THE ELEMENTS THAT IMPACT THE USAGE OF ONLINE ZAKAT PAYMENT AMONG MUSLIM IN KOTA BHARU, KELANTAN

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The Elements That Impact the Usage of Online Zakat Payment Among Muslim In Kota Bharu, Kelantan.

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ABSTRAK

Salah satu tuntutan Islam adalah pembayaran zakat. Salah satu daripada lima rukun Islam, zakat, biasanya dibayar secara tunai. Tetapi seiring dengan perubahan zaman dan teknologi semakin maju, semakin ramai orang memilih untuk membayar zakat secara dalam talian. Kebolehcapaian teknologi dan ketersediaan perkhidmatan pembayaran adalah faktor utama keupayaan untuk membayar zakat dalam talian. Di Kota Bharu, Kelantan, orang ramai yang ingin membayar zakat secara dalam talian dijangka menghadapi halangan yang ketara, seperti kekurangan infrastruktur sambungan internet yang melambatkan penggunaan teknologi. Kajian ini bertujuan untuk melihat kesan penggunaan pembayaran zakat secara atas talian dalam kalangan umat Islam Kota Bharu, Kelantan. Faktor-faktor iaitu persepsi kebergunaan dan persepsi kemudahan penggunaan Model Penerimaan Teknologi (TAM), dengan peningkatan persepsi kecekapan dan masalah, digunakan sebagai kerangka kajian. Hasil kajian ini seharusnya menonjolkan kepentingan umat Islam di Kota Bharu, Kelantan, menerima pembayaran zakat dalam talian. Walau apa pun, selain menambah maklumat, kajian ini diharap dapat memaklumkan kepada penggubal dasar, khususnya institusi zakat, tentang keperluan mempromosi pembayaran zakat dalam talian di kalangan umat Islam.

Kata kunci: zakat, dalam talian, teknologi, pembayaran, dan Muslim.

ABSTRACT

One of Islam's numerous requirements is the payment of zakat. One of Islam's five pillars, zakat, is typically paid in cash. But as times have changed and technology has advanced, more people are choosing to pay zakat online. The accessibility of technology and the availability of payment services are key factors in the ability to pay zakat online. In Kota Bharu, Kelantan, people who want to pay zakat online are expected to encounter significant obstacles, such as a lack of internet connection infrastructure that slows down the use of technology. This research aims to see the impact the usage of online zakat payment among the Muslims Kota Bharu, Kelantan. The factors that are the perception of usefulness and the perceived ease of use of the Technology Acceptance Model (TAM), with the increase in the perception of efficiency and problems, are used as the framework of the study. The results of this study should highlight the significance of Muslims in Kota Bharu, Kelantan, accepting online zakat payments. In any case, in addition to adding to information, this study is anticipated to inform policy makers, particularly zakat institutions, about the necessity of promoting online zakat payment among Muslims.

Keywords: zakat, online, technology, payment, and Muslim.

CHAPTER 1

INTRODUCTION

1.1   BACKGROUND OF THE STUDY

Islam is based on five fundamental tenets which are the profession of faith, prayer, giving alms (zakat), fasting, and pilgrimage (hajj). Every Muslim has a duty to uphold these five principles and live a life that is free from impurity. If you're wondering what zakat is, it is the third pillar of Islam that commands a person to practice almsgiving and give a percentage of their money to the needy and destitute. It is a way of praising Allah and living your life in accordance with His instructions. Only those who are qualified may pay zakat as a religious obligation which not everyone is required to make an annual payment.

Zakat can be interpreted as "to increase," and in terms of meaning, it denotes "that which purifies" (Zamzam, 2022). Islam's fundamental principle is that a person's annual income should be pure. Any extra riches, including cash on hand or in a bank account, gold or silver jewellery, farm products, animal revenues, stock, and investment gains, must be donated. It frees someone from greed and selfishness in turn. It is a means of promoting harmony and peace in society. Anyone who is in need cannot receive zakat. According to the Quran, there are eight categories of people to whom zakat can be given which are Al-Furaqa, who lack the resources to meet their basic needs, Al-Masakin, who lack any source of income or possessions, zakat collectors, those who converted to Islam, slaves, those who are in debt, those who are fighting for Allah, and wayfarers. Islam considers zakat to be a required act of devotion, and Muslims who do so get a wealth of blessings.

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There are two types of zakat, zakat on property (zakat mal) and zakat on the body (zakat fitrah). The amount of property zakat that a Muslim must pay is based on his nisab and haul. Nisab is the lowest amount of money that must be saved in order to pay zakat. Giving out zakat maal do not have a time limit. In other words, it can be given out at any time of the year as long as certain conditions are met. This kind of zakat will lead to a lot of different kinds, such as zakat on income, trade, farming, mining, marine products, animal products, finds, bonds, savings, gold and silver, and more. This is the amount of zakat that every Muslim has to give during the month of Ramadan. According to Majlis Agama Islam Kelantan (MAIK), This year's Kelantan State Zakat Fitrah price is only RM7.00, although it is encouraged for payers to choose to pay RM14.00 or RM21.00 dependent on their comfort level and the cost of rice they have consumed. Besides, this zakat can come in the form of rice, wheat, or other foods. Money can also be used instead of zakat fitrah, but it needs to be equal to the cost of basic food based on the amount of zakat.

Historically, zakat payers made their payments either directly to the amil, or zakat collectors, or at zakat booths. Through this conventional method of payment, the zakat institution discovered that the number of Muslim students who collect zakat is still quite small. Some of the reasons for this include the ease with which one can pay zakat, the time of payments, and the knowledge of the importance of doing that (Jamaludin, Wahab, and Hamed, 2017). The topic of zakat payment compliance was discussed in numerous earlier researches. For instance, Abdullah and Sapiei (2018) found that religiosity significantly affects the performance of zakat. This is supported by research showing that piety is a predictor of zakat compliance with regard to financial security (Azman & Bidin, 2015). Mohd Rahim et al. (2011) found support for the same hypothesis, concluding that religious beliefs play a substantial role in determining whether or not a corporation participates in zakat. Understanding, the impact of

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peers, and the opinion of a zakat board were also found to have a positive effect on a desire of fulfilling business zakat in a study by Saad et al. (2020). In line with the increasing age, education, and consciousness of young adults, studies on zakat payment acceptance on income or salary have also advanced (Tajuddin et al., 2015). An obstacle to Muslim zakat compliance behaviour still exists, according to Ummulkhayr et al. (2017), who noted that certain nonIslamic governments lack support for the zakat institution.

The zakat institution has improved and changed its collection system over the years in a number of ways. The institution has turned to various payment options as a result of the quick growth of technology. Some of the ways in which social media facilitates commerce include the facilitation of payments via web-based banking, postal services, mobile checkouts, and messaging. Since 2009 (Kaslam). In 2002, when the E-zakat portal was first established, zakat contributors were unable to access it to submit payments. However, there was zakat-related data available on the system's website. Online zakat payments have several benefits, especially for the giver. People are able to make the payments via the online Zakat method of payment whenever and wherever they have access to the internet. Payers of zakat are no longer restricted to business hours and need not prearrange a time to pay in person. It is more convenient to pay zakat online than at the counter. Using the 24-hour, user-friendly, and convenient online zakat payment system allows the payer to save valuable energy and time. However, Hanafi (2020) found in his research that knowledge is a crucial component in determining whether or not an online zakat payment is accepted. On the other hand, Muslim in Kota Bharu, Kelantan who pay zakat are more willing to pay zakat online if the more information zakat institutions give to that demographic Muslim population.

