

# Modelling e-Zakat Acceptance among Malaysian: An Application of UTAUT Model during Covid19 Pandemic

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## Abstract

The need to maintain social distance during the Covid19 season is critical. While daily affairs still need to be continued, individual responsibility to curb the spread of the Covid19 epidemic must take precedence. The modernity of the information technology system also helps to facilitate daily affairs during the Covid season, including the payment of zakat through the e-zakat system. Although the government has provided e-zakat facilities to the community, but the adoption of new technology should be given priority because if this system is rejected, then the government will bear the loss. Therefore, this study aims to develop a model of acceptance of e-zakat system by using The unified theory of acceptance and use of technology (UTAUT). Study data were collected using convenience sampling techniques and a total of 559 respondents agreed to participate in this study. The instrument used for data collection is a questionnaire obtained from previous studies. The study found that performance expectancy, effort expectancy and facilitating condition have a significant relationship with the acceptance of e-zakat.

**Keywords:** E-zakat, Covid19, Acceptance, Pandemic.

## Introduction

E-Zakat is an initiative by the government to provide the society with facilities to fulfil one of the pillars of Islam 's demands. This system's existence is consistent with Industrial Revolution 4.0 which makes digital tools as an intermediary in solving zakat payments. In addition, the current Covid-19 pandemic season demonstrates the positive angle of using the e-Zakat system as a tool to assist the Muslim community in Malaysia according to the government's Standard Operation Procedure (SOP). In fact, in order to carry out zakat payment matters, the peoples does not have to bother searching for zakat counters or queuing at the Zakat Collection Centre. This study is required to see public acceptance of the use of e-Zakat model for some of the applications the group uses.

Various theories implemented to assess the factors of effectiveness of technical information systems for the Malaysian acceptance, namely Theory of Reasoning Action (TRA), Theory of Planned Behavior (TPB), Decomposed Theory of Planned Behavior (DTPB), Technology

Acceptance Model (TAM), Motivation Model (MM) , Technology Acceptance Model 2 (TAM 2), Combined TAM and TPB (C-TAM-TPB), Model of PC Utilization (MPCU), Social Cognitive Theory (SCT), Innovation Diffusion Theory (IDT) and United Theory of Acceptance and Use of Technology ( UTAUT).

United Theory of Acceptance and Use of Technology (UTAUT) is an acceptable theory used to assess the level of public acceptance of the technology used as the theory is a synthesis of eight established theories of technology acceptance. The UTAUT model introduced by Venkatesh et al (2003) has four main factors that play an important role in assessing behavioural intent and the use of technology through performance expectancy, effort expectancy, social influence and facilitating conditions.

This research is therefore to find out about the public acceptance in Malaysia of the e-Zakat model adopted by the government using Unified Theory of Acceptance and Use of Technology (UTAUT).

### **Literature Review**

#### *Electronic Government Usage in Malaysia*

Nowadays the use of electronic media and devices contributes to the advancement of online systems until the e-government system exists in Malaysia. Based on a study conducted by Abidin et al (2011), it was found that ownership and ICT facilities, as well as IT use skills also affect the use of e-government apps. Efforts to improve this e-government structure should also be rendered as the people 's key need to promote the use of e-government services, such as public internet access centres. Moreover, this implemented framework is also a platform for interaction between individuals and online companies, thus making it easy for the government to access individual data. According to Norshita et al (2010), the Malaysian government has launched seven major e-government projects such as the General Office Environment (GOE), Project Monitoring System (PMS), Electronic Procurement, Electronic Services Delivery (e-Services), the Human Resource Management Information System (HRMIS), the Electronic Labor Exchange (ELX) and e-Shariah. Omar and Ahmad (2009) found that, e-government has increased in public sector agencies such as myGovernment, e-Tanah, e-Consent, e-Filing, e-Local Government, e-Kehakiman and Training Information System (e-SILA).

The use of e-Government used in Malaysia in the field of education is e-learning. The results of [4] showed that embracing the use of e-learning by USM academics is high because the majority of respondents recognise the overall definition and role that must be played in the implementation of e-learning. Overall, respondents took a favourable view of using e-learning to support the learning and teaching process. While the Saud et al (2007) research aims to recognise the self-efficacy of e-learning graduates of the Technical and Vocational Education System, as well as obstacles in the use of e-learning. The results of the study obtained showed that the graduates of the Technical and Vocational Education course on e-learning have a high level of self-competence.

Furthermore, the use of e-government in transportation in Malaysia is an e-hailing application which allows customers to call a taxi via smartphone to become popular around the world and also applied in Malaysia. The findings of the Juma (2016) study indicate that the need for

e-hailing increases the number of passengers as it is a simple method for passengers to get a taxi as well as reducing waiting time in taxi and travel time. This is an important positive factor in increasing the use of e-hailing applications.

In addition, an e-Nikah system has also been launched in Malaysia which is an application for couples who want to get married to apply online for a marriage permit. This is a government programme that seeks to offer accessibility to the general public and couples who especially want to get married apply for permission to marry. After the Covid-19 pandemic season, the use of the facility is becoming more widespread.

#### *e-Zakat Acceptance*

The use of e-Zakat in Islamic services is a method established by the Malaysian Government. According to Putra and Nasution (2015) the use of e-Zakat is a high technology network device. The e-Zakat system provides users with convenience in paying zakat to meet the entitled *asnaf* and demonstrate the technical of amil zakat work in an indirect way. With the advent of this e-Zakat system makes zakat payment closer to the society as the e-Zakat payment system is at your fingertips only.

