

**A PRELIMINARY STUDY ON THE
RELATIONSHIP FACTORS BETWEEN THE
INTENTIONS TO USE ONLINE ZAKAT PAYMENT
IN KELANTAN**

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A Preliminary Study on the Relationship Factors
between the Intentions to Use Online Zakat Payment in
Kelantan

by

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2023

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TABLE OF CONTENT

Chapter 1 Introduction

1.1 Introduction.....	7
1.2 Background Of The Study	7
1.3 Problem Statement.....	9
1.4 Research Question	12
1.5 Research Objective	12
1.6 Scope of the Study	13
1.7 Significance of Study.....	13
1.8 Definition of Terms.....	13
1.9 Organization of The Proposal.....	15

Chapter 2 Literature Review

2.1 Introduction.....	17
2.2 Conceptual Framework.....	17
2.3 Empirical Literature.....	20
2.4 Research Framework	27
2.5 Hypothesis Development.....	28
2.6 Summary of the Research.....	28

Chapter 3 Methodology

3.1 Introduction.....	29
3.2 Research Design.....	29
3.3 Data Collection Methods	30
3.4 Study Population.....	31
3.5 Sample Size.....	31
3.6 Sampling Technique	33
3.7 Research Instrument Development	34
3.8 Measurement of The Variables	35
3.9 Procedure for Data Analysis Introduction	37
3.10 Summary of The Chapter	40

4.0 Data Analysis and Findings

4.1 Introduction.....	41
4.2 Preliminary Analysis.....	41
4.3 Demographic Profile for Respondents.....	59
4.4 Descriptive Analysis	61
4.5 Reliability Test.....	65
4.6 Normality Test	65
4.7 Hypothesis Testing.....	71
4.8 Summary Of The Chapter.....	71

5.0 Discussion and Conclusion

5.1 Introduction	72
5.2 Key Findings and Discussion.....	72
5.3 Implications of the Study	77
5.4 Limitations of the Study.....	78
5.5 Recommendations.....	79
5.6 Major Conclusion of the Study	80
References.....	84
Appendix A.....	85

LIST OF TABLES

CHAPTER 3: RESEARCH METHODS

Table 3.1: Table of Krejcie & Morgan, 1970	31
Table 3.2: Interpret Test Reliability in General	38
Table 3.3 Rule of Thumb for Interpreting the Size of a Correlation Coefficient	39

CHAPTER 4: DATA ANALYSIS AND FINDINGS

Table 4.2.1: The Rules of Thumb for interpreting the size of a correlation coefficient	40
Table 4.2.2: The Results of Pilot Test for All Variable by Reliability Test	41
Table 4.3: Frequency Output of Gender	42
Table 4.4: Frequency Output of Age	43
Table 4.5: Frequency Output of Monthly Income	45
Table 4.6: Frequency Output of Marital Status	47
Table 4.7: Frequency Output of Employment Status.....	48
Table 4.8: Intention to Use Online Zakat Payment.....	50
Table 4.9: Perceived Ease of Use	51
Table 4.10: Perceived Usefulness	53-54
Table 4.11: Security and Privacy	55
Table 4.12: Trust.....	57
Table 4.13: Reliability Test Intention to Use Online Zakat Payment.....	58
Table 4.14: Reliability Test Perceived Ease of Use.....	59
Table 4.15: Reliability Test Perceived Usefulness	59
Table 4.16: Reliability Test Security and Privacy	60
Table 4.17: Reliability Test Trust.....	60
Table 4.18: Test of Normality.....	61
Table 4.19: Pearson correlation	65

Table 4.20: The Relationship between the Intention to Use Online Zakat Payment and Perceived Ease of Use	66
Table 4.21: The Relationship between the Intention to Use Online Zakat Payment and Perceived Usefulness	67
Table 4.22: The Relationship between the Intention to Use Online Zakat Payment and Security and Privacy	68
Table 4.23: The Relationship between the Intention to Use Online Zakat Payment and trust	69

CHAPTER 5: DISCUSSION AND CONCLUSION

Table 5.1: The Finding of Hypotheses 1.....	72
Table 5.2: The Finding of Hypotheses 2.....	73
Table 5.3: The Finding of Hypotheses 3.....	74
Table 5.4: The Finding of Hypotheses 4.....	75

LIST OF FIGURES

CHAPTER 1: INTRODUCTION

Figure 1.1: Number of Online Transaction Kelantan Islamic Religious Council 2021.....8

CHAPTER 2 LITERATURE REVIEW

Figure 2.1: Technology Acceptance Model.....18

Figure 2.2: Show the relationship between the independent variable and the dependent variable.....18

CHAPTER 4: DATA ANALYSIS AND FINDINGS

Figure 4.1: Chart for the Age of Respondents.....43

Figure 4.2: Chart for the Age of Respondents.....44

Figure 4.3: Chart for the Monthly Income of Respondent.....46

Figure 4.4: Chart for the Marital Status of Respondent.....47

Figure 4.5: Chart for Employment status of Respondents.....49

Figure 4.6: Intention to use Online Zakat Payment.....62

Figure 4.7: Perceived Ease of Use.....62

Figure 4.8: Perceived of Usefulness.....63

Figure 4.9: Security and Privacy.....63

Figure 4.10: Trust.....64

LIST OF ABBREVIATIONS

TPB (Theory of Planned Behavior)

TRA (Theory of Reasoned)

TAM (Theory Acceptance Model)

SIRC (State Islamic Religious Council)

SPSS (Statistical Package Social Science)

PEoU (Perceived Ease of Use)

PU (Perceived Usefulness)

MAIK (The Kelantan Islamic Religious and Malay Customs Council)

ABSTRACT

The study that has been conducted is titled “A PRELIMINARY STUDY ON THE RELATIONSHIP FACTORS BETWEEN THE INTENTIONS TO USE ONLINE ZAKAT PAYMENT IN KELANTAN”. In this study as a whole, we want to know the factors that influence a person's intention to use online zakat payment in the state of Kelantan. Therefore, this study uses variables that are divided into two, namely the dependent variable and the independent variable. Based on the independent variables, this study uses four variables which are perceived ease of use, perceived usefulness, security & privacy, and trust. In addition, these independent variables are taken from the Technology Acceptance Model theory and add some variables based on previous studies. However, data from 382 respondents in Kelantan who used to pay zakat online was collected using the questionnaire method via google form. After that, the data was analyzed using SPSS software to find out the results of "Descriptive Statistic", "Reliability Test", and "Person Correlation Coefficient". Therefore, from the results, it was found that all four independent variables have a significant relationship with the intention to use online zakat payment. The results of this study will contribute to Zakat Institutions to find out the factors involved for them to add value to the online zakat payment platform to meet the needs of users. Zakat institutions can further increase the amount of zakat collection to overcome the problem of lack of collection which was previously a problem based on previous studies.

Keyword: Zakat, Online payment, Perceived Usefulness, Perceived Ease of Use, Security and Privacy, and Trust

ABSTRAK

Kajian yang telah dijalankan ini bertajuk “KAJIAN AWAL FAKTOR HUBUNGAN ANTARA NIAT MENGGUNAKAN PEMBAYARAN ZAKAT DALAM TALIAN DI KELANTAN”. Secara keseluruhan kajian ini, kami ingin mengetahui faktor yang mempengaruhi niat seseorang untuk menggunakan pembayaran zakat secara atas talian di negeri Kelantan. Oleh itu, kajian ini menggunakan pembolehubah yang terbahagi kepada dua iaitu pemboleh ubah bersandar dan pembolehubah bebas. Berdasarkan pembolehubah bebas, kajian ini menggunakan empat pembolehubah iaitu dirasakan mudah digunakan, dirasakan kebergunaan, keselamatan & privasi dan kepercayaan. Selain itu, pembolehubah bebas ini diambil dari teori Model Penerimaan Teknologi dan menambah beberapa pembolehubah berdasarkan kajian lepas. Walau bagaimanapun, data daripada 382 responden di Kelantan yang pernah menggunakan pembayaran zakat secara atas talian telah dikumpul menggunakan kaedah borang soalselidik melalui google form. Selepas itu, data tersebut dianalisis menggunakan perisian SPSS bagi mengetahui keputusan terhadap “Descriptive Statistic”, “Reliability Test”, and “Person Correlation Coefficient”. Oleh yang demikian, daripada keputusan tersebut mendapati keempat-empat pembolehubah bebas mempunyai hubungan yang signifikan dengan niat menggunakan pembayaran zakat secara atas talian. Hasil daripada kajian ini akan memberi sumbangan kepada Institusi Zakat bagi mengetahui faktor yang terlibat untuk mereka menambah nilai terhadap platform pembayaran zakat secara atas talian untuk memenuhi kehendak pengguna. Institusi Zakat dapat meningkatkan lagi jumlah kutipan zakat bagi mengatasi masalah kekurangan kutipan yang sebelum ini menjadi permasalahan berdasarkan kajian lepas.

CHAPTER 1: INTRODUCTION

1.1 Introduction

This chapter is divided into eight major sections, each of which begins with a description of the study's history. This study's objective is to look at the variables that affect people's decisions to use online zakat payments in Kelantan, Malaysia. An knowledge of the project or proposed argument is intended to be provided by the description of the study's context. The issue statement, research purpose, and research questions are all covered in this chapter's second section. This chapter also includes a summary, word definitions, and the study's importance.

1.2 Background of Study

The third pillar of Islam is zakat, which means loyalty to Allah SWT and protection for the well-being of Muslims. Zakat is a pillar of Islam that is both mandatory and considered a form of devotion for Muslims. Every Muslim is required to pay zakat from their collected assets, including trade, agriculture, livestock, and numerous productive endeavours (Kalsum, 2018). Zakat is "Spending certain designated property to be delivered or paid to the asnaf as they are eligible to receive the zakat payments in accordance with the syara's criteria," according to Lembaga Zakat Selangor (2010). According to the Holy Quran's Surah At-Taubah, Asnaf is divided into eight categories.

"Alms giving is for the poor and needy, and those who are given zakat (amil), for those whose hearts have been calmed by the truth, for those who are bound and in debt, in the way of Allah and those who are deep travel." (9:60)

The purpose of zakat is to donate the proceeds of the assets of those who are fortunate to those who are in need, such as the poor, the needy and other asnaf groups. Furthermore, the hikmah underlying zakat is to enlighten human life by admitting that the funds earned are not

completely for them but should be given to others in need [QS: At Taubah (60):9]. The next benefit of paying zakat is that it will increase feelings of compassion while decreasing feelings of love for the rest of the world. Wealth is a gift from Allah SWT that must be shared with others. As Muslims, we have an essential responsibility to perform this worship (Abu Bakar & Rashid, 2010).

The development of zakat institutions has been well implemented in some aspects such as the zakat payment system. For example, the E-zakat portal was created in 2002 to provide information on zakat on their website; however, zakat payers were unable to make payments using this website at the time. Lembaga Zakat Selangor was the first institution to develop and update its payment system, allowing consumers to pay zakat via their website and other online platforms, in May 2006. Over the years, there were a variety of payment options introduced by the zakat institutions because of rapid technological advancements such as online banking, the post office, a mobile counter, messaging, and other methods are among them (Kaslam, 2009).

Now a day, zakat collection is becoming a serious issue in the Muslim world, and it should be handled properly to ensure that both zakat providers and beneficiaries are treated fairly. People nowadays are still criticizing the management of zakat, with a small number of researchers finding that zakat givers are dissatisfied with the zakat fund management due to large number of undistributed zakat funds each year. This issue is also not immune to the zakat institutions in Malaysia. In Malaysia, the State Islamic Religious Council (SIRC) oversees the zakat matters. Throughout the long term, the Zakat foundation has utilized different changes and improvements in its assortment strategy. Because of quick innovation advancement, the foundation has turned to various instalment strategies. These incorporate permitting instalment through internet banking, mailing station, moveable counter, informing and others (Kaslam, 2009).

Figure 1.1: Number of online transactions Kelantan Islamic Religious Council 2021

BIL	NAMA PERKHIDMATAN ATAS TALIAN	BULAN												JUMLAH
		JAN	FEB	MAC	APRIL	MEI	JUN	JULAI	OGOS	SEPT	OCT	NOV	DIS	
1	E-ZAKAT PAYMENT (bermula 30 Nov 2011)													
	i. FPX	1576	1500	1767	6600	23999	1331	1260	1205	1255	1204	1094	3802	46593
	ii. MIGS	68	50	99	341	1000	107	68	93	70	79	81	535	2591
	iii. JOMPAY	46	41	37	47	81	21	18	26	18	22	16	91	464

Source: MAIK(2022)

The rapid development of innovation and advancement in Information and Communication Technology (ICT), such as Financial Technology (hereafter Fintech), has had a substantial impact on the broader financial sector (Hudaefi, 2020). The zakat organization is currently using innovation to track zakat collection, apply to asnaf for zakat appropriation, and manage zakat assets for venture purposes.

The Technology Acceptance Model (TAM) is chosen as the underlying theory for this study because it can address the research questions and achieve the study's goals. As a result, the study is motivated to examine the variables that affect Kelantan residents' intentions to make online zakat payments by employing the Technology Acceptance Model theory (TAM).

1.3 Problem Statement

Zakat is the issuance of certain property based on a rate at set according to certain conditions to be distributed to those who are entitled. The problem faced by the Zakat Institution is that the collection obtained from the payment of zakat is still low if compared to the total population in a state. At this point, the world has entered an era where technology is used to help manage a task that can facilitate the affairs of certain parties. The still low collection of zakat in this country is due to the lack of digital technology used to collect zakat that should be paid by those who have passed certain conditions. (Kasri & Yuniar, 2020).