1.2   PROBLEM STATEMENT

In today's current modernization, each community is chasing wealth to the point of refusing and forgetting to fulfil its responsibility of paying zakat. Islam has also shown us that property and wealth cannot circulate among the rich only, (Zainuddin 2018). Those who are rich, and wealthy must also be responsible for taking care of the well-being of others. In fact, they also cannot ignore their relatives who are more in need, the poor. The impoverished can benefit much from zakat collections, and doing so can also help purify one's possessions and one's spirit (Al-Quran 92:17-18). The destitute and those who beg from them have a set percentage of their income, as Allah says in the Qur'an (70:24-25). Extreme poverty is perilous to human beings because it erodes their values and might lead them to engage in crimes against others and against themselves. As a result, zakat has the potential to end poverty in the Ummah (Sapingi, Ahmad, & Mohamad, 2011). In Islam, zakat is a compulsory kind of charitable giving that is utilized to further the growth of goodwill for the benefit of the receiver. Zainuddin (2018) argues that the widening divide between the world's rich and poor is the worst possible economic outcome. The ease and widespread adoption of online zakat payment systems helps bring all stakeholders together. Business zakat, property zakat, and gold zakat are all forms of zakat that must be paid to zakat management agencies, but the Muslim community is still unaware of this fact. The vast majority of Muslims pay only zakat fitrah, the zakat that is required of all Muslims regardless of wealth. Meanwhile, Mud Fiori Nami Harun (Head of the Selangor Zakat Collection Division) revealed that half of the people who are obligated to pay zakat but do not do that are between the ages of 25 and 34. This issue is very important because the obligation to pay zakat is a demand for Muslims in the hereafter.

Online zakat payment uses many things such as more detailed information such as bank numbers and so on. This matter is related to the issue of misappropriation by a few irresponsible

parties by hacking the banking system. As Alwan et al. (2016) point out, even if the usage of technology has made online payment systems seemingly secure, many features are still hidden from view. Online zakat payments utilize the financial system. Trust in the online banking system has been shown to have a major impact by studies conducted by Chong et al. (2010) and Sohrabi et al. (2013). Researchers Roni and Tarmidi (2015) looked at how well-informed Malaysian academics were about e-zakat. Even though online zakat payment has been available since 2002, their research indicates that many people still feel uneasy about making this kind of transaction. The authors outlined how the vast majority of respondents favoured a hands-on approach to zakat. Yaakob et al. (2016) found that while the proportion of zakat collected manually remained relatively consistent between 2009 and 2014, the proportion collected online dropped significantly, from 54 percent in 2009 to only 19.30 percent in 2014. This gives the false impression that the number of internet users in Malaysia is fast increasing, which is not the case. Therefore, the strengthening of security systems needs to be improved by zakat institutions so that students and the community can use the e-Zakat platform in the best possible way.

1.3   RESEARCH QUESTION

This study is to determine the elements that impact the usage of online zakat payment among the Muslim in Kota Bharu, Kelantan. So, some questions appeared during the research and needed some answers. The questions are:

Q1: Does the perceived usefulness impact the intention to use online zakat payment?

Q2: Does the perceived ease of use impact the intention to use online zakat payment?

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Q3: What impact does trust give towards the intention to use online zakat payment?

Q4: Does the security of online zakat payment impact the intention to use the service?

1.4   RESEARCH OBJECTIVES

The research aims to determine the elements that impact online zakat payment between perceived usefulness, perceived ease of use, trust, and security among the Muslim in Kota Bharu, Kelantan. Therefore, the researcher has formulated the research objectives as follows:

I.   Identifying the perceived usefulness that impacts the usage of online zakat payment in the Muslim in Kota Bharu, Kelantan.

II. To identify perceived ease of use affect the intention of the usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

III. To identify the element of trust on the impact of the usage of online zakat payment on the Muslim in Kota Bharu, Kelantan.

IV. Identifying the security of online zakat payment elements that impact the usage of the service among the Muslim in Kota Bharu, Kelantan.

1.5   SCOPE OF THE STUDY

The purpose of this research is to learn what elements impact Muslims in Kota Bharu, Kelantan to pay their online zakat payments. Numerous academic works (Kesharwani & Bisht, 2011; Chong, Ooi, Lin, Tan, 2010; Sikdar, Kumar, & Makkad, 2015) have explored the topic of electronic banking and payments. However, there is a dearth of research into the topic of online payment and charitable giving, such as zakat.

Most zakat institutions, notably those servicing the Muslim community in Kota Bharu, Kelantan, are currently transitioning to an internet-based system in addition to the manual technique, making now an ideal moment to conduct study in this field. As the zakat payment system and the computerized zakat system are among the determinants of the efficacy of zakat institutions (Wahab & Rahman, 2013), these online payment effects would likely boost the collection of zakat. The findings of this research can be used to strengthen the current system, technique, and efficiency of distributing zakat, not just among students but to the broader public as well.

1.6   SIGNIFICANCE OF STUDY

This study aims to show the actual scenario and investigate the elements that could impact online zakat payment among the Muslim population in Kota Bharu, Kelantan. The results of this study will rebound to the benefit of many people considering that online zakat payment is an important element and a tool for today's economic growth. This study could guide other students who are trying to investigate similar cases that involve the usage of digital zakat payment. Besides that, this study could act as feedback for the management of bank institutions in Malaysia, so that they can improve more in terms of their websites and how they could attract customers and how customers can easily access them. This study could support other studies that also aim to support the implication of online zakat payment.

1.7   DEFINITION OF TERM

1.7.1   Definition of Perceived Usefulness

According to Davis (1989), perceived usefulness is "the extent to which an individual believes that employing a system will enhance that individual's performance on the job." One element that may impact the number of Muslims in Kota Bharu, Kelantan who choose to pay

their zakat online is their belief in the service's efficacy. The time and effort spent by the payer was reduced because they did not have to physically go to the counter.

1.7.2 Definition of Perceived Ease of Use

Perceived ease of use is described by Davis (1989) as "the extent to which a person believes that using a particular technology requires little skill or effort on their part." A system's level of user friendliness has a direct correlation to how well it is received by its end users. Researchers Liu and Tai (2016) looked into what motivates Vietnamese consumers to adopt mobile payment systems.

1.7.3 Definition of Trust

According to Grabowski (2017), building trust with the user is essential. According to Zhou (2013), loyalty is shown to a service provider when the former's past actions inspire confidence in the latter's potential future actions. According to Sohrabi, Yee, and Nathan (2013), in today's world where so many transactions take place online, it is more important than ever to be able to trust one another. This is because the internet creates an unusual scenario that differentiates itself from face-to-face interaction, leading to a higher level of uncertainty and impersonal connections between the related parties.

1.7.4 Definition of Security

According to Alwan et al. (2016), users are more likely to adopt new technologies when they believe their personal information and financial transactions are secure and private. As a result, businesses must implement stringent safety measures to stop confidential data from escaping and facilitating fraud or other undesirable outcomes. People are more likely to use online services if they believe their privacy information and security will be protected.

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1.8   ORGANIZATION OF THE THESIS

In total, the plan contains three parts. The first chapter of a research proposal typically lays the basis for the rest of the document by describing such topics as the rationale for the study, the issue statement, the research questions, the research objectives, the scope of the study, the definition of terms, and the framework of the proposal. Other research papers, books, journals, and other sources pertinent to the subject are analyzed and appraised for their usefulness.

In this study's second chapter, we survey relevant previous works. In this chapter, we take a close look at the factors that influence Muslims in Kota Bharu, Kelantan to make online zakat payments, as well as the factors that serve as control groups for the study perceived usefulness, perceived ease of use, trust, and security. An outline including an introduction, theoretical foundations, relevant prior research, a declaration of hypotheses, a conceptual framework, and a conclusion or summary. The third and final chapter details the methodology employed in the study's pursuit of its objectives. A research protocol typically consists of an abstract, an introduction, a methodology, a strategy, a research instrument, a data collection and analysis plan, and a conclusion.

CHAPTER 2

LITERATURE REVIEW

2.1   INTRODUCTION

This chapter will cover a variety of topics, including theory, findings from previous studies, hypotheses, and conceptual frameworks. As a result, this chapter will present an overview of previous research on the elements that impact the usage of online zakat payment among the Muslim in Kota Bharu, Kelantan, showing their commitment to sustainable finance.

