Analysis on Technology Acceptance and Technology Usage Towards Cash Waqf Contribution: A Theory of Planned Behaviour Approach

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Abstract
Cash waqf is important to the development of a Muslim community's socioeconomic well-being as well as to a nation's economy and society. Scholars believe that the contribution of cash waqf is much more signficant and relevant today due to its flexibility as compared to waqf properties. In the context of Malaysia, one alternative tool that can help enhance social welfare in general, lower poverty rate, and relieve the burden of the government is cash waqf. Many ways have been proposed to encourage the society to contribute cash waqf for the benefits of the ummah. Therefore, this paper aims to identify the behaviour that influences the contribution of cash waqf in Malaysia using the Theory of Planned Behaviour (TPB). Technology usage in collecting cash waqf is anticipated to serve as a step towards increasing the quantity of funds in line with the recent advances in technology. As such, increased technology usage is suggested in order to increase waqf contributions. A total of 284 Muslims were selected as the respondents in this study to determine the variables influencing cash waqf contributions. In order to assess the data using correlation analysis, the Partial Least Squares Structural Equation Modelling (PLS-SEM) method was utilised. According to the results of the correlation research, there is a high and favourable link between the Theory of Planned Behaviour and technology use in affecting cash waqf contributions. Hence, it can be summarized that technology usage could increase the intention of Muslims to contibute cash waqf whereby technology advancement is implemented in the method of collection.

Introduction

In Malaysia, the amount of cash waqf funds collected do not correspond to the total number of Muslims in the country; hence, it can be said that the country has a significantly low level of cash waqf collection (Mat Doa, 2020). According to Yayasan Wakaf Malaysia (YWM), every employed Muslim in the country only contributes an average of RM0.28 in cash waqf in 2019 (Mat Doa, 2020). This amount is deemed very low by Fuadah Johari, the Deputy Director of the Islamic Finance Wealth Management Institution (Johari, 2020). Despite being approved 13 years ago in the 77th Majlis Fatwa Kebangsaan Muzakarah in 2007, the amount of cash waqf raised remains minimal as most Malaysian Muslims are not aware of its existence (Jalil et al., 2017; Allah Pitchay et al., 2018; Ab Fatah et al., 2017; Adeyemi et al., 2016). Considering that cash waqf is crucial to the socioeconomic growth of the Muslim community and plays a significant economic and social role for the country, this issue may become a barrier to the country's development (Ali, 2017).

To solve this issue, this study proposes a theoretical framework for enhancing the intention of Muslims to contribute cash waqf. The Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) are deliberated in this proposed framework. Technology acceptance and usage are the two components used to evaluate the importance of technology in enhancing the contribution of cash waqf among Muslims. Hence, this study aims to identify the relationship between TPB, technology acceptance, and technology usage in affecting the intention to contribute cash waqf.

Problem Statement

In the context of Malaysia, the low amount of cash waqf collected suggests poor public awareness regarding the matter. This is in line with the findings of Nasiri et al (2019); Ab Fatah et al (2017) who highlighted the lack of awareness among Muslims regarding cash waqf. Jalil et al (2017) asserted the need for cash waqf collectors to focus on high priority payment methods which would fulfill the expectations of donors. In short, better cash waqf collection methods may be able to increase the collection of cash waqf. To achieve this objective, it is crucial to firstly investigate the behavior of cash waqf contributors; researchers normally use the Theory of Planned Behavior (TPB). In this study, the TPB is deemed as the best theory for identifying behaviors that influence the collection of cash waqf as it is a popular behavioral theory in the field of social psychology.

However, several researchers such as Zabri and Mohammed (2018); Mat Isa (2017); Anwar et al (2015) recommended for the TPB model to be extended with the addition of certain explanatory variables.

Among those variables is technology which is expected to drive the intention of Muslims to contribute cash waqf. This notion is supported by Hasanah and Pranata (2019); Fauzi, Yahya, Haron et al (2019) Adeyemi et al (2016) who stated that the application of technology in the collection of cash waqf renders the whole process to become more effective and efficient. Sargeant and Woodliffe (2005) concurred that the type of payment method offered serves as the main attraction for donors to retain their contribution. However, there is limited research regarding the payment methods of cash waqf in Malaysia (Jalil et al., 2017).