Based on a study conducted by Aristiana, Waluyo, and Muchtasib (2019), there was similar problem occurred where the collection of zakat obtained is unsatisfactory if

examined based on growth expectations and the Muslim population. This is because the collection carried out using the old method is not very successful in obtaining the amount of zakat collection to be distributed to the poor. This problem needs to be refined by looking at the changes in the environment that occur on technological changes and changes in consumer lifestyles faced to adapt the methods and effective management that should be practised by zakat institutions to ensure that those who are comfortable using digital technology can issue zakat in accordance with the requirements.

Rapid technological change is difficult to assess because every year new technologies will emerge that have to be faced by all parties. Technological changes such as smartphones, computers, software and others have changed the way human beings live to shift to activities that involve the use of technology in daily life. This change in trend needs to be seen seriously in the management of zakat collection where zakat institutions can use technology in managing zakat collection more widely. Therefore, people are seen to be increasingly prone to lifestyle and behavioral changes in every activity that involves online transactions (AnggaSyahputra & Mukhtasar, 2021) such as buying in-app items that need to make payments through online banking or e-wallets.

According to a study conducted by Aristiana et al. (2019) stated that the development of financial technology has changed the lifestyle of millennial people to prefer to use digital e-wallet, which is a new, program BAZNAS to collaborate with Go-jek. This is because the rapid development of financial technology shows that this technology will increase in terms of its usability in society.

Looking at the changes that have taken place in the growth of technology and the lifestyle of consumers has caused Zakat Institutions at this time to use various changes and they are also making improvements in the methods used to collect zakat issued by certain groups

who have been obliged to do so. Furthermore, the Zakat Institution has offered different methods of zakat payment to the community when the rapid development of technology occurs (Ahmad, Roslin, & Nazrin, 2021). This will indirectly give consumers the option to pay zakat based on the method they want either physically or online.

In addition, although Zakat Institutions have offered different payment methods such as being able to make payments online which provides convenience to consumers, most Zakat Institutions still struggle with the lack of technological features found in online payment systems (Mohd Salleh & Chowdhury, 2020). The problem of lack of this technological feature can influence the behaviour of consumers to pay zakat online. Therefore, to ensure that the online payment method can help to increase the collection of zakat, the system must be able to provide trust and security to consumers.

Mahri, Nuryahya, and Nurasyiah (2019) highlighted in their study that the use of zakat payment online is still low and not widely used because muzaki who pay zakat offline are higher compared to muzaki who make payment zakat online. The online zakat payment platform still has problems that affect the reduction of zakat funds obtained.

Studies on the integration between two theories such as the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) provide enlightenment on the intentions of millennials in using financial technology (Fintech) in making zakat payments online. The utilisation of TAM and TPB in Fintech in the context of zakat payments remains a paucity of evidence. The study respond to the call of a previous study conducted by Ninglasari (2021) to conduct the study on different groups of respondents. Therefore, the study will collect the data among the residents in Kelantan.

Azmi et al. (2021) urge further study to investigate the factors that influence the Muslims intention to use the online zakat payment. Therefore, the study respond to this call to

identify the factors that influence the intention in making zakat payments online to residents in the state of Kelantan.

1.4 Research Question

The study has several of research questions such as:

RQ 1: What is the relationship between perceived ease of use and the intention to use online zakat payment in Kelantan?

RQ 2: What is the relationship between perceived usefulness and the intention to use online zakat payment in Kelantan?

RQ 3: What is the relationship between security privacy and the intention to use online zakat payment in Kelantan?

RQ 4: What is the relationship between trust and the intention to use online zakat payment in Kelantan?

1.5 Research Objectives

The following are the research objective of the study:

RO 1: To determine whether there is a relationship between perceived ease of use on the intention to use online zakat payment among the Muslim community in Kelantan.

RO 2: To determine whether there is a relationship between perceived usefulness on the intention to use online zakat payment among the Muslim community in Kelantan.

RO 3: To determine whether there is a relationship between security privacy on the intention to use online zakat payment among the Muslim community in Kelantan.

RO 4: To determine whether there is a relationship between trust on the intention to use online zakat payment among the Muslim community in Kelantan.

1.6 Scope of the Study

The purpose of the study is to look into the variables affecting Muslim communities' intentions to use online zakat payments. By distributing the questionnaire to locals and visitors to Kelantan, the population or sample for this study was created. Kelantan is the geographic area covered by this study.

1.7 Significance of the Study

This study provides exposure to the study to the community in Kelantan on the facility of online zakat payment based on the perceived ease of use and perceived usefulness, security and privacy, and trust on the intention to use to implement zakat payment. This disclosure can provide new knowledge that can help facilitate the payment of zakat.

This study to determine affecting the intention to use online zakat payment. This study can provide new exposure on the development of technology that affects the way of paying zakat online. In addition, it can give awareness to the community about the obligation to pay zakat to every Muslim to purify their property. At the same time, zakat can help in terms of Islamic economic development and can help the poor.

1.8 Definition of Terms

This study contains a number of critical terms. Although the keyword is covered in full in the following chapter, it is briefly interpreted in Chapter 1, giving readers a clear picture of what is to be presented in the following chapter.

1.8.1 Online Zakat Payment

Zakat is an essential component of Islamic public finance, which encompasses the moral, social, and economic domains. Zakat, from a moral standpoint, washes away the rich's attitude of avarice. In the social realm, on the other hand, zakat serves as a protection to reduce poverty in society by making it a social obligation to the financially able Muslims. In the

economic realm, zakat discourages the concentration of wealth in the hands of a few. The traditional method of collecting zakat was to pay at the zakat counter in the zakat office or at the zakat counter in the mosque. However, with the introduction of the internet, the method of payment has shifted to internet payment, often known as e-payment.

1.8.2 Perceived Ease of Use

Davis says that the definition of perceived ease of use is "the degree to which a person thinks that using a certain system would be easy" (Davis, 1989.) In the context of this study, "perception of ease of use" refers to what the public thinks about how the internet has changed to make it easier to pay zakat online.

1.8.3 Perceived Usefulness

Davis (1986) says that perceived usefulness is how users feel about how using certain technologies can help them do their jobs better. In the field of online zakat, people have come to realize how important perceived usefulness is. Perceived usefulness is how much a person thinks using a certain system would help him or her do a better job at work.

1.8.4 Security and privacy

Privacy means that a person has the right to keep their personal life and relationships private (Cambridge Dictionary, 2019). Security is about keeping a person, a building, an organization, or a country safe from dangers like crime or attacks from other countries (Cambridge Dictionary, 2019). This zakat online study shows how important security and privacy are to how well online banking is accepted. Even though consumers are aware of the risks, they don't know much about zakat online security risks.

1.8.5 Trust

Trust is to trust that someone is good and honest and will not hurt you, or that something is safe and reliable (Cambridge Dictionary, 2022). Furthermore, they noticed that, while consumers' faith in their bank was high, their trust in technology was low.

1.9 Organization of the Proposal

This study is outlined in three chapters. The study will be based in part on the research field, with the following chapters:

Chapter 1(Introduction)

In the first chapter, explain what makes people in Kelantan want to pay zakat online and what those things are. In this chapter, we talk about the study's background, the research questions, the research objectives, the study's scope, the study's importance, and what the term means.

Chapter 2 (Literature Review)

This is explained in the second chapter of the analytical literature. This chapter addresses the introduction and defines each independent variable, which are perceived ease of use, perceived utility, security, privacy, and trust among Kelantan citizens. In addition, the prior researcher's work should be referenced in this study via articles, posts, the research framework, and the overview chapter.

Chapter 3 (Research Method)

This part provides a full explanation of the study's procedures, beginning with the introduction and continuing through the research methodologies, research design, research techniques, population study, sample size, data collecting, pilot study, data analysis, and conclusion.

Chapter 4 (*Analysis and Finding*)

This includes an overview of the subject, followed by conclusions drawn from the research data, conclusions drawn from the triangulation method, and finally an evaluation of the chapters. It also covers the analysis and presentation of the information gleaned from the results for this investigation.

Chapter 5 (*conclusion*)

Chapter 5 is the final chapter of this study. The recommendations in this chapter will be used to address the problem that this study's findings have raised. Additionally, the suggestion for additional study and, finally, the study's conclusion to wrap up the research.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter will concentrate on a study of the research on the variables influencing people of the state of Kelantan's decision to use online zakat payments. The definitions of each independent variable, which include perceived usefulness, perceived ease of use, security and privacy, and trust among citizens of the state of Kelantan, are also covered in this chapter.

2.2 Conceptual Framework

In view of the past perceptions for this research, there are four of independent variables that explain the link between factors that can affect consumers' intentions to make zakat payments online. The hypothesis is that Technology Acceptance Model (TAM) Theory will be the basic hypothesis to differentiate and understand the relationship in this research.

2.2.1 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is the theory used in this study. It is a theory introduced by Fred Davis in 1989 that is widely used by other researchers to explain consumer acceptance behavior. Therefore, Davis developed this model by using two key variables by which it can influence a user's intention to try new technology. Furthermore, the TAM is said to be based on the Theory of Reasoned Action (TRA) in particular and social psychology theory in general (Ma, & Liu, 2005). This is because TRA is believed to be able to influence a user's attitude which will make a person act based on intention and can generate a user's behavior.

In addition, the TAM suggests that when consumers come to an innovation based on new technology will make them influenced by several variables that can indicate a decision to use the technology (Ahmad, Alma'amun, & Abdullah, 2022). Therefore, to enable Fred Davis to conduct his study, he created two variables namely perceived usefulness (PU) and perceived

ease of use (PEoU) to determine whether these variables can influence a person's behaviour to use new technologies.

Furthermore, based on the study, we want to know the factors that can influence the intention of a consumer in the state of Kelantan to use zakat payment online which is a technology developed by the Malaysian government to provide facilities to the community to enable them to pay zakat without having to use traditional methods. Therefore, the TAM can be used in this study to determine the factors that will influence a decision that drives the acceptance of the emergence of new technologies.

On the contrary, the TAM was initially used for research based on the acceptance of new technologies. TAM was also created to find out the acceptance of information systems in the workplace but leading to changing times has led to this model being widely developed to study and predict the decisions of people who act to make zakat payments online (Ichwan & Ghofur, 2020). Based on the description shows that this TAM is widely used in predicting a person to act using new technology for transactions including making zakat payments online.

Therefore, it is known that Davis in TAM put two variables namely perceived usefulness (PU) and perceived ease of use (PEoU). However, perceived usefulness (PU) based on past studies says that it can influence a person's attitude and behavioural intentions in making technology acceptance (Purwanto, Sulthon, & Wafirah, 2021). While perceived ease of use (PEoU) will affect the attitude and the attitude will affect the intention of consumers in performing behaviors such as using zakat payment online. Intention interpreted in this context can lead to the meaning of a person that will influence the actual behavior of choosing and making zakat payments online.

Moreover, perceived usefulness (PU) describes a user who uses a system believing that it will improve its work performance. While the variable perceived ease of use (PEoU) is

described as the belief that a person has in a particular system when used it does not require much effort. For example, when a person chooses to make a payment online it may indicate that he or she believes that the system does not have to put in much effort to make a payment as compared to payments using traditional methods which require a person to make a great effort to go see with amil or zakat institution center. In other words, this perceived ease of use (PEoU) variable indicates that the system is easy for users to use when doing any transaction or payment of zakat online.

Furthermore, a person's attitude can be described as an assessment of whether a consumer's actions or behaviours will lead to beneficial things or not. In other words, the attitude refers to the consumer whether the behaviour makes a person feel like it or not and the attitude can influence the intention of the consumer to act using zakat payment online. Therefore, these two variables namely perceived usefulness (PU) and perceived ease of use (PEoU) created by Davis will be seen whether it will affect the Technology Acceptance Model (TAM). To see it more clearly, figure 1 below shows the constructs in the original Technology Acceptance Model (TAM) by (Fred Davis 1989).

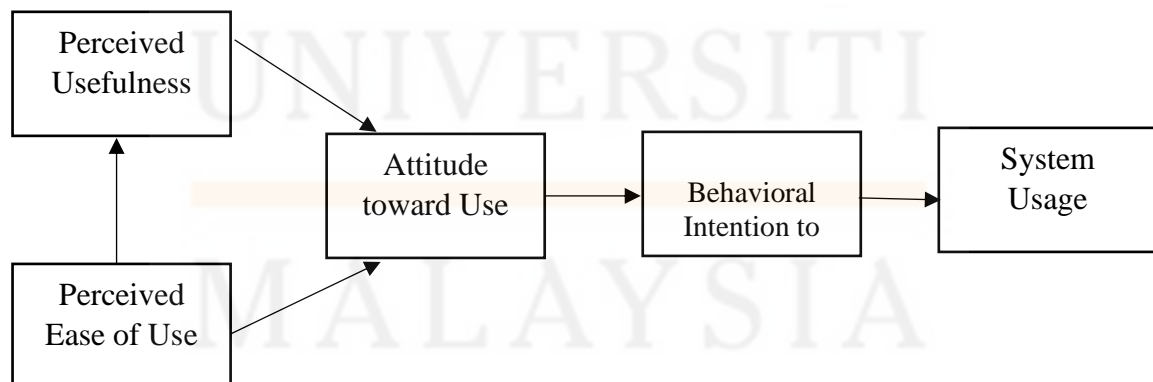


Figure 2.1: Technology Acceptance Model

2.3 Empirical Literature

The framework for this study was the Technology Acceptance Model (TAM), which is made up of four independent variables that are based on how easy and useful something is to use, how safe and private it is, and how much people trust it. On the other hand, the intention to use zakat payment is the dependent variable. Therefore, the main goal of the study is to find out whether or not Muslim communities in Kelantan plan to use online zakat payment based on the results of the independent variables.