The idea underlying the use of online zakat payment programs will be covered in the first section of this chapter. The second section outlines how past research has looked at what motivates Muslims to utilize this online zakat payment tool. In the third section of this chapter, theoretical and hypothetical structural suggestions will be tested. The conclusion and summary of the research discovered during the literature review, the proposed research model, and the research proposal will be utilized as the concluding sections of this chapter.

Internet-based banking and payments have been the subject of numerous academic investigations in recent years (Kesharwani & Bisht, 2011, Chong, Ooi, Lin, Tan, 2010, Sikdar, Kumar, Makkad, 2015). Therefore, the elements that impact the Muslim in Kota Bharu, Kelantan's usage of online zakat payment will be the focus of this research.

2.2   UNDERPINNING THEORY

Theoretically, the Technology Acceptance Model (TAM) (Davis, 1989) provides a theoretical framework for understanding the connection between the independent factors examined and the impact of using online zakat payment. This idea essentially extended the

study of human psychology to the realm of computer and information systems. We employ the TAM theory to gauge zakat payers' openness to and comfort with making online zakat payments. Theory of Technology Acceptance Model (TAM) by Davis's (1989) is a crucial addition to the earlier models of Ajzen and Fishbein's (1980) Theory of Perceived Behaviour (TPB) and Davis's own (1991) Theory of Reasoned Action (TRA) in the study of human behavior. Individuals' attitudes, subjective norms, self-control, and future plans for using the internet for financial services are all explained by the TAM Model. According to TAM's suggested model, people's attitudes toward adopting new technologies are best predicted by their estimations of how valuable and easy to use those technologies will be to them. However, this idea has been expanded by additional research (Wang and Li, 2016, Grabowski, 2017, Alwan and Al-Zubi, 2016) to account for factors such as trust, and security and privacy. The latter three factors were added because they had recently been shown to have significant roles in other studies of computer adoption.

In this theory also, which is extensively used to foretell user acceptance of technology, was developed in this study as well. The perception of usefulness and perceived ease of use are singled out as the two most important elements that impact people's actions when it comes to adopting new technologies in this hypothesis (Park, 2014). Several new elements were added to the TAM model by earlier academics in order to gauge user acceptability of the technological system. In addition to the two TAM variables already stated, it was found that willingness was also significant in explaining the willingness of user's behavior in using technology (Sun & Zhang, 2003). Venkatesh and Davis (2000) conducted study that added innovative elements to the existing TAM model in order to further investigate user behavior in accepting the technology. Because of its usefulness in evaluating consumers' attitudes about new technologies, TAM was selected as the major model for this investigation.

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2.3 PREVIOUS STUDIES

2.3.1 Intention to Use Online Zakat Payment

Intention is utilized to comprehend how one's attitudes and ideas give impact to their actual actions. The attitude can be positive or negative. Positive behavior and intention would follow from a positive belief and attitude. It also means that a person's attitude and beliefs may influence their desire to adopt new technology, especially an online system (Ting et al., 2016). The academics in Malaysia are aware of e-zakat. Despite its inception in 2002, their findings indicate that many people are still not aware of the use of online zakat (Roni and Tarmidi, 2015). The explanation from the authors shows that a majority of the respondents preferred to pay zakat traditionally.

2.3.2 Perceived Usefulness

Perceived usefulness, as defined by Davis (1989), is the degree to which an individual believes that employing a given strategy will improve his or her performance at work. This is supported by Noor's (2011) study, which discovered a strong connection between perceived usefulness and productivity. Several other studies (Daud, Kassim, Said, and Noor., 2011, Pikkarainen, Karjaluoto, and Pahnila, 2004, Aboelmaged and Gebba., 2013. Chong et al., 2010, Hacini, Dahou, and Bendiabdellah, 2012) have also highlighted the significance of perceived usefulness in determining people's reactions to information technology and online banking.

2.3.3 Perceived Ease of Use

The degree to which someone believes it is simpler to utilize a specific technology without exerting much effort is known as perceived ease of use. The more user-friendly system is the more accepted by the users. A technology's perceived ease of use is the extent to which

a user perceives that they can make effective use of it without putting up much effort (Davis, 1989). A study was conducted in Vietnam by Liu and Tai in 2016 with the objective to analyze the factors that could drive consumers' intention to use mobile payment services. They discovered that there is an important connection between perceived ease of use and the impact the usage of online zakat payment.

2.3.4 Trust

Trust is very important to ensure the development of any relationship with the user (Grabowski, 2017). Trust is defined as the readiness to maintain a relationship with a service provider when the good expectations for the service provider's future behaviour come true (Zhou, 2013). Statistics show that the impact of trust on the intention to use online banking is statistically significant, according to studies by Chong et al. (2010) and Sohrabi et al. (2013). According to Sohrabi, Yee, and Nathan (2013), trust is crucial, especially in this day and age when many transactions are conducted online. This creates a special situation that is unlike face-to-face communication, increasing uncertainty and impersonal relationships between the parties involved.

2.3.5 Security

Security is crucial, according to Alwan et al. (2016), since when an online payment system is seen to be extremely safe, the user of that technology will feel confident and at ease using it. Therefore, every organisation must offer high-security procedures to avoid information leaks that might result in fraud and other undesirable situations. When there are no security risks, potential users are wanting to engage with online services. According to Lin, Wang, and Hung (2020), Vejacka, Stofa, and Al-Sharafi, and Arshah (2016), there is a clear and significant relationship between security and the usage of online zakat payment.

2.4 HYPOTHESES STATEMENT

Based on this study, there are five research hypotheses developed to examine the relationship between the dependent variable, impact to use online zakat payment and four other independent variables, namely perceived usefulness, perceived ease of use, trust, and security.

HI: There is a significant relationship between perceived usefulness and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

The perception of usefulness is one of the factors that is closely related to productivity (Noor, 2011). This usefulness is also a key perspective in exploring user interest in online technology as stated in the TAM model. This perception of usefulness can influence users to use online technology where they can speed up their zakat payment process without having to make manual payments. For example, every payer no longer needs to make a payment over the counter to make a zakat payment. Therefore, they can save their daily time. In the meantime, the perception of this usefulness can also increase the awareness of the Muslim community that the usage of online zakat payment is faster and easier.

H2: There is a significant relationship between perceived ease of use and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

According to Davis (1989), the perception of convenience is used by a person in the way they think that it is easy to access any technology without putting much effort. For example, a system that has user-friendly access and is easier to accept. With a seamless ease of use and simplicity to avoid physical and mental stress, more users can accept the use of

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technology in their daily use (Luan & Teo, 2009; Aydin, 2016). As a result, the perception of ease of use can give awareness to the community if they know the availability of user-friendly technology and user-oriented systems.

H3: There is a significant relationship between trust and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

Trust is important in improving the relationship between users, so every user place trust as one of the cores in life (Grabowski, 2017). In the meantime, every society places this trust through the internet mainly because it is a medium of communication for many online transactions that provide a different and significant situation than communicating face to face. Thus, it leads to a high level of consumer uncertainty as well as an impersonal relationship with related parties. This trust can also be described as a willingness to remain loyal to the service provider when positive expectations with future behavior come true. If the significant influence of trust on the internet is more robust, then their relationship in the use of transactions or the like involving the internet will increase even more.

H4: There is a significant relationship between security and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

The use of today's technology is very widespread resulting in a security system that is doubted by every user. Organizations that use the internet or online technology need to provide high security mechanisms to users. This is because, in order to avoid various undesirable speculations, such as information leaks, fraud scenarios and private hackers. Each of these availabilities any threat can be avoided as well as the potential of the user to use online will be

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free from any problem occur. Therefore, payment systems involving online, or internet are considered better secured if there is efficient security, Alwan et al. (2016). As a result, users will be more comfortable in using online payments.