Based on the suggestion of Hasanah and Pranata (2019); Fauzi et al (2019); Adeyemi et al (2016) that the application of technology in collecting cash waqf would render a more efficient and effective process, an in-depth study is needed to explore the impact of technology on the intention to contribute to cash waqf.

Literature Review

An intention is the foundation of every action. Intention refers to a type of purpose (qasd) and desire (iradah). Intention in the view of scholars can be defined in two ways. Firstly, it distinguishes different types of worship. For example, intention (niyyah) distinguishes between Dhuhr and Asr prayers, or between worship-driven and habit-driven actions such as bathing to cleanse onself from certain impurities and bathing as a daily routine. Secondly, intention specifies the intended object of the action, such as deeds that are meant to please Allah or actions that are meant for other beings (sunnahonline.com, 2019).

Fishben and Ajzen (1975) defined intention as a relationship between probability dimensions and certain actions. Behavioural intention refers to an individual subjective probability of whether or not an individual will perform a certain behaviour. Yusoff et al (2017) explained that intention captures the motivational factors which influence an individual's behaviour. Ajzen (1991) stated that intention is an indication of one's effort towards performing a certain behaviour. Generally, the higher the level of intention to perform a behaviour, the higher the potential to actually perform the behaviour.

Anwar et al (2015) mentioned that in Islam, intention is highly significant as it leads a person to do something and influences decision making with regards to the action. It is mostly important for voluntary decision making as it indicates sincerity. Umar Ibn Khattab narrated in a hadith that Prophet Muhammad SAW had said: "Verily actions are by intentions, and for every person is what the intended. So the one whose hijrah was to Allah and His Messeger, then his Hijrah was to Allah and His Messenger. And the one whose hijrah was for the world to gain from it, or a woman to marry her, then his hijrah was to what he made hijrah for" (Sahih Bukhari).

The hadith above emphasizes that every action is related to intention. It short, intention determines actions. Anwar et al. (2015) showed the importance of the Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) for examining the intention of individuals towards performing a certain action. This study used attitude, subjective norms, perceived behaviorial control, technology usage, and technology acceptance as the independent variables which influence the intention to contribute cash waqf as exemplfied Figure 1.
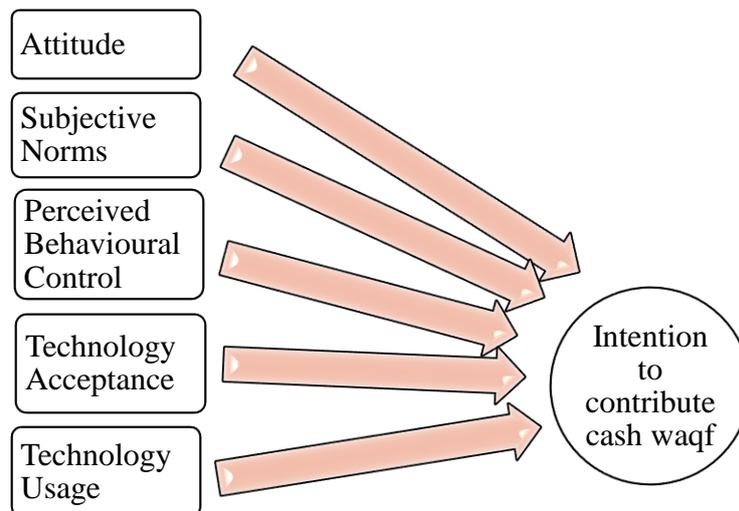
Figure 1: Relationship between TPB, technology acceptance, and technoloy usage in affecting intention

Hasanah and Pranata (2019) highlighted the issue of poor awareness regarding the value of creating successful endowments. Hence, specific stimulus should be provided so that waqf management can be developed productively and supported by financial technology.

Therefore, in line with the mission to encourage Muslims to contribute cash waqf, technology usage could be one of the solutions. In the context of the financial sector, technology is a primary driver in increasing efficiency and attaining objectives. Technology also improves user experience and convenience (Devadevan, 2013). The usage of technology specifically online cash waqf in improving the cash waqf collection system has been studied by (Mardziyah, 2014; Hanudin et al., 2014; Nasiri et al., 2019; Magda, 2019).