2.3.1 Intention to Use Online Zakat Payment

Malaysia is one of the largest Muslim countries in Southeast Asia. This shows that the payment of zakat by Muslims in Malaysia also received a high response. However, there are still a few people who still do not pay zakat even though the payment of zakat is an obligation for every Muslim. Zakat payers used to pay directly to people who collected the funds (amil) or through Zakat counters. The zakat institution observed that the percentage of zakat collections remains rather low using this conventional payment method. Among the causes are the Zakat counter's or offices' accessibility, payment date, and understanding of the importance of Zakat payment (Jamaludin, Wahab & Hamed, 2017).

The Kelantan Islamic Religious and Malay Customs Council (MAIK) has implemented a digitalization strategy for obtaining zakat funds in Kelantan. This is done to make it easier for muzakki to pay zakat online. MAIK recorded a zakat collection of RM 95,033,512 million from January to June 2020. MAIK President, Tengku Temenggung Kelantan, Tan Sri Tengku Rizam Tengku Aziz said, an increase of 6.5 percent compared to the 2020 collection of RM89,232,681 million. The increase in the number of zakat funds has increased despite the Covid 19 dynamics, but the online platform access provided by MAIK zakat payments has resulted in the collection being collected up to June 2020 quite satisfactory.

The intention is commonly used to understand the impact of mentalities on real behaviours. An attitude can be either good or bad. According to Ting, Yacob, Liew, and Lau (2015), positive beliefs and attitudes will lead to positive behaviours and intentions. This implies that a person's ideas and attitudes impact their willingness to adopt new technology such as online services. Khan, Khan, and Xiang (2017) go through to say that the usage of intention is beneficial since it predicts an individual's future behaviour about whether or not to utilise technology. Roni and Tarmidi (2015) explored Malaysian academics' awareness of e-zakat. Despite the reality that it was implemented in 2002, their findings show that the general population is still uninformed of the usage of zakat online.

Finally, users are interested in utilising the system if they have access to the information, according to their desire to use it (Venkatesh et al., 2003). Consumers will utilise new information technologies because they feel the technology will improve their performance, be simple to use, and attract the attention of others. According to Suki et al. (2011), plans and interests have a role in the use of digital payment systems. Subjective norms have a considerable influence on intentions to use mobile banking and online banking, according to Elhajjar and Ouaida (2020), Giovanis et al. (2019), Safeena et al. (2013), and Yadav et al. (2015). Following are some hypotheses based on this research.

2.3.2 Perceived Ease of Use

Attitude is mostly determined by perceived ease of use in the TAM concept (Davis, 1989). To increase consumers' desire to adopt new technology, potential users must perceive that it is simple to use (Chuang et al., 2016; Davis, 1989). Chuang et al. (2016) propose in the context of Fintech acceptance that if customers perceive Fintech is simple to use, their attitude toward Fintech will be positive. Similarly, within the context of this study, the easier it is to

utilise Fintech platforms to conduct zakat payment, the more acceptable the Muslim millennial community's perception of Fintech.

Previous empirical studies have shown that there is a positive link between how easy something is to use and how someone feels about it. In their research, Usman et al. (2020) showed that how easy users thought it would be to use Fintech in Islamic philanthropy was the most important factor in how they felt about it. Chuang et al. (2016), who looked at how people use Fintech, and Giovanis et al. (2019), who looked at how people use mobile banking in Greece, came to the same conclusion. Other studies, like Elhajjar and Ouaida's (2020), Arora and Sahney's (2018), and Yang and Su's (2017), showed that how easy something seemed to use had a positive and significant effect on how people felt about it. So, the following hypothesis is made based on the above theory and research results.

Davis (1989) defines usability perception as the degree to which one believes that a specific technology is easy to use without putting much effort into it. The more user-friendly a system is, the more easily people will accept it. Liu and Tai (2016) performed a study in Vietnam to investigate the factors that influence customers' propensity to utilise mobile payment services. They discovered a significant correlation between perceived ease of use and intention to use mobile payment services. The findings of Arpaci's (2016) study are consistent with the findings of the previous author, who discovered that perceptions of facility utilisation had a good and statistically significant link with the desire to utilise mobile cloud storage services. In short, if the user realizes that the effort required is lacking in using a particular technology then the user will intend to use that technology.

According to Venkatesh and Davis (2000), people use technologies because they are simple to use. According to Davis (1989), perceptions of ease of use can either directly or indirectly influence behavioural intentions. The greater the aim, the more convenient a

technology is employed (Davis, 1989). As a result, perceived simplicity of use has a beneficial effect on intention. In the context of this study, it can be stated that when Muslim millennials believe that online zakat payment is simple to use, their desire to pay zakat online increases.

2.3.3 Perceived Usefulness

The degree to which a person feels that utilising a certain system would increase his or her job performance is described as perceived usefulness (Davis, 1989). This is verified by Noor's (2011) study, which showed that views of usefulness are substantially related to productivity. Previous research has looked at the link between use perceptions and intentions to utilise online banking services (Daud, Kassim, Said & Noor., 2011; Pikkarainen, Karjaluoto & Pahnla; 2004; Aboelmaged & Gebba., 2013; Chong et al., 2010; Hacini, Dahou & Bendiabdellah, 2012). These studies highlight the importance of perceived utility in interpreting people responding to online banking and information technology.

As a result, these data suggest that consumers utilise online banking services because they find them beneficial. The past studies, however, have found no correlation between perceived utility and acceptability of online zakat payments (Amin et al., 2012). This is because consumers are unaware of the benefits of online transactions, or because institutions are unable to deliver better services to clients. One of the major factors between Muslims' intentions to utilise online zakat payment is perceived utility, which can enable them to make payments faster. Payers save time by not having to go to the counter to make a payment. There are few types of research on internet payments for organisations such as zakat, although studies on online banking are more common.

The perception of usefulness is a key concept (Venkatesh & Davis, 2000). According to Chuang et al. (2016), online zakat payment provides zakat payers with greater flexibility in terms of transactions, payments, and other digital financial activities. Consumer perceptions of

the existence of benefits or uses have a significant effect on their willingness to employ a certain technology (Hanafizadeh et al., 2014). As a result, the higher the perceived utility, the more positive the attitude (Elhajjar & Ouaida, 2020). This is supported by the findings of earlier research investigations conducted by (Chuang et al., 2016; Elhajjar & Ouaida, 2020; Giovanis et al., 2019; Troise et al., 2020; Usman et al., 2020; Yadav et al., 2015).

Previous empirical investigations have found a significant correlation between ease-of-use impressions and attitudes. Usman et al. (2020) demonstrated in their study that customer sentiments regarding online zakat payment are influenced by the sense of ease of use. Chuang et al. (2016), who examined online zakat receipts, and Giovanis et al. (2019), who investigated the usage of mobile banking in Greece, found similar findings. Other studies, such as Elhajjar and Ouaida (2020), Arora and Sahney (2018), and Yang and Su (2017), confirm prior research by demonstrating that perceptions of ease of use have a positive and substantial influence on attitudes. As a result, the following hypotheses are proposed based on the theory and the findings of empirical research.

2.3.4 Security and Privacy

Security relates to how well your personal information is safeguarded. Privacy refers to your ability to control your personal information and how it is used. Personal information is any information that can be used to identify you. This zakat online study emphasises the importance of security and privacy in the acceptability of online banking. Even despite being aware of the threats, consumers have poor awareness of zakat online security risks.

Alwan et al. (2016) say that security and privacy are very important because if a person thinks that an online payment system is very secure, they will feel confident and comfortable using it. Because of this, every organization needs to have high-security procedures to stop information from getting out, which could lead to fraud and other bad things. People are more

likely to use online services if they don't have to worry about their safety or privacy. Lin, Wang, and Hung (2020), Vejicka and Stofa (2017), and Al-Sharafi and Arshah (2016) all found a direct and important link between security and privacy and the use of online banking. The following sections comprise this paper: It begins with an introduction to the subject and then moves on to a review of past related material. The procedure is explained in the following section. Finally, the findings are presented, debated, and conclusions are reached.

As the number of products and services available via the Internet expands, people are becoming increasingly concerned about security and privacy concerns. Privacy concerns have shown to be significant hurdles to the adoption of online services. Because trust, security, and privacy are multidimensional entities that require more explanation, we will focus exclusively on the areas that customers are most worried about in this essay. As a result, the researchers propose that:

Research question 4 What is the relationship between security and privacy with the intention to use online zakat payment in Kelantan?

Hypothesis 4: Security and Privacy has positive effect on online zakat payment.

2.3.5 Trust

Grabowski (2017) said that building a relationship with a user is all about building trust. Zhou (2013) said that trust is the willingness to stay loyal to a service provider when the good things you expect the service provider to do in the future come true. Grabowski (2017) said that building a relationship with a user is all about building trust. Zhou (2013) said that trust is the willingness to stay loyal to a service provider when the good things you expect the service provider to do in the future come true. When analyzing resistance to innovation, trust becomes an important variable since trust becomes a marker on which customers base their judgments. Every person interprets things differently. Personal preferences, depending on what they like

and dislike, contribute to the perceived trustworthiness of something. The trust barrier is related to a person's preparedness to use technology, which refers to the individual's whole mental state toward technology. Complex procedures for using internet-based services contribute to negative opinions. As a result, if consumers believe that using this technology is onerous, they will refuse to use it.

Sohrabi, Yee and Nathan (2013) stated that trust is very important especially nowadays the internet is a medium of communication for many online transactions that present a unique situation that is different from face-to-face communication which it, which will lead to a greater level of uncertainty and impersonal relationships with the related parties. Consumers that have negative opinions about utilizing new technology will refuse to utilize internet-based services, and this negative perception prevents consumers from using internet-based services. Furthermore, many consumers are concerned about making mistakes when utilizing online services because human error is common when using a computer or mobile phone. Consumers hesitate to use the internet due to unclear instructions and the requirement to change the PIN code. The risk barrier refers to the level of risk associated with this innovation.

Studies by Chong et al., (2010) and Sohrabi et al., (2013) indicate a statistically significant that influence of trust on the intention to internet banking. Risks to internet services include issues with trust, as well as self-efficacy, as many people lack self-confidence and find it simple to make mistakes when using internet-based services.

Research question 4: What is the relationship between trust and the intention to use online zakat payment in Kelantan?

Hypothesis 4: Trust has a positive effect on online zakat payment.

2.4 Research Framework

This study aims to analyze the elements that influence the intention of the Kelantan community to use online zakat payment. This research is not novel in Malaysia; in fact, it has flourished and the population has been exposed to it. However, the evolution of the world and the rapid advancement of technology have had an impact on the study of Islamic knowledge, including the topic of zakat. In certain locations, the method of research is still governed by rules, and the information delivered still use outdated resources and complex procedures. This has hindered the actual study of zakat. The advancement of technology has made the payment of zakat easier. Moreover, a number of variables have influenced the intention to pay zakat online. Therefore, this study was done to impact the intention of the Kelantan's populace to use online zakat payment.

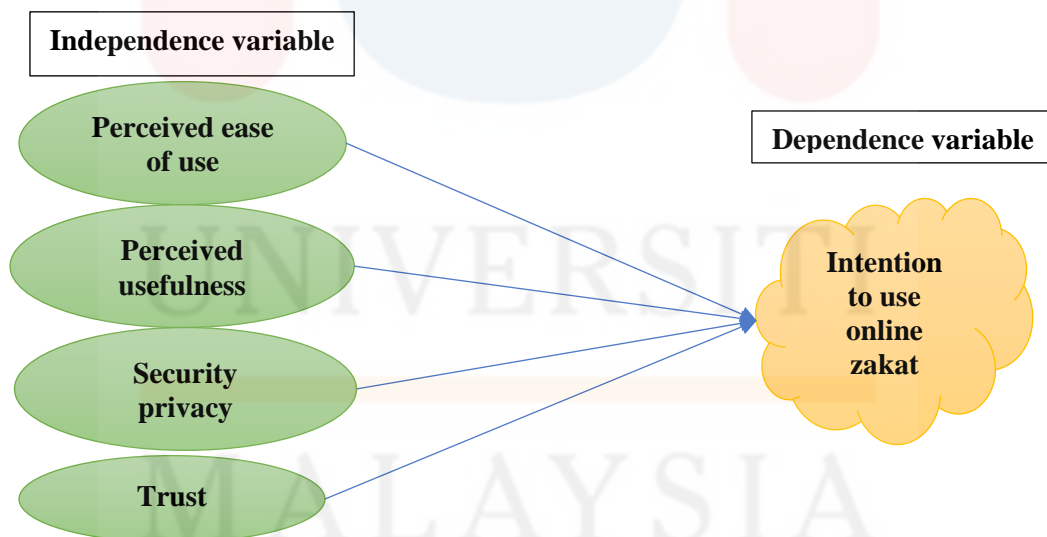


Figure 2.2: Show the relationship between the independent variable and the dependent variable.

2.5 Hypothesis Development

Not to be outdone, the researcher likewise prepared a study-related hypothesis statement. Where the researcher will test the statement by analyzing the outcomes of the study received from the conducted study. The purpose of the analysis is to determine whether the results of this investigation support the prepared hypothesis statement. The following is a researcher-developed hypothesis statement:

H1: There is a significant factor between perceived ease of use and the factors that influence the intention to use online zakat payment among the community in Kelantan.

H2: There is a significant factor between perceived usefulness and the factors that influence the intention to use online zakat payment among the community in Kelantan

H3: There is a significant factor between security privacy and factors that influence the intention to use online zakat payment among the community in Kelantan

H4: There is a significant factor between trust and the factors that influence the intention to use online zakat payment among the community in Kelantan

2.6 Summary of the Research

In conclusion, this section addressed the research literature review and it focused on the community in Kelantan analysis of factors that influence the intention to use online zakat payment. In this chapter, all the related literature has been reviewed regarding the research, which is factors that influence the intention to use online zakat payment such as perceived ease of use, perceived usefulness, security privacy and trust.