2.5   CONCEPTUAL FRAMEWORK

Independent Variable   Dependent Variable

```
┌─────────────────────────┐
│   Perceived Usefulness   │ ─────┐
└─────────────────────────┘       │
┌─────────────────────────┐       │    ┌──────────────────────────────┐
│   Perceived Ease of Use  │ ──────┼───▶│  Impact the Usage of Online Zakat │
└─────────────────────────┘       │    │            Payment            │
┌─────────────────────────┐       │    └──────────────────────────────┘
│          Trust           │ ──────┤
└─────────────────────────┘       │
┌─────────────────────────┐       │
│         Security         │ ─────┘
└─────────────────────────┘
```
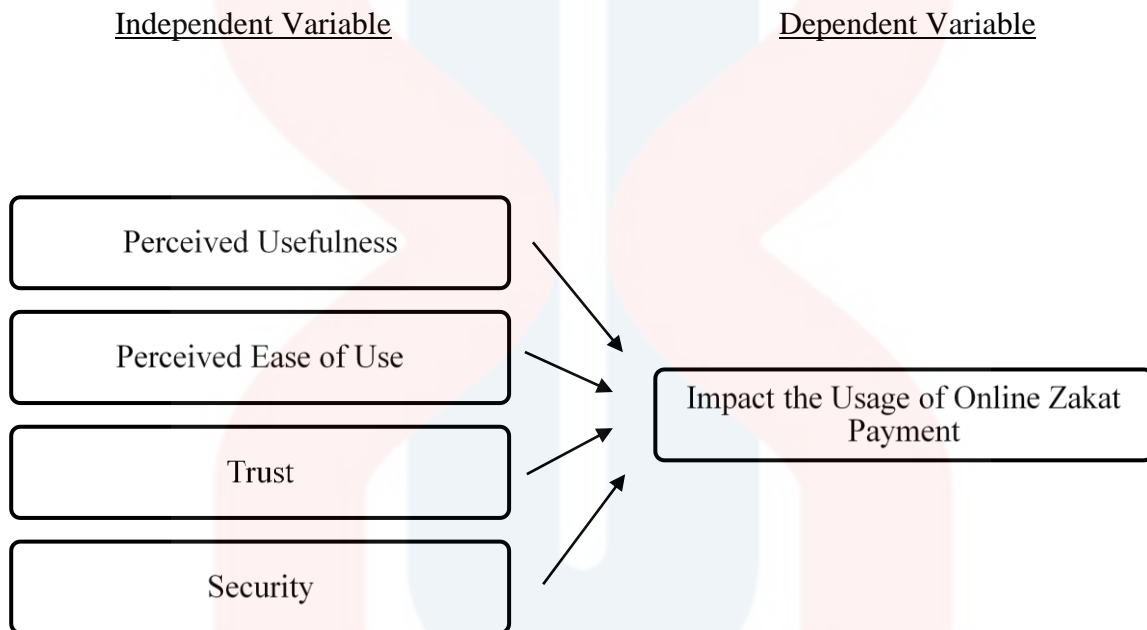
Figure 2. 1: Technology Acceptance Model

The figure illustrates the conceptual framework that forms the basis of the research project. The diagram above, based on the Technology Acceptance Model (TAM), examines the relationship between the independent and dependent variables of the conceptual framework. The impact of the usage of online zakat payment is the dependent variable (DV). This study also tested four independent variables (IV): perceived usefulness, perceived ease of use, trust, and security.

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2.6   SUMMARY/ CONCLUSION

In conclusion, this chapter explains the variable concept of each research which includes the impact of the use of online zakat payment, perceived of usefulness, perceived ease of use, trust and security and privacy on online payment. Next, we have created five specific hypotheses and can be based on the variables we studied from another research. We also propose each hypothesis which is the relationship between two research variables, where the relationship between an independent variable and a dependent variable. In addition, the things researched and measured by the investigator are referred to as dependent variables. Whereas the modified variable is the independent variable. Therefore, we have made previous references to strengthen and strengthen our research on the impact the usage of online zakat payment and provide our group with a solid foundation and a lot of information about ongoing research.

CHAPTER 3

RESEARCH METHODS

3.1   INTRODUCTION

After analyzing the prior literature on the issues covered in Chapter 2, this chapter outlined the research approach that will be employed in the study. The purpose of the research approach is to answer the research question posed in Chapter 1 and complete the investigation. Since it is an intellectual pursuit, the term research must be applied in a commercial context. The term "research methodology" is used to describe the methods employed to gather information about a subject. Methods for doing the research, creating research instruments, gathering data, and analyzing it are all covered here.

3.2   RESEARCH DESIGN

The research design is the blueprint that will guide the procedures and methods employed in carrying out the investigation. Research designs, also known as research strategies, are plans for gathering information to address specific research questions (McCombes, 2019). It's a framework that takes into account the steps taken to get information, analyse that information, and draw conclusions from them. What this means is that the research proposal will include a description of the study design, which will include the methods by which the researcher will investigate the study's central topic. Kothari (2004) defines research design as "a strategy, a route map, and a blueprint strategy of study devised to find solutions to research questions." According to Akhtar (2016), structural research is research design because it is the bind that holds all the elements of a research project shared, or in simple terms, it is a recommended research work plan. According to Saunders, Lewis, Thornhill, and Bristow (2019), the research design is a strategy for selecting data collecting methodologies, people to

answer research questions, and study settings. The study design specifies how the necessary data will be collected and analyzed, as well as how all of this will be utilized to answer the question being investigated. The purpose of this study was to learn about the impacts that influence the utilization of online zakat payment among Muslims in Kota Bharu, Kelantan.

There are two types of research methods, quantitative and qualitative. In this study, we gather and evaluate data utilizing the factor that influences the usage of online zakat payment questionnaires from the Muslims community in Kota Bharu, Kelantan. Bryman and Bell (2015) describe quantitative approach as the collecting of numerical data, as well as a deductive viewpoint on the link between theory and research, a preference for natural scientific methodologies, and an objective view of social reality. The researcher employed the quantitative technique since the empirical evaluation comprises numerical measurement and analysis. As a consequence, we decide quantitative research for the reason that to be more scientific, rapid, and efficient. The data can also be expressed as amounts or statistics, giving the conclusions clearer and less likely to be misinterpreted. In terms of data gathering techniques, we employ main sources through online surveys to ensure that the information acquired is current and relevant. Through this research design, the researchers will be able to determine the relationship between perceived usefulness, perceived ease of use, trust, and security in zakat management institutions with the element that impacts the usage of online zakat payment in the Muslim community in Kota Bharu, Kelantan.

3.3   DATA COLLECTION METHODS

3.3.1   Research Strategy

The Collins International Dictionary defines research strategy as "a planned approach to gathering data about an issue or topic." This research strategy allows researchers to carry out

their research in a more organized manner. The main purpose of the research strategy is to investigate behavior from time to time more completely and focus on introducing the main components of the study, namely the research topic, research focus, research design, and research methods. In the meantime, this research strategy needs to be implemented systematically by researchers to collect and analyze data accurately. The divisions found in research strategies are descriptive, analytical, critical, basic, action, interpretive, predictive, exploratory, quantitative, and qualitative. Therefore, in this case, our research study uses a quantitative research strategy.

3.3.2 Data Collection

The data collection procedure is the approach used to systematically collect data on the dependent variable. Data collecting strategy matters because the researcher's technique and analytical approach shape the data's use and the insights it can yield. Primary data and secondary data are two types of information gathered. This study employs a quantitative approach to collecting primary data. Through this study, researchers distributed questionnaires to all Muslim communities in Kota Bharu, Kelantan. This form will be distributed to respondents who have worked through surveys on social media. Researchers use this survey online to save time, save cost, can be distributed more widely and easily, and is more user friendly. Each respondent will be provided with a complete questionnaire according to age, employee, and Muslim to answer questions related to e-zakat and answered only once per respondent.

3.4   STUDY POPULATION

Sherbini et al. (2007) recognize this to suggest that the population being studied is one in which the researcher is looking for information on gender, population size, growth, age,

migration, and other general characteristics that the researcher has defined in the sample criteria to get the data. The population of a nation also comprises several groups of people who may be studied using statistical samples to determine general conclusions about the population's number, density, age, gender, urbanization, and migration (Bhandari, 2021). Researchers should also employ the population to help them discover the answers to questions on subjects studied in Kota Bharu, Kelantan.