Conceptual Framework

Cash waqf collection in Malaysia is quite low based on the fact that the amount collected does not correspond with the total number of Muslim population in the country (Source: Yayasan Waqf Malaysia, 2020). The total cash waqf contributed per employed Muslim in 2019 was only RM 0.28 based on the calculations of Yayasan Waqf Malaysia, which is a dismal amount (Johari, 2020). According to Isa (2017), cash waqf was gazetted 13 years ago during the Majlis Fatwa Kebangsaan's 77th Muzakarah in 2007. However, cash waqf collection and awareness among Muslims remain below satisfactory levels (Adewale, 2016; Jalil et al., 2017).

Besides that, a rampant issue with cash waqf is the act of certain opportunistic individuals and groups who carry out collections without permission and for self-serving purposes. Such cash waqf syndicate has been highlighted in mainstream news, specifically (Berita Harian, 2017).

In Malaysia, the low amount of cash waqf collection indirectly shows poor awareness regarding the matter. According to Nasiri et al (2019), there is still a lack of awareness

regarding cash waqf among Muslims. To the researcher's best knowledge, there is limited research on the intention of waqifs to perform cash waqf, despite suggestions of its significance in determining one's behaviour (Osman et al., 2014). A popular theory in the field of social psychology for investigating certain behavioral actions is the Theory of Planned Behaviour (TPB).

This current study is similar to that of previous studies such as Azizi et al (2019); Salem Al-Harethi (2019); Zabri and Mohammed (2018); Kashif et al (2015); Osman et al (2015); Osman et al (2014) which had also used the TPB and the Extended TPB (ETPB) for examining the intention of Muslims to contribute cash waqf. As such, the framework of this study is based on the ETPB.

It is also important to note that public acceptance of online cash waqf contribution remains low, as highlighted by (Mardziyah et al., 2014). Likewise, Ahmad and Muhamed (2011); Muhammad et al (2014) found that age influences the acceptance of technology used for waqf collection. Meanwhile, Shukor et al (2017) mentioned that convenience in contributing cash waqf is also vital in encouraging the performance of the deed. Convenience entails aspects such as the provision of broader access to online facilities, increasing IT literacy, and wider promotion of online waqf. This indicates that the younger generation is the target of online cash waqf systems. Therefore, the age factor may be an issue with regards to technology acceptance. Research needs to be conducted to encourage people of all ages to embrace the usage of technology in easing cash waqf contribution.

According to Mat Isa (2017), current studies in Malaysia are starting to investigate the factors influencing charitable giving from the perspective of one of the most influential theories for predicting human behaviour, namely, the TPB. However, although TPB has received large experimental support and has strong predictive utility, many studies have already attempted to extend the model by adding explanatory variables. In brief, numerous studies have employed the TPB and ETPB as shown in Table 1.

Table 1
Past studies employing TPB

Authors	Extended Variables from TPB
Azizi et al. (2019)	Past Behaviour
Salem Al-Harethi (2019)	Religiosity
Zabri & Mohammed (2018)	Perceived Cost Advantages
Kashif et al. (2015)	Descriptive Norm, Moral Norm
Osman et al. (2015)	Extended TPB: Trust, Religiosity, Service Control
Osman et al. (2014)	Religiosity

Therefore, this study aims to apply the Extended Theory of Planned Behaviour (ETPB) as a base model consisting the variables of Attitude, Subjective Norm and Perceived Behavioural Control as the three components derived from the TPB as well as Technology Acceptance and Technology Usage as the variables derived from the ETPB. This study aims to fill the existing literature gap regarding the effect of technology acceptance and technology usage in driving cash waqf contribution. Figure 2 below shows the study's conceptual framework.
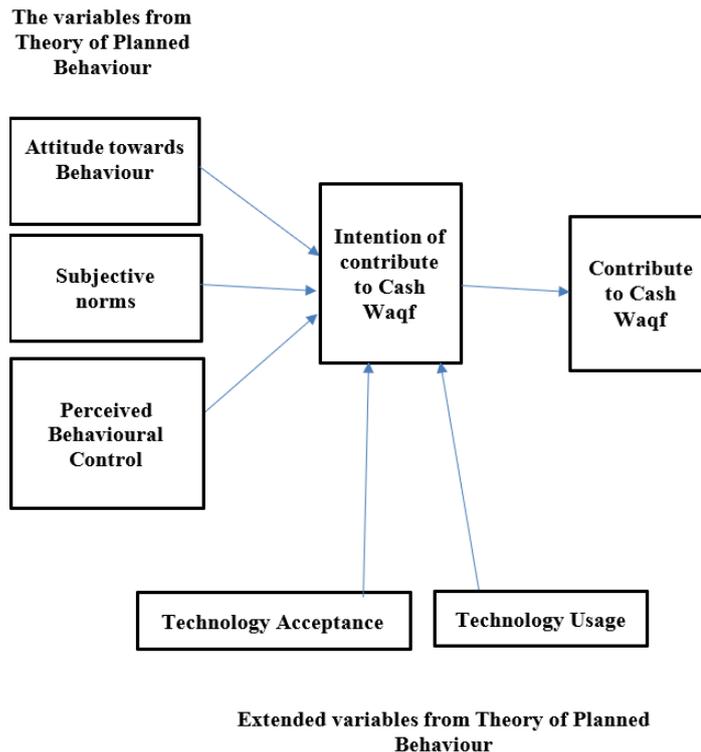
Figure 2: Conceptual Framework Of The Study