CHAPTER 3: RESEARCH METHODS

3.1 Introduction

This chapter will describe the method that has been used in this study. This chapter will go through each step of the research process from data collection method, population, sample size, and sampling technique used for the interview. Finally, this chapter provides a detailed explanation of measurement of the variables and the procedure of data analysis.

3.2 Research Design

The research design section provides a model for carrying out the research project that outline the exact techniques for gathering the data needed to address the research challenges. Quantitative research is particularly appropriate for the study in question, because the data from the questionnaire is explicit, making analysis easier. The objective of the research is to investigate the factors influencing the intention to use online zakat payment among Muslim communities in Kelantan.

The research method used in this study is quantitative. Furthermore, because this is a quantitative study, the researchers collect data using a questionnaire. Quantitative research is particularly appropriate for the study in question, because the data from the questionnaire is explicit, making analysis easier. According to (Apuke, 2017) and (Williams, 2011), quantitative research includes a problem statement, a hypothesis or research question, a survey of related literature, and a quantitative analysis of data.

Additionally, Creswell (2003) and Apuke (2017) define that the quantitative approach as the use of inquiry strategies such as experiments and surveys to collect data on a present instrument that provides statistical data. The most evident benefit of quantitative research is the ability to generalize the study's validity and dependable results to the entire population, as well as references for future investigations.

The purpose of the empirical study will be to look into the elements that influence the Muslim community in Kelantan's decision to pay zakat online. In addition, descriptive methodologies and trustworthiness are used in this work. The purpose of this descriptive study was to look at the elements that influence the Muslim community in Kelantan's propensity to use zakat payment online, with the independent variables being perceived ease of use, perceived usefulness, privacy security, and trust. For descriptive purposes, reliability is beneficial in achieving the study's objectives.

Following that, it comprises the creation of research frameworks and the implementation of research strategies. Most importantly, it is to ensure that the information gathered during fieldwork is useful in resolving problems. As a result, using a descriptive method with a questionnaire based on a portion of a 382 respondent a questionnaire on the study the relationship factors between the intentions to use online zakat payment in Kelantan was developed.

3.3 Data Collection Methods

Data collection is the process of gathering data from all relevant sources in order to solve the research problem, test the hypothesis, and assess the results. Secondary data collection methods and primary data collection methods are the two types of data collecting methods (Dudovskiy, 2019). The researcher used primary data sources in this study. In general, there are two types of data quantitative and qualitative. As a result, the data for this study will be collected using quantitative approaches.

Mathematical calculations in various formats are used in quantitative data collection approaches. Quantitative data collection and analysis methods include closed-ended questionnaires, correlation and regression methods, mean, mode, median, and other methods. Furthermore, as compared to qualitative approaches, quantitative procedures are less expensive

to implement and can be completed in less time (Dudovskiy, 2019). As a result, the researcher will give questionnaires to 382 community members in Kelantan who will complete the survey.

The data will next be evaluated with the software Social Science Statistical System (SPSS). For the objective of analysing internal consistency, the data from the study was analysed using descriptiveness and reliability analysis.

3.4 Study Population

For the purpose of obtaining sample data, a population refers to the entire group. A resident can refer to a collection of people, items, events, or measurements as a whole. Subject group trials with comparable characteristics can be aggregated into populations. The population that has been properly defined There is no dispute that a given unit is a member of the population. In a mathematical search request, for example, the researcher must describe a community population by age or grade, as well as the type of occupation, geographical area, and income level for which data would be collected. The nature of the features that make up the population cannot be determined from the conclusion of the question.

This study's population will be centres on the Kelantan community, which is in keeping with the study's goals. This study, which focuses on the Kelantan community, aims to find out what variables influence people's decision to use zakat online. This research focuses on a number of different aspects. They are simple to use, useful, and provide privacy, security, and confidence when it comes to zakat online.

3.5 Sample Size

A sample is a smaller version that can be used by a larger group. A subgroup caters to a larger population trait. When another size of the population grows too large for the sample to contain those attainable members or supervisors, samples are utilised in data analysis. A sample must represent the entire population and show no preference for one attribute over

another. The researcher should be able to draw conclusions that are generalizable to the target population after researching the sample.

This study's sample size was limited to the Muslim community in Kelantan. Our research looked into the elements that influence the Muslim community in Kelantan's decision to use online zakat payment. The table below will assist you in establishing the sample size based on the population you have collected. Based on the table 3.1 of Krejcie & Morgan, 1970, we estimate that 382 people will participate in our study, which corresponds to the size of our population.

Table 3.1: Table of Krejcie & Morgan, 1970

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

3.6 Sampling Technique

3.6.1 Non-Probability Sampling

Non-probability sampling is a sampling approach in which the likelihood of a person being chosen to be a sample member is uncertain. We don't know whether the non-probability sample represents a wider population because we don't know the probability of selection. The goal of a non-probability sample is not to reflect a population, but the fact that it does not represent a broader population does not imply that it is selected haphazardly or without any clear purpose in mind. The part that follows, "Types of Non-Probability Samples," delves more into the process of selecting research materials when drawing non-probability samples. First, let's look at why we chose a non-probability sample.

As an example, consider the design stage of our project. For example, if we are doing a survey study, we may wish to administer the survey to multiple persons who seem similar to the people we want to examine in order to help address survey problems. If we are performing pilot studies or explorations, we may also use non-probability samples in the early stages of our project. In our entire endeavour, we also used non-probability samples. These are typically qualitative undertakings in which we seek a profound idiographic understanding rather than a more general nomothetic comprehension. Non-probability sampling approaches may be used in our assessment to describe some highly particular subgroups. We may collect data from non-probability samples if we are interested in contributing to our theoretical understanding of phenomena. We can utilize non-probability sampling approaches to uncover seemingly anomalous situations in order to see how the theory can be improved.

In short, there are numerous circumstances in which using non-probability samples makes sense. The following section will look at several specific non-probability samples.

3.6.2 Convenience Sampling

Non-probability sampling is used in this study. Non-probability sampling is a method used when the population is not clearly defined or is huge. The main justification for using this non-probability sampling method is that it is less expensive and can frequently be conducted more quickly than the probability sample methodology. As a result, convenience sampling is one of the most common types of non-probability sampling methods.

A convenience sample is created for respondents who are easily available. Convenience sampling can alternatively be defined as data gathering by individuals of the population who are readily available for data collecting. The key benefits of this type of sampling are the availability and speed with which information can be obtained. Convenience sampling is most commonly used during the exploratory phase of a research study, and it is possibly the best method for collecting basic data quickly and efficiently.

3.7 Research Instrument Development

Research instruments are tools used in research topics that serve to measure, collect, and analyse data to obtain results on the questions studied.

3.7.1 Survey Questionnaire

Questionnaire is a method used in this study to achieve the objectives of the study. Questionnaires can be defined as a commonly used method for asking questions to individuals who meet the criteria desired by the researcher to obtain data, analyze, and interpret data that will determine observations about a group of people. Therefore, the researcher will usually use this method because it is effective to attract many respondents to answer all the questions that the researcher wants to know. In addition, to conduct this study, researchers will use Google Form which is seen as a more effective method than the old method that requires costs and requires time to find respondents if the study is conducted in a particular area. Therefore, using

Google Form is a method that can give an advantage to researchers in terms of cost and time savings to conduct this study. This Google Form will be conducted online where respondents selected based on the exact criteria will have to answer questions that will be divided into several sections related to dependent variables and independent variables. In addition, most people have switched to the use of smartphones, which makes it easier for researchers to obtain data from respondents based on questionnaire methods through Google Form.

3.7.2 Questionnaire Design

Designing a questionnaire is an early stage to produce a tool that can provide what the researcher needs. Therefore, in designing the questionnaire will be divided into several parts that facilitate the respondents to answer based on the order arranged by the researcher starting from section A to section C. Section A represents the demographics of respondents whose information will be used by the researcher to ensure that respondents answering the questionnaire is the right respondent. Section B will contain questions related to the dependent variables while section C will represent the independent variables. Respondents must answer all questions in each section to ensure that the data obtained can be used to solve questions and problems conducted by the researcher.

3.8 Measurement of the Variables

There are four (4) levels of measurement in variable measurement, which is nominal scale, ordinal scale, interval scale, and ratio scale. The nominal scale uses numbers to name items or classes of objects. The ordinal scale expands on nominal scales by giving numbers to objects to indicate a rank ordering on an attribute. An interval scale is a sort of interval that allows the degree of difference between items but not actual ratio. The ratio scale is the highest range of measurement, allowing researchers to specify objectives while also rating and comparing variations.

This questionnaire was created to fulfil the study's objectives, one of which is to determine wheatear the intention of the Muslim communities in Kelantan to use online zakat payment. The questions were developed based on articles obtained from the previous empirical study. This questionnaire is divided into three (3) sections. The first section focuses on collecting demographic information from respondents. The second section focuses on the dependent variables, and the third section focuses on the independent variables.

3.8.1 Section A: Demography

This part will examine the respondents' individual backgrounds based on demographic information such as age, race, ethnicity, gender, marital status, income, education, and employment. With these survey questions, it is possible to simply and efficiently gather information about the relationship factors between the intentions to use online zakat payment communities in Kelantan.

3.8.2 Section B: Dependent Variable

According to Pritha Bhandari (2022), a dependent variable is one that changes in response to a change in an independent variable. It is the desired outcome that "depends" on the independent variable. For this portion, the main purpose of the questionnaire is to assess the extent to which Muslim communities in Kelantan want to use online zakat payment based on basic questions.

3.8.3 Section C: Independent Variable

According to Pritha Bhandari (2022), in experimental research, an independent variable is one whose effects are investigated by manipulating or modifying it. It is referred to as "independent" because it is unaffected by other study parameters. This section's questionnaire focuses on the perceived ease of use, perceived usefulness, security and privacy, and trust of

online zakat payment among Muslim populations in Kelantan. Each of these variables includes the quantity of questions posed.

Use a 5-point Likert scale for questions in Sections B and C, with respondents rating statements on a scale of 1 (strongly disagree), 2 (disagree), 3 (least agree), 4 (agree), and 5 (strongly agree) (absolutely agree). S. McLeod, according to (2019) The Likert scale is a five (or seven) point scale that allows individuals to indicate the degree to which they agree or disagree with a given statement. A Likert scale (typically) offers five potential responses to a statement or question, allowing respondents to indicate their level of agreement or attitude toward the statement or question on a positive-to-negative scale.

3.9 Procedure for Data Analysis

This section describes the scientific instrument that transforms unstructured data into meaningful values. Statistical Package for the Social Sciences (SPSS) will be used by the researcher to collect, characterize, adjust, integrate, and encode the questionnaire data in order to understand the main data. This software will assist the researcher save time by lowering the amount of time required to calculate data and by enabling faster, less demanding quantitative enquiries. Descriptive analysis, reliability checks, and the Pearson coefficient are utilized for information translation. Descriptive analysis is used to isolate components and characterize the respondent's anecdotal information. The dependability statistic involves determining the significance of the link between the variables under investigation. Using Pearson's coefficient of correlation, the independent variables utilized to categorize the data for the recurrence study are analysed.

3.9.1 Descriptive Statistic

Descriptive statistics are a collection of brief descriptive coefficients that summarize a data set, which may represent the entire population or a sample of the population. Measures of

central tendency and measures of variability are two forms of descriptive statistics (spread). Included in measures of central tendency are the mean, median, and mode. Variability is measured via the standard deviation, variance, and minimum and maximum variables. Variables' mean, standard deviation, and frequency are instances of descriptive statistics. They are used to describe or summarize the attributes of a sample or data set. Researchers can use inferential statistics to determine the overall quality of a data sample. Knowing the sample's mean, standard deviation, and distribution might assist the researcher in gaining a deeper understanding of the results and the actions of the respondents.

Frequency analysis is a descriptive statistical technique that indicates the number of times each survey response was selected. SPSS Statistics can calculate the mean, median, and mode during a frequency analysis. This assists researchers in analyzing and drawing findings

.3.9.2 Reliability test

Reliability is a way to measure how good an instrument is that can be used to collect data for the instrument. A good instrument won't be biased and tell people to choose certain answers.

Cronbach's alpha can also be used to measure how strongly people believe something. It is used to figure out how reliable the internal consistency of the different parts or scores that the expert needs to add up to get a summary score of the scales is. Alpha is figured out by looking at how it fits into the relationship grid and how it compares to other measures of reliability. Alpha should be positive and usually be higher than 0.60 to help a lot with the reliability of internal consistency. The test of consistency and strength controls how reliable something is. Cronbach's Alpha is a reliability coefficient that shows how well all the items are linked to each other as a whole. The more important the reliability of the internal consistency is, the closer Cronbach's Alpha is to 1.

Table 3.2: Interpret test reliability in general

Reliability coefficient value	Interpretation
.90 and up	Excellent
.80 - .89	Good
.70 - .79	Adequate
Below .70	May have limit applicability

Sources: Saad et al. (1999).

3.9.3 Pearson Correlation Coefficient

Pearson's connection coefficient is the test findings that determine the actual communication or relationship between two constant components. In this section, it is used to achieve the study's objective, which is to investigate the factors influencing the intention to implement online zakat payment among a Muslim population in Kelantan. When two factors coincide, a connection coefficient can be determined. Cohen (1988) stated that if the value of the relationship coefficient, with either a positive or negative sign, falls between 0.10 and 0.29, the connection is fragile; if the value falls between 0.30 and 0.49, the connection is medium; and if the value falls between 0.50 and 1.0, the connection is solid. In this study, the criteria that had a moderately good link with the intention to use online zakat payment among the Muslim population in Kelantan were found to be perceived convenience, perceived usability, perceived security, and perceived trust. Additionally, relationship analysis can be used to uncover multicollinearity concerns. Each of the correlation coefficients was less than 0.80, indicating that there is no serious multicollinearity concern (Hair et al., 1998).

