study by Rufín Moreno et al (2013) prove that female are more salient in compatibility. Finding from Humbani & Wiese (2018) who found that gender moderates the relationship between convenience and the adoption of mobile payment services, strengthens this claim. Thus, the following hypothesis is presented on the basis of this assertion.

H_1: There is a difference mean of performance expectancy based on gender

Methodology
The objective of this study was to identify the mean score differences between males and females for performance expectancy constructs. Data collection takes two weeks to complete. Data were collected using non-probability sampling technique i.e. convenience sampling. This sampling technique was used because the researchers did not succeed in

obtaining the sampling frame. The instrument in this study was borrowed from previous researchers to ensure content validity is preserved. Performance expectancy scale was adapted from (Venkatesh et al., 2003). A five point Likert scale was used, from 1 being "strongly disagree" to 5 being "strongly agree",

Data Analysis

In order to test the hypothesis, we use the statistical technique known as independent-samples t-test to compare performance expectancy for male and for female. There was no significant difference in the scores for male (M=4.55, SD=0.70) and female (M=4.59, SD=0.58); t (557) =-.836, p = 0.40. These results suggest that gender doesn't plays a role in performance expectancy.

Table 1
Mean difference

Construct	Gender	N	Mean	Std. Deviation	Std. Error Mean
Performance expectancy	Male	366	4.55	.702	.037
	Female	193	4.59	.589	.042

Table 2
Independent t-test Result

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
PE	Equal variances assumed	3.385	.066	-.836	557	.403	-.049	.059	-.166	.067
	Equal variances not assumed			-.882	452.99	0.378	-.049	.056	-.160	.061

Discussion

The results of this study have empirically shown that gender does not play a role in seeking performance gains from the use of the system. Whether male or female, they have the same opinion, where the system provided should have an advantage in terms of benefits to performance. In this regard, information technology providers need to realize that the need for improved performance as a result of the use of computers is the same based on gender. Accordingly, the system needs to be well designed to meet the needs of both groups. The findings of this study however need to be interpreted carefully because the sampling used in the study is non-probability sampling. The disadvantage of this sampling is that it cannot be generalized to the entire population. Future studies should try to overcome this limitation by trying probability sampling techniques such as random sampling or systematic sampling.

References

Alzahrani, L., Al-Karaghouli, W., & Weerakkody, V. (2017). Analysing the critical factors influencing trust in e-government adoption from citizens' perspective: A systematic review and a conceptual framework. *International Business Review*. https://doi.org/10.1016/j.ibusrev.2016.06.004

Dwivedi, Y. K., Rana, N. P., Janssen, M., Lal, B., Williams, M. D., & Clement, M. (2017). An empirical validation of a unified model of electronic government adoption (UMEGA). *Government Information Quarterly*. https://doi.org/10.1016/j.giq.2017.03.001

Fakhoury, R., & Aubert, B. (2017). The impact of initial learning experience on digital services usage diffusion: A field study of e-services in Lebanon. *International Journal of Information Management*, *37*(4), 284–296.
https://doi.org/10.1016/j.ijinfomgt.2017.03.004

Humbani, M., & Wiese, M. (2018). A Cashless Society for All: Determining Consumers' Readiness to Adopt Mobile Payment Services. *Journal of African Business*, *19*(3), 409–429. https://doi.org/10.1080/15228916.2017.1396792

Kumar, R., Sachan, A., & Mukherjee, A. (2018). Direct vs indirect e-government adoption: an exploratory study. *Digital Policy, Regulation and Governance* . https://doi.org/10.1108/DPRG-07-2017-0040

Kumar, R., Sachan, A., Mukherjee, A., & Kumar, R. (2018). Factors influencing e-government adoption in India: a qualitative approach. *Digital Policy, Regulation and Governance*, *20*(5), 413–433. https://doi.org/10.1108/DPRG-02-2018-0007

Lallmahomed, M. Z. I., Lallmahomed, N., & Lallmahomed, G. M. (2017). Factors influencing the adoption of e-Government services in Mauritius. *Telematics and Informatics*, *34*(4), 57–72. https://doi.org/10.1016/j.tele.2017.01.003

Mansoori, K. A. Al, Sarabdeen, J., & Tchantchane, A. L. (2018). Investigating Emirati citizens' adoption of e-government services in Abu Dhabi using modified UTAUT model. *Information Technology and People*. https://doi.org/10.1108/ITP-12-2016-0290

Park, C., Kim, D., Cho, S., & Han, H.-J. (2019). Adoption of multimedia technology for learning and gender difference. *Computers in Human Behavior*, *92*, 288–296. https://doi.org/10.1016/j.chb.2018.11.029

Rufín, R., Molina, C. M., Figueroa, J. C. S., & Moreno, M. R. (2013). Gender and E-Government Adoption in Spain. *International Journal of Electronic Government Research*, *9*(3), 23–42. https://doi.org/10.4018/jegr.2013070102

Venkatesh, Morris, Davis, & Davis. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, *27*(3), 425. https://doi.org/10.2307/30036540