Methodology

This work uses the quantitative method because the goal of this study is to identify the variables that affect individuals' intention to contribute cash waqf using the Theory of Planned Behaviour. It entails looking into social or human issues and conducting model testing.

The descriptive method is also employed for illustrating the determinants of cash waqf contribution based on the data gathered from the survey questionnaires.

In this study, the determinants of cash waqf contribution among Muslims being examined are their attitude, subjective norms, perceived behavioral control and technological aspects. As such, the study sample entails Muslims who are serving in the public or private sector, or those who are self-employed. This is in accordance to the study of Pitchay et al. (2015) which examined the determinants affecting the behavioral intention of working Muslims to contribute cash waqf.

A total of 284 questionnaires was disseminated to the study samples. The responses serve as the data for deriving the study's findings.

Findings

The responses from all the 284 questionnaires were usable for the data analysis stage, which was carried out using PLS-SEM. At this stage, two asssessments were carried out: the measurement model assessment, and the structural model assessment.

Measurement Model Assessment

The measurement model assessment involves reliability and validity evaluations, specifically indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. All these evaluations must be conducted prior to proceeding to the structural model

assessment. The measurement model assessment derives the outer loadings, Composite Reliability (CR), Average Variance Extracted (AVE), and convergent validity (HTMT) values. Meanwhile, the structural model assessment derives the R square, path coefficient, Variance Inflation Factor (VIF), confidence interval bias correlated, and Q square values.

In terms of outer loadings, all the indicators derived values above 0.708 with the exception of eight indicators. Seven were removed namely B6, C2, C3, D4, E5, F1, G4. The remaining indicators were kept because the rule of thumb states that only 20% of the overall indicators can be removed. Hence, those with outer loadings of 0.5 and lower were omitted (Hair et al., 2014).

In terms of Composite Reliability (CR), each item should demonstrate a minimum value of 0.70 to confirm convergence or internal consistency (Thurasamy et al., 2018). Table 2 shows the CR results whereby all the constructs demonstrate values exceeding 0.7. Therefore, internal consistency reliability is confirmed in this study.

Table 2
Value of Composite Reliability

Constructs	Composite reliability
Attitude	0.910
Subjective Norm	0.882
Perceived Behaviour Control	0.915
Behaviour Intention-BI	0.969
Technology Acceptance-TA	0.910
Technology Usage-TU	0.940

In terms of Average Variance Extracted (AVE), values of 0.50 and above are needed to confirm the constructs' ability to explain more than half of their respective indicators' variance (Hair et al., 2014). In this study, the AVE values for all the constructs are between 0.651 and 0.887, i.e., greater than the cut-off value of 0.50, following the omission of the aforementioned seven items. This indicates that all the items have fulfilled the criteria for attaining the minimum indicator value (Fornell & Larcker, 1981). Table 4.10 presents the AVE values for each item (Hair et. al., 2014).

Table 3
Average Variance Extracted (AVE) values

First Order Constructs	Average Variance Extracted (AVE)
Attitude	0.671
Subjective Norm	0.651
Perceived Behaviour Control	0.683
Behaviour Intention-BI	0.887
Technology Acceptance-TA	0.716
Technology Usage-TU	0.797

Next, the measurement model's discriminant validity was evaluated using the Heterotrait-Monotrait (HTMT) ratio (Hair et al., 2014, 2017). To confirm discriminant validity, the HTMT value must remain within the cut-off value of 0.85 (Hair et al., 2014).