Table 3.3: Rule of thumb for interpreting the size of a correlation coefficient

Size of correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-.70 to -.90)	High positive (negative) correlation
.50 to .70 (-.50 to -.70)	Moderate positive (negative) correlation
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (-.00 to -.30)	Little if any correlation

Source: Schober et al., (2018)

3.10 Summary of the Chapter

In this section, we will focus on the research methodology and how this research will be carried out. This part is responsible for the data population, sampling technique, research instrument, data collecting method, sample size, and research strategy. This part supports analysts in better understanding how to obtain information and assess the information that will be gathered in order to continue with exploration to meet the purpose of this study.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

In this chapter, the researchers highlight on the data gathered and based on the research method approach. Every part will have a distinct focus. This section will focus on the respondent demographics and the data analysis that were mentioned in Chapter 3.

4.2 Preliminary Analysis

The purpose of the preliminary analysis was to see if the idea and variable were workable and reliable. Using the results of the pilot tests, a test of reliability has been done. Junyong (2017) says that a pilot study is done that reflects all the steps of the main study and proves that the study can be done by looking at the criteria for who can participate and who can't, how the drugs and interventions are made, how they are stored and tested, and how the researchers and research assistants are trained. Cronbach's Alpha (α) will be used to judge the results of this study, and a value of less than 0.60 is considered the lower acceptance limit.

Table 4.1: Rule of thumb for interpreting the size of a correlation coefficient

Size of correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-.70 to -.90)	High positive (negative) correlation
.50 to .70 (-.50 to -.70)	Moderate positive (negative) correlation
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (-.00 to -.30)	Little if any correlation

Source: Schober et al., (2018)

The researchers conducted the questions randomly among 15 respondents for a pilot test on this research. This questionnaire was given to survey participants to test the instrument's

reliability. The questionnaire is divided into six sections labeled A, B, C, D, E, and F. Section A consists of six (6) questions about the respondents' demographic profiles. Section B also has six (6) questions that focus on the dependent variable, which is the intention to use online zakat, whereas Section C focuses on the independent variable, which is perceived ease of use. It is separated into three sorts of variables, with six (6) questions for each. These variables are involved in questions about perceived ease of use, perceived utility, security and privacy, and trust.

Table 4.2: The Results of the Pilot Test for All Variable by Reliability Test

Cronbach's Alpha	Domain
0.803	Intention to use online zakat
0.761	Perceived ease of use
0.905	Perceived usefulness
0.917	Security privacy
0.935	Trust

Based on table 4.2, the results indicate that Cronbach's Alpha for all variables is more than 0.6. For instance, the result for the dependent variable which is the intention to use online zakat is 0.803. Meanwhile, the results for the independent variables that are perceived ease of use, perceived usefulness, security privacy, and trust are 0.761, 0.905, 0.917 and 0.935 respectively. Additionally, the value is thought to be good and trustworthy. As a result, the findings demonstrate that the study's item in evaluating concepts has a high level of internal consistency.

4.1 Demographic Profile For Respondents

People from around Kelantan were asked to take part in this study. Respondents were chosen from a group of 382 people, and 382 sets of Google forms were sent to each respondent through the WhatsApp app. Also, there were 227 female respondents and 155 male respondents out of the 382 total. Based on the questionnaires that were given to the respondents, this section will talk about what the study found.

For this research, the researcher talks in depth about the backgrounds of the people who answered the survey. The information gathered from section A is about the gender, age, monthly income, marital status, and employment status of the respondents. So, all of the tables and figures below show the demographic profiles of the people who took part in this study.

4.1.1 Gender

Table 4.3: Frequency Output of Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Men	155	40.6	40.6	40.6
	Women	227	59.4	59.4	100.0
	Total	382	100.0	100.0	

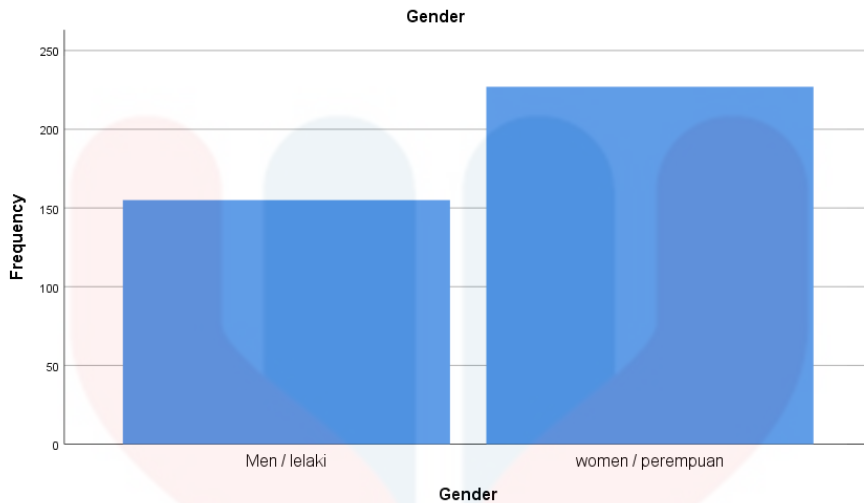


Figure 4.1: Chart for the Age of Respondents

Table 4.3 displays the frequency and percentages of respondents based on their gender segmentation. Female respondents had the largest percentage value, at 59.4%, and the highest frequency, with 227 respondents. In contrast, there were 155 male respondents with a percentage value of 40.6% and a total of 155 respondents that participated in this study.

4.1.2 Age

Table 4.4: Frequency Output of Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30 years	213	55.8	55.8	55.8
	31-40 years	90	23.6	23.6	79.3

	41-50 years	54	14.1	14.1	93.5
	51-60 years	25	6.5	6.5	100.0
	Total	382	100.0	100.0	

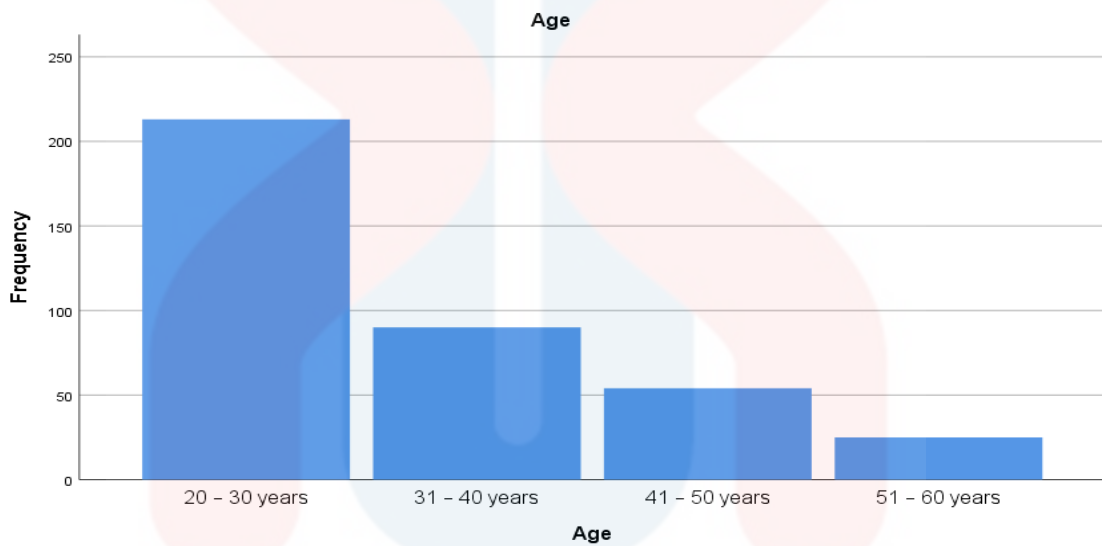


Figure 4.2: Chart for the Age of Respondents

Table 4.4 displays the frequency and percentage of responders based on their age segmentation. The data illustrates that the bulk of respondents are between the ages of 20 and 30 with a high percentage of 55.8% and 213 respondents. In contrast, the frequency for those aged 31 to 40 is 90, with a percentage of 23.6%, while those aged 41 to 50 have a frequency of 54, with a percentage of 14.4%. Lastly, for those aged 51 to 60, the frequency is 25 and the percentage is 6.5%.

4.1.3 Monthly income

Table 4.5: Frequency output of Monthly income

Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM1500- RM2500	200	52.4	52.4	52.4
	RM2501- RM3500	73	19.1	19.1	71.5
	RM3501- RM4500	38	9.9	9.9	81.4
	RM4501 and Above	71	18.6	18.6	100.0
Total		382	100.0	100.0	

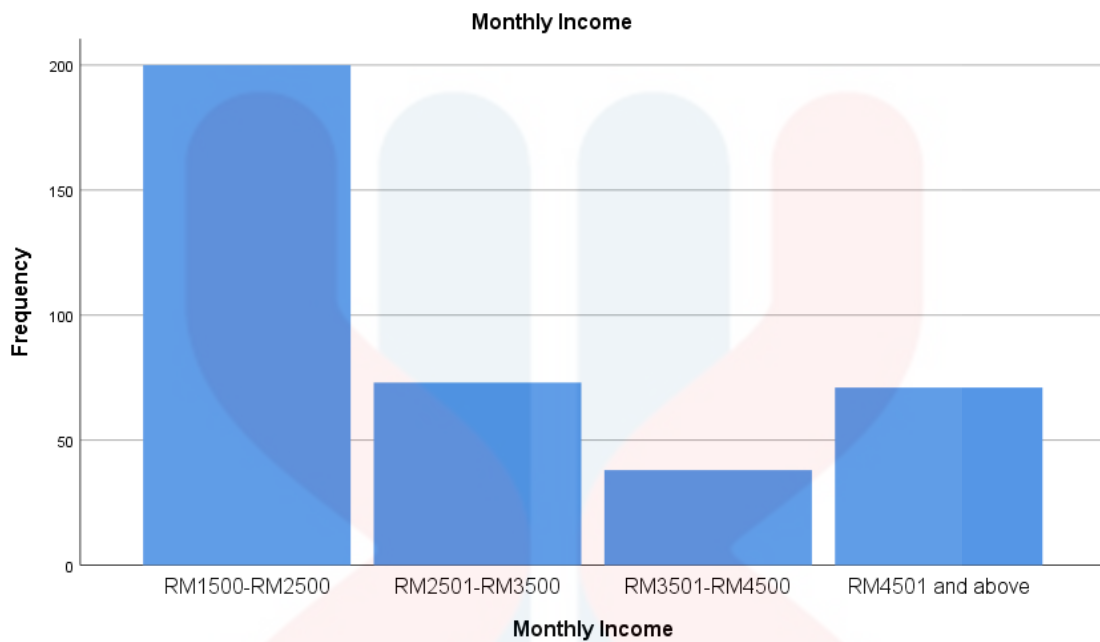


Figure 4.3: Chart for the Monthly Income of Respondent

Table 4.5 displays the frequency and percentage of responses based on monthly income segmentation. The majority of respondents to this poll had a monthly income between RM1,500 and RM2,500, as indicated by the greatest percentage figure of 52.4% and a frequency of 200 respondents. The respondents with a monthly income between RM2,501 and RM3,500 had a frequency of 73 and a percentage value of 19.1%. In addition, respondents with a monthly income of RM 4501 and above have a frequency of 71 and a percentage 18.6% greater than respondents with a monthly income between RM3501 and RM4500, who have a frequency of 38 and a percentage of 9.9%.

4.1.4 Marital Status

Table 4.6: Frequency Output of Marital Status

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
valid	Single	228	59.7	59.7	59.7
	Married	154	40.3	40.3	100.0
	Total	382	100.0	100.0	

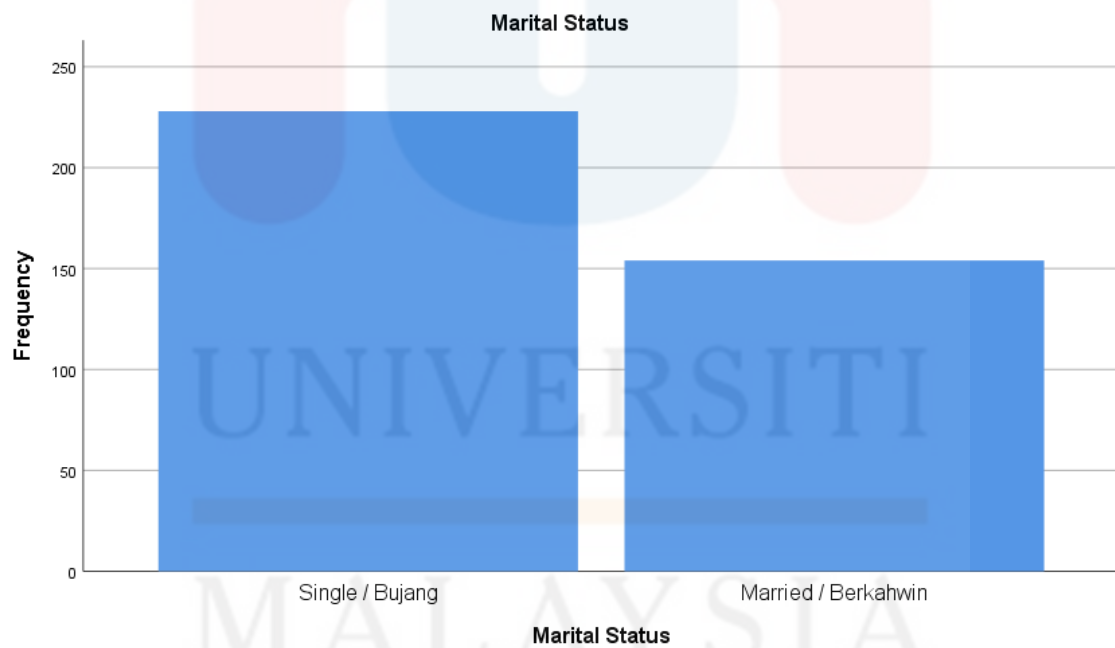


Figure 4.4: Chart for the Marital Status of Respondent

The frequency and percentages of respondents based on their marital status are displayed in Table 4.6. The data reveals that the proportion of single respondents is the largest

at 59.7%, with a frequency of 228 respondents. The respondents who are married had the lowest percentage value, at 40.3%, and the lowest frequency, at 154 respondents.