The participants in this study will be Muslims who live in Kota Bharu, Kelantan. According to the Department of Statistics Malaysia (2023), in 2020, there are 555,757 residents in Kota Bharu, which was most recently updated in 29 May 2022. The majority of residents who live in the Kota Bharu is female, accounting for around 277,950 people while male is 277,807 people. In term of religion, the most of residents who live in Kota Bharu are Islam (531,584 people) than Christianity (2,916 people), Buddhism (15,692 people, Hinduism (1,189 people), Others (340 people), No religion (147 people) and Unknown (3,889 people). Besides, for age group, 0 until 14 years old are 147,669 (76,176 male and 71,493 female), for 15 until 64 years old are 372,078 (185,131 male and 186,947 female) and 65 years old above are 36,010 (16,500 male and 19,510 female). Other than that, the number of households are 115,485.

Therefore, the targets are 555,757 persons in Kota Bharu, Kelantan, who make up the study's whole population. We use the Department of Statistic Malaysia (DOSM) website and the demographics of Kelantan to estimate the total population of Kota Bharu, Kelantan. Another definition of the target population is the particular group of persons in which researchers are most interested.

3.5   SAMPLE SIZE

According to Etikan et al. (2016), sample size is the number of observations made on a subject established for a certain research goal. The sample size is influenced by what we want to learn from the data collected and the link we want to make with the study's purpose, (Nguyen and Huynh) (2017). Most research investigations require 30 to 500 viable samples (Roscoe, 1975). Given that there are 555.757 people in Kota Bharu, Kelantan. The sample size, according to Krejcie and Morgan (1970), would be around 383 respondent answers among the Muslim in Kota Bharu, Kelantan. As a result, 383 self-completion surveys are given to Muslim using a Google form.

Table 3. 1: Sample Size of a Known Population

Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size   Source: Krejcie & Morgan, 1970

Sources: Krejcie and Morgan, 1970.

3.6   SAMPLING TECHNIQUES

A sample is a smaller subset that forms a larger population. Sampling is the process of gaining a set of individuals to collect information from that sample for research purposes. For example, a sample of 30 students is being asked to fill in a form for research. There are two types of sampling techniques. The techniques that are mainly used by researchers are probability and non-probability sampling. Probability sampling is randomly selected to allow strong statistical inferences. Non-probability is selected based on convenience and certain criteria to allow the ease of data collection. For this research, the non-probability technique is used. It consists of snowball sampling, quota sampling, judgmental sampling, and convenience sampling. Convenience sampling is used for this research to collect the data as no inclusion had been specified before subjects were chosen.

3.7   RESEARCH INSTRUMENT DEVELOPMENT

An instrument is a device used to gather the information needed to respond to previously formulated research questions. On the other hand, using a single data collection to gather information quickly is known as a research instrument. Tools are administered by researchers so that samples fill out data that is relevant to the study topics. As a result, the questionnaire used in the study was chosen by the researchers. The collected data will be analyzed in accordance with the researcher's analysis techniques.

The primary tool utilized in the study is the study questionnaire, which comprises particular questions for the study. The test instrument will specifically be a self-administered questionnaire. Self-administered questionnaires are a set of inquiries intended to gather information.

3.7.1 Questionnaire Design

A questionnaire is the primary approach used in this investigation. It will obtain information from the survey respondent. Parts A, B, and C make up the three sections of the questionnaire. The demographic information of the respondent, including gender, age, race, and employment status, is covered in Part A's questions. Determinant choice questions, which are fixed alternative questions that provide respondents more than one option, are another type of choice question in addition to simple choice questions. For the purpose of evaluating the dependent variable, the impact that usage of online zakat payment, Section B has 5 questions.

Then in Part C of the inquiry questions, there are four categories, each with at least five questions. It contains questions to change independent variables, which impact online zakat payment, namely perceived usefulness, perceived ease of use, trust, and security.

3.7.2 Validity

To be able to measure what to test and measure the content focused on the study, the validity of the content was intended to confirm the accuracy of the questionnaire items. Additionally, it gauges how well content capabilities match up with the use of measuring scales. It should be founded on exploratory research into the literature on the researched variables and validated by expert validity review. In this study, we used peer and expert validation as two different types of content validation.

- **Peer Validation**

In both online and in-person collaborative learning settings, peer assessment and feedback are frequently used (Jan-Willem Strijbos, 2010). It is simpler to understand when peers or language are used. To determine if the questionnaire questions were clear or not, the

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researchers gave questionnaires from previously collected and restructured research sources to five peers. All five of them were UMK students.

- **Expert Validation**

The comprehension and verification of the questionnaire can be checked using specialized verification methods. This is done in order to collect accurate and pertinent information for the study. Therefore, this study also makes use of expert verification. Two specialists are given questionnaires that have been prepared and assembled from previous research sources to study and determine if the questionnaires are simple or complex. The two experts are a counselling instructor and a university lecturer. In addition, specialists analyze and examine peer-verified questionnaires with those from previous studies. The expert assessor's perspective on the variables to be measured is crucial, especially when offering suggestions for improvement.

3.8 MEASUREMENT OF THE VARIABLES

By gathering and evaluating the data, statistical inference tests can be decided to use for each scale variable. There are four types of levels of measurements which start from nominal, ordinal, interval, and ratio. In the survey questions, the researchers used interval scale questions. The Likert scale is frequently used in surveys that aim to determine respondents' perspectives, views, and perceptions. The type of Likert scale being used in this research is the level of agreement. In simple words, this scale measures the agreement strength like strongly disagree to neutral to strongly agree. We divided the questionnaire into 3 parts starting from Part A. The A part asks about the respondents' demographic backgrounds. Part B focuses on the dependent variable. Lastly, Part C focus on the independent variables.

3.8.1 Nominal Level

A nominal scale is used to measure the qualitative variables. In this level of measurement, the data is categorized by using the variables' numbers. For example, the genders of the respondents can be classified through letters or symbols like M for male and F for female. The demographic backgrounds of the respondents in Part A are measured using nominal scale. The gender, age, race, and employment status are the examples of demographic backgrounds. All this information is important to assess the target respondents.

3.8.2 Ordinal Level

Quantitative variables are measured using ordinal variables. This level of measurement shows an ordered link between the observations of the variable. The Likert scale is the common example method that uses the ordinal level of measurement. An inclined order of agreement is set in the questionnaire. The level of agreement is presented numerically from 1 to 5. Number 1 represents 'strongly disagree', number 2 represents 'disagree', number 3 equals 'slightly agree' and number 4 and 5 represent 'agree' and 'strongly agree' respectively. The ordinal level is implied in Part B to Part C in the questionnaire.

3.9   PROCEDURE FOR DATA ANALYSIS

Research involving a series of data in a study is important because it affects how the data is interpreted. The Muslim community in Kota Bharu, Kelantan will receive a set of questionnaires through the Google Forms platform distributed via e-mail, Facebook and WhatsApp online. The researcher will present an initial image of possible solutions to the problems faced by the respondents. This questionnaire is important because it will guide the researcher towards the final decision and get accurate certainty from the respondents. In other words, it allows the researcher to examine any challenges or problems faced by the

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respondents. Respondents can distinguish between informants, discuss their characteristics, problems, experiences, and behaviors (Levy and Hollan, 1998). Data obtained through questionnaires from respondents will be analyzed through Statistical Package for Social Science (SPSS) software. This SPSS can help researchers through the entire analysis process starting from planning, data collection, data analysis, use and report creation (Kat William, 2022).

3.9.1   Reliability Analysis

This reliability analysis was measured using SPSS software. This is because, it is intended to review the results of the study that they are the same or not, that is, every time the researcher measures. (John, 2015) explains that reliability analysis can be seen as the accuracy of measurement, which is determined by the possibility of additional or repeated tests that have the results and results of the researcher's method. Every Muslim community in Kota Bharu, Kelantan, will be given a questionnaire through the google form platform. The feedback received will be modified if necessary, depending on the respondent. Each result will be measured and tested using Cronbach's Alpha internal consistency of 0.7 to 0.8 in this study.