Table 4
Heterotrait-Monotrait (HTMT) in Assessing Discriminant Validity

	ATT	BI	PBC	SN	TA	TU
ATT						
BI	0.487					
PBC	0.566	0.545				
SN	0.738	0442	0.53			
TA	0.548	0.517	0.727	0.537		
TU	0.536	0.496	0.615	0.527	0.823	

Generally, the attained results are all satisfactory. The values for the indicator loadings and internal consistency are above 0.708, along with AVE values exceeding 0.50. In terms of discriminant validity, HTMT ratio values of below 0.85 are achieved thus confirming the measurement model's discriminant validity. Resultantly, the study proceeds to the structural model assessment.

Structural Model Assessment
The structural model's validity is evaluated based on the coefficient of determination (R^2) and path coefficients.
Table 5 presents the VIF (Variance Inflation Factor) values for the TPB components, namely technology acceptance and technology usage, which are used as the predictors of behaviour intention. The values range from 1.805 to 2.429, which are less than the threshold value of 5. Therefore, collinearity is not a problem in the structural model (Hair et al., 2014), suggesting that no relationships exist among the independent variables.

Table 5
Result of Collinearity between Constructs

	VIF
TA	2.429
TPB	1.805
TU	2.298

The R^2 value refers to the independent variables' ability to explain the variance in the dependent variables. The higher the R^2 value, the greater the structural model's predictive ability. Table 6 presents the results.

Table 6
Assessment of R^2 value

Endogenous Constructs	R^2
Behavioural Intention	0.334

According to Hair et al (2014), for endogenous latent variables, R^2 values of 0.75, 0.50, and 0.25 are respectively delineated as major, moderate, or poor effects. In this study, the R^2 value is 33.4% indicating a moderate effect.
A hypothesis is represented by each of the path linking two latent variables in the structural model. The hypothesis is either accepted or rejected based on the structural model analysis, which also determines the relational strength between the dependent and independent variables.

The level of significance is measured using the SmartPLS bootstrapping feature which generates the t-statistics for all the directions of the relationship. In short, each relationship's significance level is determined via the t-statistics output. Table 7 presents the path coefficients, t-statistics, and significance level for each hypothesised path. The proposed hypotheses are either accepted or rejected based on the route evaluation results. The subsequent section demonstrates the hypothesis testing.

Table 7
Path Coefficients, Observed T-Statistics, and Significance Level for all Hypothesis Tested

	Original Sample (O) Path Coefficient/β	Standard Deviation (STDEV)	T-Statistics (|O/STDEV|)	Significant level/ P Values	Result
TA -> BI	0.132	0.08	1.654	0.099	Not Significant
TPB -> BI	0.375	0.071	5.307	0.000	Significant
TU -> BI	0.144	0.069	2.1	0.036	Significant

A Q2 value above 0 indicates that the structural model has predictive relevance. Table 8 presents the Q2 value attained via the blindfolding procedure, i.e., 0.298.

Table 8
Assessment of Predictive Relevance Q

	SSO	SSE	Q² (=1-SSE/SSO)
BI	1136	797.034	0.298

Conclusion
Based on the analysis in this research, all the TPB components were found to be significant in influencing the intention to contribute cash waqf. However, technology acceptance was found to be insignificant as the P value is more than 0.05. On the contrary, technology usage was indicated to be significant. Hence, attitude, subjective norms and perceived behavioural control can be concluded as the factors that influence cash waqf contribution. In short, people's intention to contribute cash waqf is influenced by their environment, religious belief, family, financial condition and others' perception.

For the extended variables, technology acceptance seems to be irrelevant as a factor influencing the intention to contribute cash waqf. This is because the acceptance of a technology does not guarantee that the Muslim individual would contribute cash waqf. Instead, the technology employed for collecting cash waqf is much more important as it determines the accessibility, convenience and user-friendliness of the cash waqf collection method. In short, the acceptance of a technology can be improved if the technology itself is excellent.

Therefore, the results of this study give an idea to the cash waqf collector to apply modern technology by innovate the method of collection to improve the collection of cash waqf. This study shows that respondents agreed to prioritize the method implement for cash waqf collection for their convenience and facilitate the process of collection. By this improvement, it would motivate the respective institutions or bodies of cash waqf to gain more collection of cash waqf.

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