4.1.5 Employment Status

Table 4.7: Frequency Output of Employment status

		Marital Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public Sector	133	34.8	34.8	34.8
	Private Sector	125	32.7	32.7	67.5
	Self – Employment	124	32.5	32.5	100.0
	Total	382	100.0	100.0	

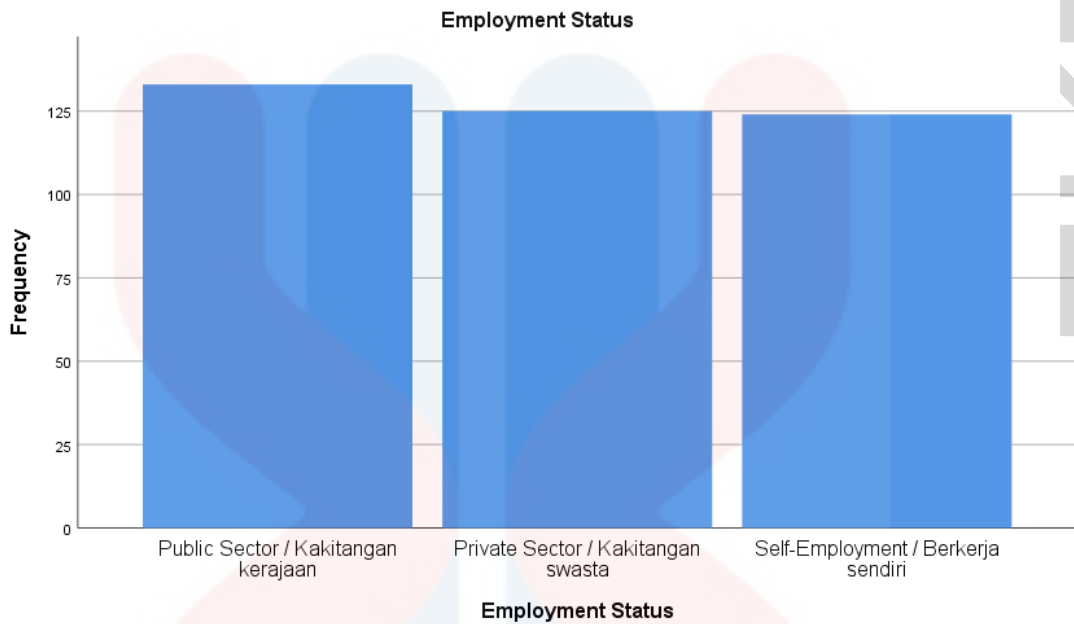


Figure 4.5: Chart for Employment status of Respondents

The frequency and percentages of respondents based on their employment position are displayed in Table 4.7. The public sector respondents have the largest percentage value, at 34.8%, and the highest frequency, with 133 respondents. The private sector respondents have a percentage value of 32.7% and a frequency of 125. Meanwhile, self-employment respondents have a percentage value of 32.5% and a frequency of 124 participants in this study.

4.2 Descriptive Analysis

In descriptive analysis, the means of the independent and dependent variables are derived from the independent and dependent variables. Respondents' level of agreement or disagreement with the statement was measured using 5 points of likes the skills: 1- Strongly disagree, 2- Disagree, 3- Least agree, 4- Agree, and 5- Completely agree. Descriptive Analysis of Intention to use Online Zakat payment

Table 4.8: Intention to use Online Zakat Payment

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I find zakat website very useful	382	1	5	4.23	.70
I can directly pay my zakat through online	382	1	5	4.11	.771
I can access information from the zakat website anytime that I want	382	1	5	4.08	.768
I use zakat website to estimate my zakat payment	382	1	5	3.90	.884
I use zakat website to update my personal information	382	1	5	3.81	.884
I am satisfied when using zakat website	382	1	5	3.91	.849
Valid N (listwise)	382				

The dependent variable Knowledge of Intention to Use Online Zakat Payment is displayed in Table 4.8. These independent variables consist of six (6) items. The highest mean is 4.23 for the statement "I find the zakat website very beneficial." This showed that the majority of respondents agree with the statement in question. The lowest mean for this variable is 3.81 for the statement "I utilize the zakat website to update my personal information." In addition, the question "I use the zakat website to update my personal information" and "I use the zakat website to estimate my zakat payment" had the highest standard deviation, at 0.884. The lowest standard knowledge score for this variable is 0.704% for the statement "I find the zakat website very beneficial." Consequently, it implies that respondents concur that the variable is crucial for Intention to use Online Zakat Payment.

4.2.1 Descriptive Analysis of Perceived Ease of Use

Table 4.9: Perceived Ease of Use

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I believe the online zakat website will provide helpful guidance in performing online payment	382	1	5	4.01	.737
I think online Zakat payment is convenient for me.	382	1	5	4.05	.756

The structure and contents of the web site are easy to understand	382	1	5	4.02	.787
Using online zakat payment services will be easy for me	382	1	5	4.04	.783
Using online zakat payment services will be easy for me	382	1	5	4.22	.763
The zakat payment website is more user-friendly	382	1	5	3.95	.800
Valid N (listwise)	382				

In Table 4.9, the independent variable of Perceived Ease of Use is shown. There are six (6) items for these things that can be changed on their own. The question "Using online zakat payment services will be easy for me" has the highest mean, which is 4.22. This showed that most of the people who answered this question agreed with it. The question "The zakat payment website is easier to use" has the lowest mean for this variable, at 3.95. Aside from that, the question "The zakat payment website is easier to use" has the highest standard derivation, which is 0.800. The lowest standard knowledge for this variable is 0.737, which is for the question "I think the online zakat website will help me figure out how to pay online."

So, it shows that the people who answered agree that the variable is important for Perceived Ease of Use.

4.2.2 Descriptive Analysis of Perceived of Usefulness

Table 4.10: Perceived of Usefulness

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I intend to continuously use the online Zakat payment method to pay Zakat	382	1	5	.09	.739
I intend to completely switch over to online Zakat payment	382	1	5	.74	.916
Given that I had access to the online Zakat system, I intend to use it	382	1	5	.07	.796
Using online Zakat makes it easier to make the payment	382	1	5	.16	.722
Using online Zakat payment will enable me to accomplish the task quickly	382	1	5	.19	.722

Using online Zakat payment will improve my performance in paying Zakat	382	1	5	.08	.731
Valid N (listwise)	382				

Table 4.10 show the independent variable of the knowledge of Perceived of Usefulness. There are six (6) items for these independent variables. The highest mean is on the question “Using online Zakat payment will enable me to accomplish the task quickly” which is 4.19. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the question “I intend to completely switch over to online Zakat payment” which is 3.74.

Besides that, the highest standard derivation is on the question “I intend to completely switch over to online Zakat payment” which is 0.916. Meanwhile, the lowest standard knowledge for this variable is on the question “Using online Zakat make it easier to make the payment” and “Using online Zakat payment will enable me to accomplish the task quickly” which is 0.722. Therefore, it indicates that respondents agree that the variable is important for Perceived of Usefulness.

4.2.3 Descriptive Analysis of Security and Privacy

Table 4.11: Security and Privacy

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation

I believe in the security of online zakat payment	382	1	5	3.97	.754
I believe that online Zakat payment is free for transaction fraud	382	1	5	3.94	.763
Privacy and security in online zakat payment is important to me	382	1	5	4.21	.779
I am confident that the private data is well protected and cannot be accessed by others	382	1	5	3.83	.816
The use of the online zakat system prevents the data from being exposed to fraudsters	382	1	5	3.89	.781
I feel confident to use online zakat payment because it highly secured	382	1	5	3.97	.816
Valid N (listwise)	382				

Table 4.11 shows the independent variable of Security and Privacy knowledge. There are six (6) items for these things that can be changed on their own. The question "Privacy and

security in online zakat payment are important to me" has the highest mean, which is 4.21. This showed that most of the people who answered this question agreed with it. The question "I am confident that the private data is well protected and no one else can get to it" has the lowest mean for this variable, at 3.83. Aside from that, the highest standard deviation is 0.816, which comes from the questions "I am confident that private data is well protected and cannot be accessed by others" and "I feel confident to use online zakat payment because it is highly secure." The question "I believe in the safety of online zakat payment" has the lowest standard knowledge for this variable, with a score of 0.754. So, it shows that the people who answered the survey agree that the variable is important for Security and Privacy.

4.2.4 Descriptive Analysis of Trust

Table 4.12: Trust

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I trust that an organizational and technical infrastructure exists to support the use online zakat	382	1	5	4.03	.688
I think I can trust the ability of the online Zakat payment system to protect my privacy	382	1	5	3.95	.772
I think the risk associated with online Zakat payment is low	382	1	5	3.92	.775

I think I can trust Zakat institution and website to handle my personal information	382	1	5	3.99	.737
I trust to use zakat website frequently in the future	382	1	5	4.04	.727
I think I can trust Zakat institution and website to handle my money to give to asnaf	382	1	5	4.06	.783
Valid N (listwise)	382				

Table 4.12 shows the knowledge of Trust as an independent variable. There are six (6) items for these things that can be changed on their own. The question "I think I can trust the Zakat institution and website to take care of my money to give to asnaf" has the highest mean, which is 4.06. This showed that most of the people who answered this question agreed with it. The lowest mean for this variable is 3.92, which is for the question "I think the risk of paying Zakat online is low." Aside from that, the question "I think I can trust Zakat institution and website to handle my money to give to asnaf" has the highest standard deviation, which is 0.783. The question "I trust that there is an organizational and technical infrastructure to support the use of online zakat" has the lowest standard knowledge for this variable, with a score of 0.688. Therefore, it shows that the people who answered agree that the variable is important for trust.

4.3 .Reliability Test

The analysis in this study permits the researcher to decide if these sets of questions have a strong level of reliability in measuring variables. The reliability tests for all the variables are shown in the table below.

Table 4.13: Intention to Use Online Zakat Payment

Reliability Statistics	
Cronbach's Alpha	N of Items
.803	6

Based on the table 4.13, Cronbach's Alpha for six (6) items in the Intention to use Online Zakat Payment measure is 0.803. For this investigation, the acceptable minimum value is 0.6. As the result, the value were regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with the intention to use online zakat payment.

Table 4.14: Perceived Ease of Use

Reliability Statistics	
Cronbach's Alpha	N of Items
.761	6

Cronbach's Alpha for six (6) items in the Perceived Ease of Use measure is 0.761, according to table 4.14. For this investigation, 0.6 is the lowest value that can be used. As a

result, the value is thought to be good enough to use. The results show that the item in the research is a good way to measure ideas because it is consistent with itself. So, the questionnaires used in this study are about how easy people think it is to use.

Table 4.15: Perceived of Usefulness

Reliability Statistics	
Cronbach's Alpha	N of Items
.905	6

Cronbach's Alpha for six (6) items in the Perceived of Usefulness measure is 0.905, according to table 4.15. For this investigation, 0.6 is the lowest value that can be used. As a result, the value is thought to be good enough to use. The results show that the item in the research is a good way to measure ideas because it is consistent with itself. Therefore, the questionnaires used in this study are about how useful people think something is.

Table 4.16: Security and Privacy

Reliability Statistics	
Cronbach's Alpha	N of Items
.917	6

Cronbach's Alpha for six (6) items in the Security and Privacy measure is 0.917, according to table 4.16. For this investigation, 0.6 is the lowest value that can be used. As a result, the value is thought to be good enough to use. The results show that the item in the

research is a good way to measure ideas because it is consistent with itself. So, the questions on the questionnaires for this study are about Security and Privacy.

Table 4.17: Trust

Reliability Statistics	
Cronbach's Alpha	N of Items
.935	6

Cronbach's Alpha for six (6) items in the Trust measure is 0.935, according to table 4.17. For this investigation, 0.6 is the lowest value that can be used. As a result, the value is thought to be good enough to use. The results show that the item in the research is a good way to measure ideas because it is consistent with itself. So, the questions on the questionnaires used in this study are about trust.