Table 3. 2: Reliability Analysis

Cronbach's Alpha	Level of Reliability
$\alpha > 0.9$	Excellent
$\alpha > 0.8$	Good
$\alpha > 0.7$	Acceptable
$\alpha > 0.6$	Questionable
$\alpha > 0.5$	Poor
$\alpha > 0.4$	Unacceptable

3.9.2 Descriptive Analysis

Descriptive analysis is characterizing the phenomenon of answering questions about who, what, where, when and to what extent. Whether the goal is to identify and describe trends and variations in a population or to describe the sample in a study. This aims to identify causes, effects and consequences and explanations play an important role in the scientific process especially for researchers Loeb, S, Dynarski, S, McFarland, D, Morris, P., Reardon, S., & Reber, S. (2017). Statistics in analyzing variables give two special features of emphasis, namely variability and central tendency. This is because the difference value between the highest or the lowest of each item is measured through the measurement of dispersion. Whereas, the mode, median and mean will all be represented according to the Central trend. Each demographic characteristic of the respondents in this study will be identified through descriptive analysis. Among them, gender, age, race, and employment status will be included in demographic factors.

3.9.3 Pearson Correlation

The association in linear regression or between two continuous variables is found using Pearson's correlation (Pallant, 2020). Strong/weak positive or strong/weak negative Pearson correlation coefficients are possible. The correlation test's negative value denotes a lousy relationship, whereas its positive value denotes the opposite. A value between -1 and 1 indicates the association's strength or weakness, with 1 being the most correlated and -1 being the opposite.

In addition, there were many levels of how strong the correlation may be. P-values are widely used in hypothesis tests to evaluate whether the null hypothesis has been rejected. The correlation coefficient of a person is as where is the correlation coefficient between the two

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variables, then HO = 0 vs. HI - 0. A low p-value denotes the falsity of the null hypothesis. A linear relationship exists because the correlation coefficient is higher than zero. The null hypothesis is typically rejected if the p-value is less than 0.05.

3.10   SUMMARY/ CONCLUSION

This chapter details the technique that will be used in this investigation and the aim of doing that, which is to accomplish the goals that were outlined in the previous chapter. This chapter also centered its attention on the research methodology, research design, and research sample techniques that were utilized throughout the investigation. This chapter also discusses other subjects, such as the validity and reliability of the questionnaire, which may be found in the previous chapter. In conclusion, this chapter provided a synopsis of the data gathering process as well as an overview of the data analysis procedure.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The data analysis results from the processes mentioned in the previous chapter are analysed in this chapter. The Statistical Package for Social Science (SPSS) is the name of the analytic software we applied to the acquired data. Utilizing Cronbach's alpha, the reliability analysis was examined. The Statistical Package for Social Science (SPSS) data of the respondents were analysed using descriptive analysis. Utilizing Cronbach's alpha, the reliability analysis was examined. To examine the demographic profile data of the respondents, a descriptive study was employed. To analyse the variables and elements that impact the usage of the zakat online payment, correlation was used. Finally, the significant association between perceived usefulness, perceived ease of use, trust and security as determinants of elements that impact the usage of the zakat online payment was measured using Pearson's correlation.

4.2 PRELIMINARY ANALYSIS

The method of preliminary analysis guarantees that every instruction, question, and scale item is straightforward. A measuring survey was developed to ensure that every participant comprehended the questions and could provide an accurate response. Therefore, this pilot test was used to find any items or questions that would offend potential respondents and any potential problems that could arise throughout the data collection procedure. Consequently, 40 individuals were the first to receive the questionnaire. This analysis will be completed after 40 respondents have finished the questionnaire.

Table 4.1: Reliability Coefficient Alpha from Overall Reliability (Pilot Test)

Variables	No. of Item	Cronbach's Alpha	Internal Consistency
The Impact That Usage of Online Zakat Payment	5	0.922	Excellent
Perceived Usefulness	5	0.875	Good
Perceived Ease of Use	5	0.944	Excellent
Trust	5	0.937	Excellent
Security	5	0.971	Excellent

The results of the variables that were accepted and may be used in this study are displayed in Table 4.1. As we recognise, the recommended acceptability level is indicated by Cronbach's Alpha, which is more than 0.70 for all variables.

4.3   DEMOGRAPHIC PROFILE OF RESPONDENTS

The demographic profile of respondents is covered in section A. The details of the demographic profile of the respondents, including gender, age, race, employment status, frequency the usage of online zakat payment, and type of zakat that use to pay online, are produced from this questionnaire's information section A. In Kota Bharu, Kelantan, demographic data is being gathered in order to comprehend the background of the respondent.

4.3.1 Gender
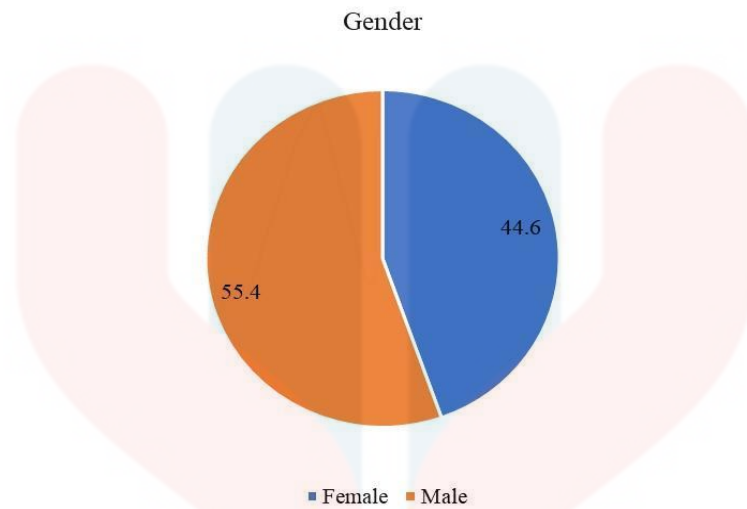
Figure 4.1: Gender of the respondents

Figure 4.1 illustrates the gender of the respondents in this study. The majority of respondents are male, with a gender percentage of 55.4%, while female respondents account for just 44.6%. The number of male respondents is 212, and the number of female respondents is 171 out of the total number of respondents, which is 383. As a result, the male population outnumbers the female population by 41 persons.

4.3.2 Age
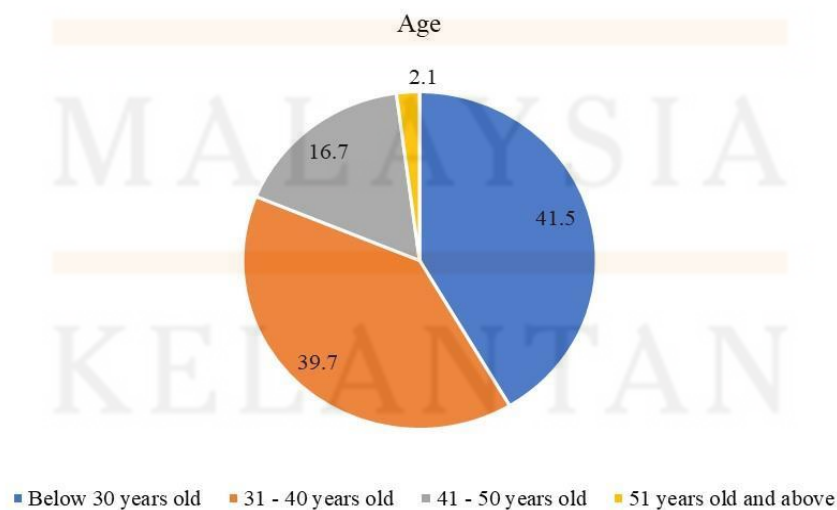
Figure 4.2: Age of the respondents

Figure 4.2 shows the category's age range of 383 respondents. We can see that the respondents are from the age below 30 years old with the percentage value of 41.5% (159 respondents) being the highest. With 152 respondents aged 31 to 40 years old, the second highest proportion of the respondents is 39.7%. Meanwhile, 16.7% (64 respondents) are aged 41 to 50 years old. Lastly, the respondents 51 years old and above are the least that answered the questionnaire, with only 2.1% (8 respondents) from the total number of respondents, which is 383.