However, based on Noorhayati (2011), it was found that the perception of government and private employees' use of e-zakat on online zakat payment is very low based on four factors that have been studied, namely efficiency, user satisfaction, behaviour and trust behaviour. Similarly, based on Roni and Tarmidi (2015) on academic knowledge in Malaysia about paying zakat online, it was found that half of the respondents did not know about the existence of online zakat payment.

While based on Jamaludin et al (2017) report, it was found that this new method of operating online zakat has improved the efficiency, transparency, and accountability of zakat organisations, as well as improving the way zakat organisations provide services, especially in collecting and distributing zakat funds to zakat beneficiaries. Furthermore, the e-zakat system is a user-friendly system. The researcher concluded that the community's acceptance of the e-zakat system based on the trust and integrity of the zakat institution as an Islamic institution makes the use of e-Zakat easily acceptable.

This shows that the use of technology in the service system has been widely adopted, including for paying zakat. Based on the analysis by Ahmad et al (2014), it was found that using the United Theory of Acceptance and Use of Technology (UTAUT) model is the way to calculate the knowledge of the online e-Zakat system in Selangor, and also the use of e-Zakat among individual zakat payers. Based on this hypothesis, the study finds that the use of e-Zakat in Malaysia poses an intellectual challenge and contributes to information technology knowledge about customer expectations of the use of IT and provides much-needed evidence to raise awareness and usage of e-Zakat online.

Based on the study conducted by Ahmad et al (2014), look at the factors that can affect the rate of *asnaf* acceptance when applying zakat mobile banking using the UTAUT model. The study results showed that all of the factors affecting *asnaf*'s adoption of financial technology for the distribution of zakat except the planned efforts showed are negligible. This study

consists of empirical data gathered from Selangor state, Malaysia. Accordingly, these hypotheses were formulated:

H<sub>1</sub>: There are positive relationship between performance expectancy and intention to use e-zakat

H<sub>2</sub>: There are positive relationship between effort expectancy and intention to use e-zakat

H<sub>3</sub>: There are positive relationship between facilitating condition and intention to use e-zakat

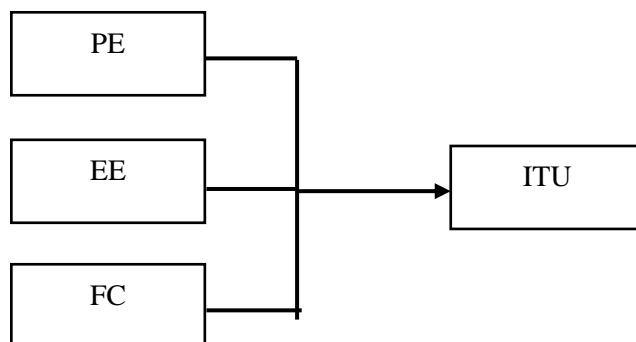


Figure 1: Research model

\*Note: PE: Performance expectancy

EE: Effort expectancy

FC: Facilitating condition

ITU: Intention to use

**Methodology**

A survey questionnaire was used to collect the data. The survey was established in Malay language only as the majority of the respondents were Malay. To ensure the validity of the content of the survey. All the scales used in this analysis have been chosen from established literature. For statistical analysis, the regression analysis was performed using the IBM SPSS statistic V25 to test the study hypotheses.

**Data Analysis**

We conducted a set regression analysis using Multiple Linear Regression in SPSS 23.0 to regress all three independent variables to the dependent variable (SPSS, 2009). 51.9 percent of the variation in intent to use e-zakat is explained by the model.

Table 1

*Model Specification*

R	R Square	Adjusted R Square	Std. Error of the Estimate
.721 <sup>a</sup>	.519	.517	.677

Table 2

*Hypothesis testing result*

	Unstandardized Coefficients		Standardized Coefficients	Significant value	
	B	Std. Error	Beta	t	Sig.
PE	.586	.072	.399	8.129	.000
EE	.372	.062	.298	6.011	.000
FC	.162	.054	.105	2.991	.003

**Discussion**

There are several studies conducted in the field of information technology acceptance in Malaysia especially on e-zakat acceptance during covid19 pandemic. Studies conducted by Rakhmawati et al (2020); Handoko and Prianto (2010); Soh et al (2020); Alrawi et al (2020) however do not focus on the use of e-zakat. Infact, the use of e-zakat during the covid19 season is very critical, especially during the Aidilfitri celebrations which at that time were still under the MCO order (movement control order). The findings of this study prove that all the study variables were found to have a significant relationship in explaining the acceptance of e-zakat during the Covid19 season. Performance expectancy is the strongest predictor in explaining e-zakat  $\beta = 0.39$ ,  $p < 0.05$  followed by effort expectancy  $\beta = 0.29$ ,  $p < 0.05$  and the weakest is facilitating condition  $\beta = 0.10$ ,  $p < 0.05$ . These findings further support the idea of Haider et al (2015) who found that all construct in UTAUT has significantly affect e-government adoption. The findings of this study can contribute to facility providers and system developers to prepare and develop a system by taking into account these 3 aspects, namely performance expectancy, effort expectancy and facilitating condition. Users will always emphasize the role of a system whether the system can improve their work performance or vice versa, if the system is able to improve their work performance, then users will have no reason not to use it. These data however, must be interpreted with caution because the non-probability sampling technique used in this study is convenience sampling that cannot be generalized to the entire population. Future studies need to overcome this weakness by trying to get a sampling frame so that random sampling can be carried out and generalizations can be done

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