4.4 Normality Test

Table 4.18: Test Of Normality

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	f	Sig.	Statistic	f	Sig.
Mean of Intention to use Online Zakat payment	.148	82	.000	.907	82	.000
Mean of Perceived Ease of Use	.104	82	.000	.967	82	.000

Mean of Perceived of Usefulness	.182	82	000	887	82	000
Mean of Security and Privacy	.177	82	000	912	82	000
Mean of Trust	.184	82	000	882	82	000
a. Lilliefors Significance Correction						

Source: SPSS data analysis

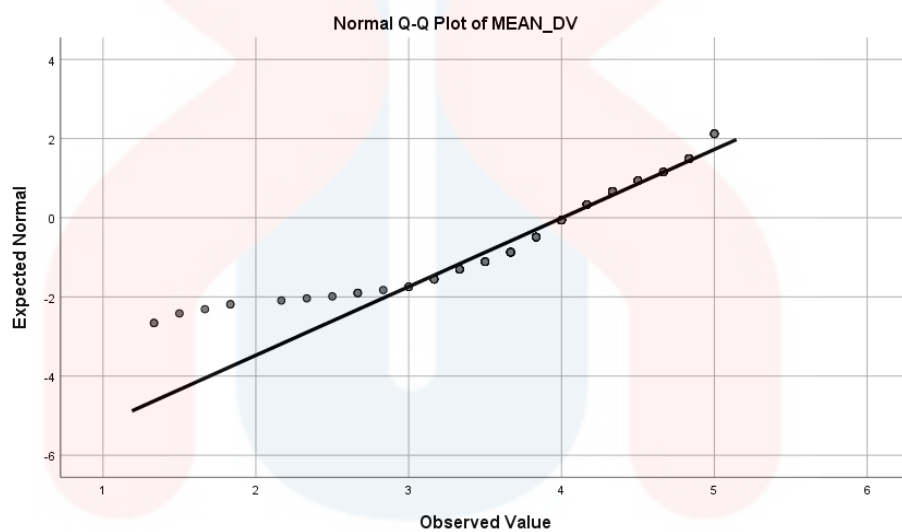


Figure 4.7: Intention to use Online Zakat Payment

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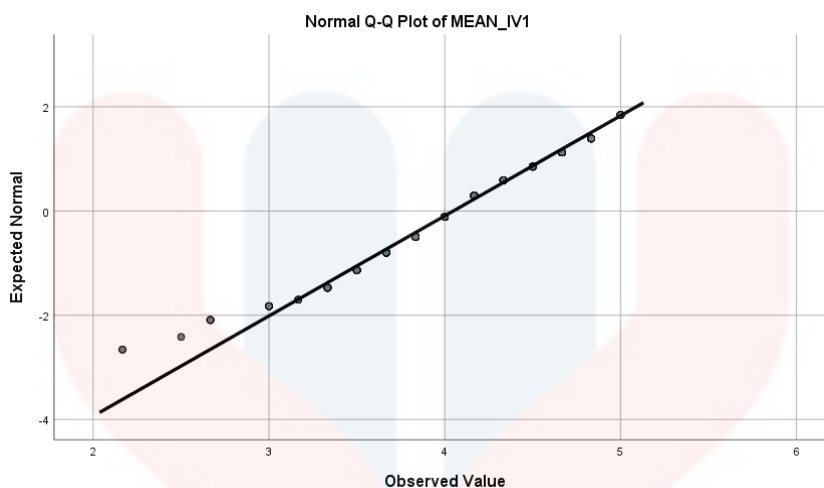


Figure 4.8: Perceived Ease of Use

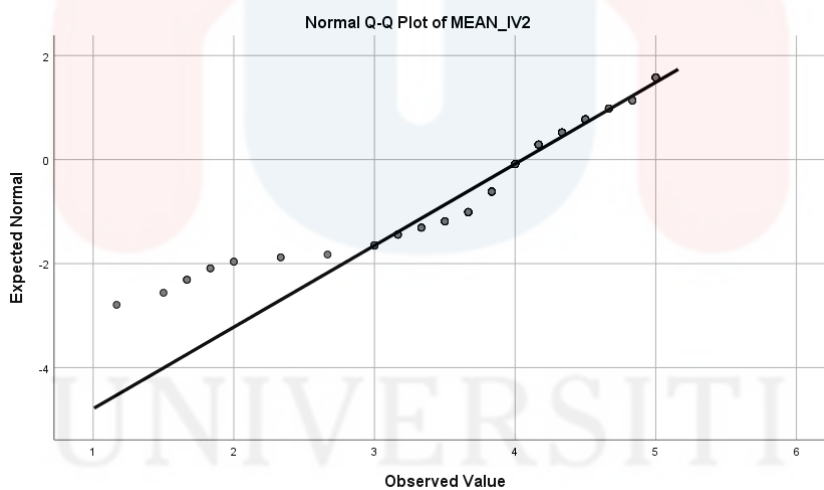


Figure 4.9: Perceived of Usefulness

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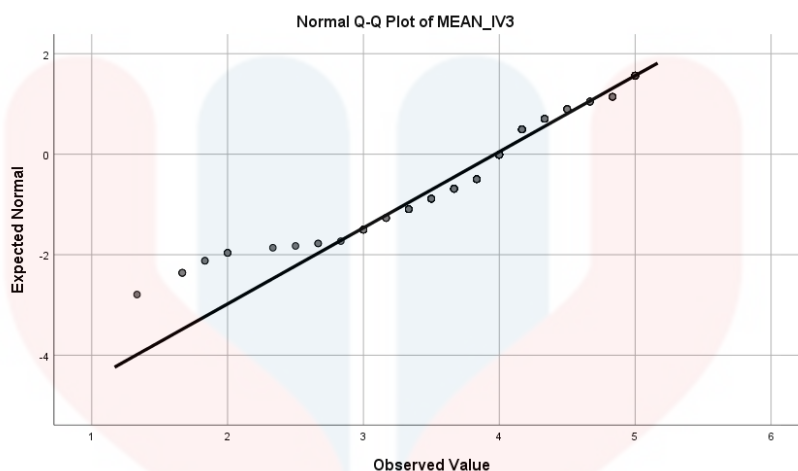


Figure 4.10: Security and Privacy

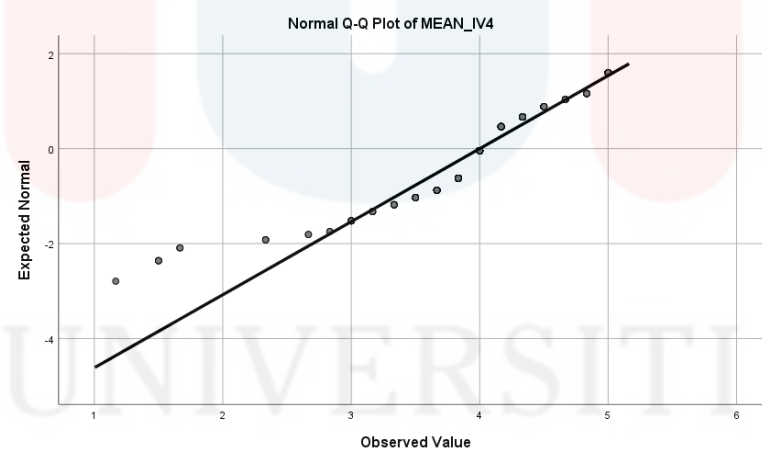


Figure 4.11: Trust

Considering the table shows that all the variables have $p > 0.05$, all of the variables can be considered non-typical. As a result, all variables for this evaluation were found to be normal. The Kolmogorov-Smirnov normality test was used in this study rather than the Shapiro-Wilk normality test. The Shapiro-Wilk normality test is a better method for small sample sizes (< 50 tests), while it can also be used on larger sample sizes, whereas the Kolmogorov-Smirnov

normality test is used for $n \geq 50$. As a result, the Kolmogorov-Smirnov normalcy test is a better choice for this study's approach. This is because Kolmogorov-Smirnov had no sensitive to issue in tails and it was appropriate for informational index more than 50. Furthermore, Shapiro-Wilk did not perform excellently assuming that few characteristics in the informational index were comparable, and its results were greatest for informative index informational collection under 50. (Razali and Bee).

4.5 Hypotheses Testing

Table 4.19: Pearson Correlations

Correlations						
		Intention	Perceived Ease of Use	Perceived of Usefulness	Security and Privacy	Trust
Intention	Pearson Correlation	1	.716**	.741**	.674**	.691**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	382	382	382	382	382
Perceived Ease of Use	Pearson Correlation	.716**	1	.711**	.619**	.655**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	382	382	382	382	382

Perceived of Usefulness	Pearson Correlation	.741**	.711**	1	.762**	.780**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	382	382	382	382	382
Security and Privacy	Pearson Correlation	.674**	.619**	.762**	1	.887**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	382	382	382	382	382
Trust	Pearson Correlation	.691**	.655**	.780**	.887**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	382	382	382	382	382
**. Correlation is significant at the 0.01 level (2-tailed).						

Table 4.20: The Relationship between Intention to Use Online Zakat Payment and Perceived Ease of Use

Correlations			
		Intention to Use Online Zakat Payment	Perceived Ease of Use
Intention to Use Online Zakat Payment	Pearson Correlation	1	.716**
	Sig. (2-tailed)		.000
	N	382	382
Perceived Ease of Use	Pearson Correlation	.716**	1
	Sig. (2-tailed)	.000	
	N	382	382
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show that there is a strong link between the intention to use online Zakat payment and the perception of how easy it is to use. With a significance level of 0.00, the Pearson correlation was found to be 0.716. This shows that there is a statistically significant correlation between influencing the intention of Muslim communities to use online zakat payment in Kelantan ($r = 0.716$, $N = 382$, $p .001$). There is some link between the two. So, the study agrees with H1, which says that researchers should

make sure there is a strong link between the intention to use online zakat payment and how easy it seems to use.

Table 4.21: The Relationship between Intention to Use Online Zakat Payment and Perceived Usefulness.

Correlations			
		Intention to Use Online Zakat Payment	Perceived Usefulness
Intention to Use Online Zakat Payment	Pearson Correlation	1	.741**
	Sig. (2-tailed)		.000
	N	382	382
Perceived Usefulness	Pearson Correlation	.74	1
	Sig. (2-tailed)	.00	
		0	
	N	382	382
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show that there is a significant relationship between the intention to use online zakat payment and the perception that it is useful. With a

significance level of 0.00, Pearson correlation showed 0.741. This shows that there is a statistically significant correlation between influencing the intention of Muslim communities to use online zakat payment in Kelantan ($r = 0.741$, $N = 382$, $p .001$). There is some link between the two. So, the study agrees with H2, which says that researchers should make sure there is a strong link between the intention to use online Zakat payment and how useful it seems to be.

Table 4.22: The Relationship between Intention to Use Online Zakat Payment and Security and Privacy

Correlations			
		Intention to Use Online Zakat Payment	Security and Privacy
Intention to Use Online Zakat Payment	Pearson Correlation	1	.674**
	Sig. (2-tailed)		.000
	N	382	382
Security and Privacy	Pearson Correlation	.674**	1
	Sig. (2-tailed)	.000	
	N	382	382
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant between Intention to Use Online Zakat Payment and Security and Privacy. Pearson correlation showed 0.674 with a significance level of 0.00. This indicates that there is a statistically significant correlation between influencing the intention of Muslims communities to use online zakat payment in Kelantan ($r = 0.674, N = 382, p < .001$). It is a moderate positive correlation. Therefore, the study accepts H3 that researchers ensure that there is a significant relationship between Intention to Use Online Zakat Payment and Security and Privacy.

Table 4.23: The Relationship between Intention to Use Online Zakat Payment and Trust

Correlations			
		Intention to Use Online Zakat Payment	Trust
Intention to Use Online Zakat Payment	Pearson Correlation	1	.691**
	Sig. (2-tailed)		.000
	N	382	382
Trust	Pearson Correlation	.691**	1
	Sig. (2-tailed)	.000	
	N	382	382
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant between Intention to Use Online Zakat Payment and Trust. Pearson correlation showed 0.691 with a significance level of 0.00. This indicates that there is a statistically significant correlation between influencing the intention of Muslims communities to use online zakat payment in Kelantan ($r = 0.691$, $N = 382$, $p < .001$). It is a moderate positive correlation. Therefore, the study accepts H4 that researchers ensure that there is a significant relationship between Intention to Use Online Zakat Payment and Trust.

4.6 Summary of The Chapter

Descriptive analysis, a reliability test, and a presumption test are all included in this chapter 4. that regression analysis is aimed at. The analysis was conducted to see if there is the independent variable's communication of the relationship between the dependent variable and the previous researchers.

Chapter 5

5.1 Introduction

The researcher will discuss the conclusions based on the data that were examined in chapter four in this chapter. In fact, this section will feature highlights of the findings that relate to the study's principal goal, which is to determine whether people intend to use online zakat payments. The effects of this research and its limitations are then discussed in the following section. The final section makes a suggestion for additional investigation. As a result, this chapter wraps up the entire body of research.

5.2 Key Finding and Discussion

In general, the results of the study show that most respondents have a positive perception of online zakat services. This is proven by the results of the questionnaire analysis which shows that the mean scale for all items related to people's interest in using the online zakat service is no less than 3.8 (refer to table 4.8) and none of the respondents showed disinterest in the implementation of the service. This shows that people are interested in using this service as an alternative. Based on the results of the analysis of the reasons why respondents are interested in using zakat online as an alternative aid, it was found that 55% (199 people) of respondents agreed that the zakat website is very useful and this is the main reason people are interested in the service of using the alternative aid. Most respondents agreed that the use of online zakat successfully helped them to continue paying zakat online easily and were more interested and motivated to use the alternative.

It is impossible to deny that the usage of high-quality online zakat can entice individuals to use this service. One of the benefits of zakat service when utilised online is that we may get information from the zakat website whenever we want. Furthermore, interactive features in online zakat services can pique people's interest and enable them to use zakat websites to

estimate their zakat payments. An active website has been discovered to pique people's interest and make the service procedure more enjoyable. Interested users will concentrate more on the presentation of the content to be supplied, allowing the information transmission process to run more smoothly. This finding also indicates that people use zakat websites to conveniently update their personal information. Every stimulus that is presented to a person causes that person to respond to the stimulus. When this is accomplished, the use of online zakat will be widespread. This is evident in the online zakat service process, as well as people's happiness with the zakat website. The first stimulus is the topic of online zakat services, and the second is people's happiness with the zakat website. Because the two have a positive association, the reaction that ensues is equally positive. The paying attention behavior will be normalised, which means that people will continue to pay attention when utilising this online zakat service.

There are four hypotheses proposed in this study. The four hypotheses tested and all were found supported except for H₁, H₂, H₃, and H₄. The summary of the hypothesis testing results are show in Table 4.7.

There are four major research questions raised in this study. First question is does Perceived Ease of Use have positive effect on online zakat payment. One of the factors have been identified, namely a Perceived Ease of Use was found positively significant to the Intention to Pay Zakat Online.