4.3.3 Race

Race

11 0.3

97.7

■ Malay ■ Chinese ■ Indian ■ Other
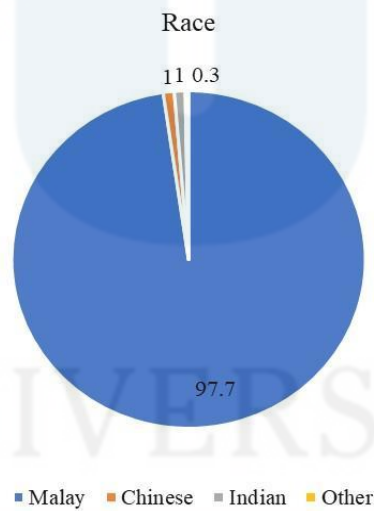
Figure 4.3: Race of the respondents

Figure 4.3 demonstrates that the majority of respondents (374) are Malay, accounting for 97.7% of the total number. Meanwhile, the percentages for Chinese and Indian respondents are 1.0% and 1.0%, respectively, equivalent to 4 and 4. Finally, 0.3%, or 1 respondent from other races.

4.3.4 Employment Status
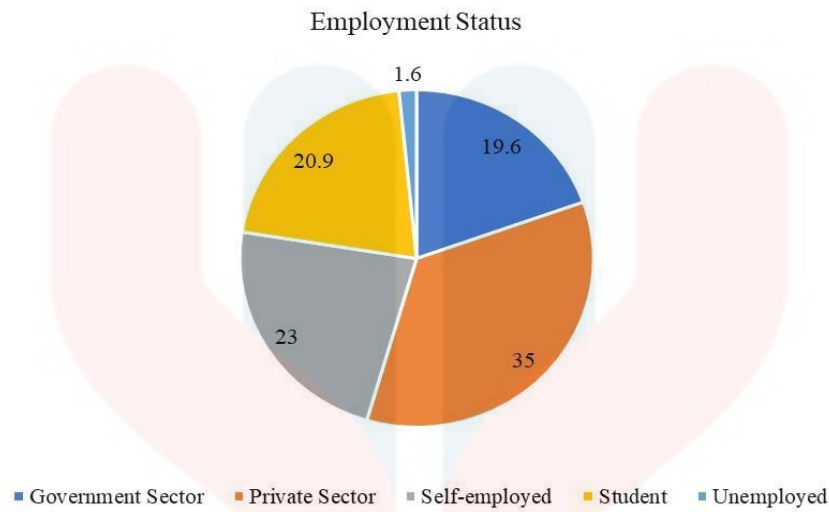
Figure 4.4: Employment status of the respondents

Figure 4.4 represents the results of the respondents' employment status. The questionnaire has 383 respondents, all of whom work in a variety of fields. With 35.0% (134 respondents), the private sector has the most respondents, followed by self-employment with 23.0% (88 respondents). Following that, the percentage of respondents from the student and government sectors is 20.9% (80 respondents) and 19.6% (75 respondents). Unemployment is the lowest number, with only 1.6% (6 respondents).

4.3.5 Frequency the usage of online zakat payment

Frequency the usage of online zakat payment
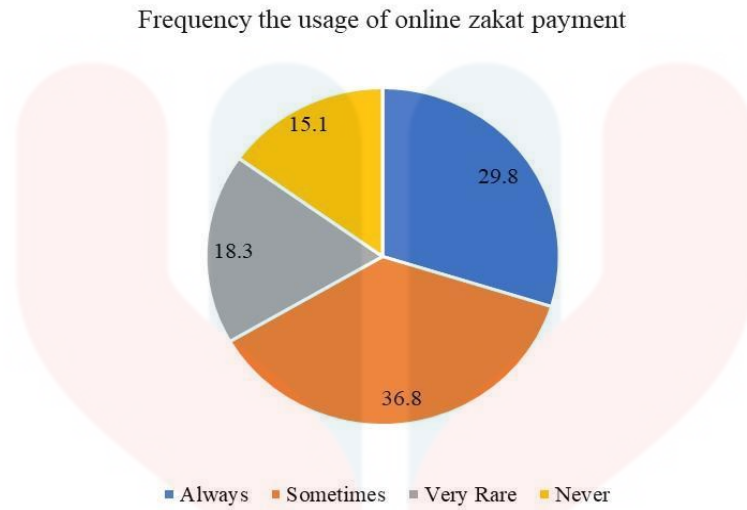
Figure 4.5: Frequency the usage of online zakat payment of the respondent

Figure 4.5 represents the category frequency of 383 respondents' use of online zakat payment. We can see that the responses from Sometimes have the greatest percentage value of 36.8% (141 respondents). The Always had the second largest proportion of replies at 29.8%, with 114 respondents. The number and percentage of responses who are Very rare are 70 respondents and 18.3%, respectively. Then, respondents from Never are the fewest, accounting for just 15.1% (58 respondents) of the total number of respondents.

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4.3.6   Type of zakat that use to pay online

Type of zakat that use to pay online
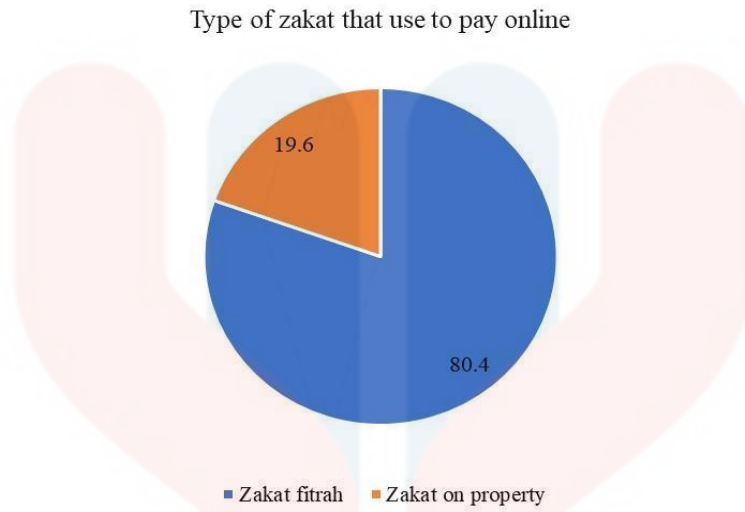
Figure 4.6: Type of zakat that use to pay online of the respondents

Figure 4.6 represents the type of zakat used to pay online by respondents in this study. The majority of respondents are zakat fitrah, with 80.4% paying online, while 19.6% pay zakat on property. There are 308 respondents for zakat fitrah and 75 respondents for zakat on property with a difference of 233 people.

4.3.7   Summary of Demographic Profiles of Respondents

Table 4.2: Respondents demographic profile

Respondent Profile	Classification	Frequency N=383	Percentage (%)
Gender	Female	171	44.6
	Male	212	55.4
Age	31 - 40 years old	152	39.7
	41 - 50 years old	64	16.7

	51 years old and above	8	2.1
	Below 30 years old	159	41.5
Race	Malay	374	97.7
	Chinese	4	1.0
	Indian	4	1.0
	Other	1	0.3
Employment Status	Government Sector	75	19.6
	Private Sector	134	35.0
	Self-employed	88	23.0
	Student	80	20.9
	Unemployed	6	1.6
Frequency the Usage of online zakat payment	Always	114	29.8
	Never	58	15.1
	Sometimes	141	36.8
	Very Rare	70	18.3
Type of Zakat that Use to Pay Online	Zakat Fitrah	308	80.4
	Zakat on Property	75	19.6

4.4 DESCRIPTIVE ANALYSIS

In this research, there were four variables consisting of one dependent variable (the impact of the usage of online zakat payment) and four independent variables (perceived usefulness, perceived ease of use, trust, and security). The researcher analysed the mean for each variable.