Table 5.1: The Finding of Hypotheses 1

Objective	Hypothesis	Significant (positive/negative)	Result
To study the effects of perceived ease of	The Relationship between Intention to	0.716 (Moderate Positive)	Supported

use on the intention to use online zakat payment among the Muslim community in Kelantan	Use Online Zakat Payment and Perceived Ease of Use		
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The second question is does Perceived of Usefulness have positive effect on online zakat payment. The finding shows that subjective norm's is positively related to the Intention to Pay Zakat Online.

Table 5.2: The Finding of Hypotheses 2

Objective	Hypothesis	Significant (positive/negative)	Result
To study the effects of Perceived of Usefulness on the intention to use online zakat payment among the Muslim community in Kelantan	The Relationship between Intention to Use Online Zakat Payment and Perceived of Usefulness	0.741 (Moderate Positive)	Supported

The third question is does security and privacy have positive effect on online zakat payment. The finding shows that security and privacy is positively related to the Intention to Pay Zakat Online.

Table 5.3: The Finding of Hypotheses 3

Objective	Hypothesis	Significant (positive/negative)	Result
To study the effects of Privacy and Security on the intention to use online zakat payment among the Muslim community in Kelantan	The Relationship between Intention to Use Online Zakat Payment and Privacy and Security	0.674 (Moderate Positive)	Supported

Finally, the fourth question is does trust have a positive effect on online zakat payment. the out came of this study show there has positive significantly the Intention to Pay Online Zakat.

Table 5.4: The Finding of Hypotheses 4

Objective	Hypotheses	Significant (positive/negative)	Result
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To study the effects of Trust on the intention to use online zakat payment among the Muslim community in Kelantan	The Relationship between Intention to Use Online Zakat Payment and Trust	0.691 (Moderate Positive)	Supported
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According to the findings of the questionnaire research, online zakat service as an alternative has a good impact. According to the study's findings, this service is beneficial in various ways, particularly in terms of perceived usefulness, security and privacy, trust, and perceived simplicity of use. Because it is simple to use, the online zakat service assists people much in making the best use of it. The public will benefit much by using the online zakat service. This is because they would be able to understand the guide when browsing the zakat website. They will then refer to the provided guidance.

According to the questionnaire analysis, 59.2% (226 persons) of the respondents felt that online zakat websites will provide beneficial information in making online payments. This study back with Noryati Ahmad's (2021) claim that the online zakat website will provide beneficial information in making online payments. It may also make it easier for people to pay zakat online. According to the study findings analysis, the majority of respondents, 57.3%, agree that internet services provide consumers with convenience. This finding does not contradict Noryati Ahmad's (2021) cognitive theory statement that paying Zakat online is simple for me. Furthermore, many people believe that the website's structure and content are simple to understand and user-friendly. This is to ensure that the thoughts or information given

can make the public's lives easier and hence save them time. This is due to a person's mind's restricted ability to analyse information at one time.

According to the study's findings, only a small percentage of respondents reported having difficulty using online zakat services. The majority of them disagree that paying zakat online jeopardises their security and privacy, as well as their trust in zakat websites. The analysis data of the questionnaire presented to the respondents show that the mean scale for each item does surpass 2.7. (Refer to Table 4.11 and 4.12). This demonstrates that respondents' perceptions of the problems caused by the usage of the service are negative. In other words, the issues that develop have not impact on the online zakat service.

5.3 Implications of The Study

As a result of the findings from the pre-post test, the questionnaire sent to the respondents, and the observations made, it is possible to conclude that there is no significant difference in the post –test scores for the control and treatment groups. Despite this, the comparison of pre- and post-test mean scores for the therapy group revealed that post-test respondents increased significantly compared to pre-test results. This online zakat service, however, can also be discovered by a quiz. The utilisation of online zakat services has received excellent feedback. They are highly interested in the offered capabilities and believe that the online zakat service will save them time in the process of using this online service. Furthermore, the survey data show that the majority of respondents had a favourable opinion of online zakat services among entry-level people.

This study demonstrates, in particular, that the deployment of online zakat service can pique people's interest and is more effective with the concept of a user-friendly website. Based on his observations, the researcher believes that a user-friendly website benefits people and simplifies their lives. People believe that private data is more secure and cannot be viewed by

outsiders. Although there are some technological issues that cannot be prevented or discovered while using online zakat services, these issues are easily addressed and have little effect or interference with the online zakat service process. This contributes to the faith that many people have in this online zakat service.

In conclusion, this study demonstrates that online zakat service is modern and cashless in the current technologically advance era.

5.4 Limitation of The Study

Any study's limitation relates to potential flaws that are typically outside the researcher's control and are strongly related to the research design that was selected, restrictions on the statistical model that was used, financial restrictions, or other variables (Theofanidis & Fountouki, 2018). While conducting a study entitled Factors Influencing the Muslim Intention to Use Online Zakat Payment, the researcher faced several limitations and constraints that could affect the findings in completing this study.

There are several limitations faced when conducting this study such as the researcher having limited time to complete the study. This is because the period given is not more than two months to collect data from the respondents. Therefore, the researcher did not succeed in collecting data from the 382 respondents required during that period. This situation resulted in the researcher taking a long time to complete this study. In addition, obtaining data from the questionnaire given to respondents is not easy because the researcher takes into account the characteristics that coincide with the requirements of this study such as the respondent must be a user of online zakat payment. If there are respondents who have never used online payment to answer this questionnaire, the researcher will have to find other respondents to satisfy the 379 respondents from the state of Kelantan. Even so, the researcher successfully completed this study with the cooperation of group members, supervisors, and respondents.

In addition, this study also faces limitations in data collection methods. This is because this study produces questions using a questionnaire from google form. The use of this method has advantages but also has shortcomings and weaknesses such as there are respondents who do not cooperate to answer the questionnaire given through WhatsApp, Facebook, Instagram, and Email. Whom do some respondents do not trust to share information and ignore the questionnaire. This method runs online, which can cause doubts to the respondents about the questionnaire given when they do not know each of the researchers. Therefore, they can ignore or delete the questionnaire in order to keep their information safe. In addition, the researcher did not face the respondents when they answered the questionnaire because it was conducted online. As a result, the researcher cannot ensure whether the respondents understand the questions given or give accurate information based on their demographics.

Next, the sample used was only 382 respondents from the state of Kelantan. Of the total, it shows that samples are more inclined towards women than men, which is that women get 59.4% while men get 40.6%. Each of the respondents has different knowledge, thoughts, and ways of thinking that can influence the findings of this study. If this study is conducted in another state or increases the number of respondents, it is possible to obtain different results. Furthermore, this study uses sources based on previous studies. There are not many resources found that mainly focus on the factors influencing the Muslim intention to use online zakat payment in Malaysia.

5.5 Recommendations for Future Research

Based on recommendations for future research, the researcher recommends continuing this study as stated in the writing, which is to find out the factors that influence the intention of Muslims to use online zakat payment. Further research must be done with a wider

scope of the study compared to this study, which only focuses on the state of Kelantan. Furthermore, in this study, the Theory Acceptance Model (TAM) is used as an independent variable which shows a relationship with the dependent variable. Therefore, further research can use the same independent variables by expanding the scope of the study to other states to find out if the same results and findings will be obtained.

Furthermore, the researcher recommends that when conducting the study must have good planning and time management. This is because sufficient time can have an impact on better findings. Therefore, evaluation and analysis can be done in an organized manner and can be explained in more detail about the factors that influence the intention of a Muslim to use online zakat payment.

In addition, the researcher recommends that to overcome the limitation of the uncertainty of the answers given by the respondents through the questionnaire by using google form which is conducted online, it can be overcome by holding it physically. Therefore, collecting data from respondents can be done through QR codes based on the questionnaire from google Form. Researchers can do this physically by asking respondents to scan a QR codes through their smartphones. Thus, the respondent and the researcher can interact in a two-way manner, which will enable the provision of accurate information and answers. Researchers also need to have good communication skills and know how to approach respondents in a civilized and tactful manner.

5.6 Major Conclusion of the Study

In conclusion, this study aims to analyze the factors that influence the intention of a Muslim to use online zakat payment in Kelantan. Based on previous studies, there are some problem statements such as the collection of zakat obtained by the Zakat Institution is still less when compared to the total population. Furthermore, the Zakat Institution has offered different

methods of zakat payment to the community when the rapid development of technology occurs (Ahmad, Roslin, Nazrin, 2021). Therefore, this study can explain what factors will influence the people in the state of Kelantan to use online payment methods to pay zakat. The findings from this study can be used by Zakat Institutions to improve their services to attract more users to use online payment methods.

This study uses the Technology Acceptance Model (TAM) theory by adding other variables such as security and privacy, and trust in the independent variable (Ahmad, Roslin, & Nazrin, 2021). Therefore, the findings in this study found that the independent variables used, namely perceived usefulness, perceived ease of use, trust, and security and privacy, are factors that influence the intention to use online zakat payment methods. In this study, it was found that all four independent variables have a significant relationship with the dependent variable. However, the results of this finding provide clear information that Zakat Institutions need to pay serious attention to these factors in promoting online zakat payment methods to the Muslim community in this country. Furthermore, Zakat Institutions can conduct training and education programs to help users familiarize themselves with online payment methods. However, this study only focuses on the community in the state of Kelantan. Therefore, the researcher suggests that further research be continued by expanding the scope of the study in other states on the factors that influence the intention of a Muslim in using online zakat payment.

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APPENDIX A: DRAFT OF QUESTIONNAIRE

Section A: Demographic

Respondent's Profile	Items	Tick
Gender	Male	
	Female	
Monthly Income	RM1500-RM2500	
	RM2501-RM3500	
	RM3501-RM4500	
	RM4501-above	
Age	20-30 years old	
	31-40 years old	
	41-50 years old	
	51-60 years old	
Marital Status	Single	
	Married	
Employment status	Public sector	
	Private	
	Self-Employment	
You are an online zakat payment user	Yes	
	No	

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Section B: Intention to Use online Zakat Payment

No	Question	Likert Scale				
		1	2	3	4	5
1.	I find zakat website very useful.					
2.	I can directly pay my zakat through online.					
3.	I can access information from zakat website anytime that I want.					
4.	I use zakat website to estimate my zakat payment.					
5	I use zakat website to update my personal information					
6.	I am satisfied when using zakat website.					

SECTION C: Perceived Ease of Use

No	Question	Likert Scale				
		1	2	3	4	5
1.	I believe the online zakat website will provide helpful guidance in performing online payment.					
2.	I think online Zakat payment is convenient for me.					
3.	The structure and contents of the web site are easy to understand.					
4.	Using online zakat payment services will be easy for me.					
5	Using online zakat payment saves more time.					
6.	The zakat payment website is more user-friendly.					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

Perceived of Usefulness

No	Question	Likert Scale				
		1	2	3	4	5
1.	I intend to continuously use the online Zakat payment method to pay Zakat.					
2.	I intend to completely switch over to online Zakat payment.					
3.	Given that I had access to the online Zakat system, I intend to use it.					
4.	Using online Zakat make it easier to make the payment.					
5	Using online Zakat payment will enable me to accomplish the task quickly.					
6.	Using online Zakat payment will improve my performance in paying Zakat.					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

II: Security and Privacy

No	Question	Likert Scale				
		1	2	3	4	5
1.	I believe in the security of online zakat payment					
2.	I believe that online Zakat payment is free for transaction fraud.					
3.	Privacy and security in online zakat payment is important to me.					
4.	I am confident that the privacy data is well protected and cannot be accessed by others.					
5	The use of the online zakat system prevents the data from being exposed to fraudsters.					
6.	I feel confident to use online zakat payment because it highly secured.					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

III: Trust

No	Question	Likert Scale				
		1	2	3	4	5
1.	I trust that an organizational and technical infrastructure exists to* support the use online zakat					
2.	I think I can trust the ability of the online Zakat payment system to protect my privacy.					
3.	I think the risk associated with online Zakat payment is low.					
4.	I think I can trust Zakat institution and website to handle my personal information.					
5	I trust to use zakat website frequently in the future.					
6.	I think I can trust Zakat institution and website to handle my money to give to asnaf.					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

APPENDIX B: GANTT CART

AKTIVITI PENGAJARAN DAN PEMBELAJARAN	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<ul style="list-style-type: none"> Pembahagian kumpulan, penyelia dan penilai 															
<ul style="list-style-type: none"> Edaran pembahagian kumpulan, penyelia dan penilai Perjumpaan pelajar dengan Penyelia (berterusan) 															
<ul style="list-style-type: none"> Edaran aktiviti pengajaran dan pembelajaran Edaran garis panduan dan rubrik Persediaan pengumpulan data 															
<ul style="list-style-type: none"> Edaran rakaman taklimat proses PPTA 2 Pengumpulan data 															
<ul style="list-style-type: none"> Kelas data analysis kuantitatif dan kualitatif Pengumpulan data 															
<ul style="list-style-type: none"> Data analisis Penulisan draf projek penyelidikan Laopran penemuan Penafsiran dan perbincangan penemuan Implikasi penemuan Kesimpulan 															
<ul style="list-style-type: none"> Penulisan laporan akhir dan kertas kerja 															
<ul style="list-style-type: none"> Penyerahan draf laporan akhir projek penyelidikan kepada penyelia Saringan turnitin Penyemakan oleh penyelia Pembetulan oleh pelajar 															
<ul style="list-style-type: none"> Penyerahan 2 laporan akhir projek penyelidikan kepada penyelia dan penilai untuk pentaksiran 															
<ul style="list-style-type: none"> Penyerahan kertas kerja dan poster kepada penilai dan penyelia Pembentangan poster dan pentaksiran 															
<ul style="list-style-type: none"> Pembetulan dan pindaan akhir (jika ada) 															
<ul style="list-style-type: none"> Pengumpulan laporan akhir kepada penyelaras PPTA 2 (google drive) 															
<ul style="list-style-type: none"> Kemasukan markah oleh penyelia (ecomm/portal) 															