4.4.1   Overall Mean Score for Variables

Table 4.3: Overall Mean Score for Variables

Part	Dimension	Mean	Std. Deviation (SD)	N
B	Dependent Variables	4.5112	0.6013	383
	The Impact That Usage of Online Zakat Payment	4.5112	0.6013	383
C	Independent Variables	4.5416	0.4939	383
	Perceived Usefulness	4.5018	0.5730	383
	Perceived Ease of Use	4.5728	0.5158	383
	Trust	4.5347	0.5607	383
	Security	4.5572	0.5454	383

Table 4.3 showed that dependent variables verified high mean score (M = 4.5112, SD = 0.6013). Besides independent variables verified high mean scores (M = 4.5416, SD = 0.4939). All together the four independent variables also scored strongly satisfy mean score where Perceived usefulness score 4.5018 (SD = 0.5730), Perceived ease of use score 4.5728 (SD = 0.5158), Trust score 4.5347 (SD = 0.5607) and Security score 4.5572 (SD = 0.5454).

4.4.2 Descriptive Analysis for Independent Variables

Table 4.4: Descriptive Analysis of the Perceived Usefulness

No	Perceived Usefulness	Mean	Std. Deviation (SD)	N
1	I believe online zakat payment is better than a manual system.	4.48	0.741	383
2	Zakat online payment helps me track and manage my zakat payments effectively.	4.53	0.674	383
3	I believe zakat online payment is a reliable way to fulfill zakat obligations.	4.45	0.684	383
4	I believe the online zakat system can improve daily performance.	4.50	0.671	383
5	In my opinion, online platforms make it easier for me to calculate my zakat accurately.	4.55	0.677	383

Based on Table 4.4, Descriptive Analysis of the Perceived Usefulness elements consists of 5 questions. It shows the mean of respondent's response on the Perceived usefulness element variable according to Five-Point Likert scale range from 4.45 to 4.55. The average mean for Perceived usefulness from Table 4.4 was 4.50. To elaborate, the mean for question 5 was the highest mean, where in respondent opinion, online platforms make it easier for them to calculate their zakat accurately was 4.55 (SD=0.677). Next, the mean of question 2, zakat online payment helps respondents track and manage their zakat payments effectively was 4.53

(SD=0.674). Besides, the mean of question 4, the respondent believed the online zakat system can improve daily performance was 4.50 (SD=0.671). Moreover, the mean for question 1, the respondents believed online zakat payment is better than a manual system was 4.48 (SD=0.741). Lastly, the mean for question 3, where the respondents believe zakat online payment is a reliable way to fulfil zakat obligations was 4.45 (SD=0.684).

Table 4.5: Descriptive Analysis of the Perceived Ease of Use

No	Perceived Ease of Use	Mean	Std. Deviation (SD)	N
1	I believe the online zakat website will provide helpful guidance in performing online payment.	4.54	0.649	383
2	I think online zakat payment is convenient for me.	4.58	0.625	383
3	I feel comfortable using online zakat payment with only my smartphone.	4.56	0.640	383
4	I believe that zakat online payment is user-friendly technology.	4.57	0.635	383
5	I admit that online zakat payment is flexible, which can be accessed anywhere in terms of time and place.	4.61	0.608	383

Based on Table 4.5, Descriptive Analysis of the Perceived ease of use elements consists of 5 questions. It shows the mean of respondent's response on the Perceived ease of use element variable according to Five-Point Likert scale range from 4.54 to 4.61. The average mean for Perceived ease of use from Table 4.5 was 4.57. To elaborate, the mean for question 5 was the

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highest mean, where the respondent admitted that online zakat payment is flexible, which can be accessed anywhere in terms of time and place was 4.61 (SD=0.608). Next, the mean of question 2, the respondent thinks online zakat payment is convenient for them was 4.58 (SD=0.625). Besides, the mean of question 4, the respondent believed that zakat online payment is user-friendly technology was 4.57 (SD=0.635). Moreover, the mean for question 3, the respondents feel comfortable using online zakat payment with only their smartphone was 4.56 (SD=0.640). Lastly, the mean for question, where the respondents believe the online zakat website will provide helpful guidance in performing online payment was 4.54 (SD=0.649).

Table 4.6: Descriptive Analysis of the Trust

No	Trust	Mean	Std. Deviation (SD)	N
1	I believe the online zakat payment method is a safe and reliable feature.	4.54	0.673	383
2	I think the online zakat payment system is stable.	4.53	0.674	383
3	I believe the online zakat payment method are able to conduct banking transactions securely.	4.49	0.678	383
4	I think the zakat payment system has mechanisms to ensure the safety of users' information.	4.55	0.649	383
5	I am sure that my financial process regarding online zakat payment will	4.56	0.694	383

not be intercepted by unauthorized
third parties.

Based on Table 4.6, Descriptive Analysis of the Trust elements consists of 5 questions. It shows the mean of respondent's response on the Trust element variable according to Five-Point Likert scale range from 4.49 to 4.56. The average mean for Trust from Table 4.6 was 4.54. To elaborate, the mean for question 5 was the highest mean, where the respondent is sure that their financial process regarding online zakat payment will not be intercepted by unauthorized third parties was 4.56 (SD=0.694). Next, the mean of question 4, the respondent thinks the zakat payment system has mechanisms to ensure the safety of users' information was 4.55 (SD=0.649). Besides, the mean of question 1, the respondent believed the online zakat payment method is a safe and reliable feature was 4.54 (SD=0.673). Moreover, the mean for question 2, the respondents think the online zakat payment system is stable was 4.53 (SD=0.674). Lastly, the mean for question 3, where the respondents believe the online zakat payment method is able to conduct banking transactions securely was 4.49 (SD=0.678).

Table 4.7: Descriptive Analysis of the Security

No	Security	Mean	Std. Deviation (SD)	N
1	I feel secure to make zakat payment transactions because of high security measures.	4.56	0.668	383
2	I believe that the online zakat payment platform will not disclose my information without my consent.	4.52	0.662	383

3	I believe that online zakat payment is free from transaction fraud.	4.57	0.626	383
4	I feel that the online zakat payment system can safeguard my transaction history.	4.56	0.656	383
5	I feel confident using online zakat payment because the system is highly secured.	4.57	0.643	383

Based on Table 4.7, Descriptive Analysis of the Security elements consists of 5 questions. It shows the mean of respondent's response on the Security element variable according to Five-Point Likert scale range from 4.52 to 4.57. The average mean for Security from Table 4.7 was 4.56. To elaborate, the mean for question 3 and 5 was the highest mean, where the respondent believe that online zakat payment is free from transaction fraud and feel confident using online zakat payment because the system is highly secured were 4.57 (SD=0.626) and 4.57 (SD=0.643). Next, there are the same means of question 1 and 4, the respondent feels secure to make zakat payment transactions because of high security measures and feel that the online zakat payment system can safeguard their transaction history were 4.56 (SD=0.668) and 4.57 (SD=0.656). Lastly, the mean for question 2, where the respondents believe that the online zakat payment platform will not disclose their information without their consent was 4.52 (SD=0.662).

4.5   VALIDITY AND RELIABILITY TEST

4.5.1   Mean Score and Standard Deviation for Variables

Overall mean score and standard deviation of variables and sub variables were designed based on a 5-point Likert scale (1= strongly disagree to 5 = strongly agree).

Table 4.8: Reliability Analysis

Part	Dimension	Mean	Std. Deviation (SD)	N
B	Dependent Variables	4.5112	0.6013	383
	The Impact That Usage of Online Zakat Payment	4.5112	0.6013	383
C	Independent Variables	4.5416	0.4939	383
	Perceived Usefulness	4.5018	0.5730	383
	Perceived Ease of Use	4.5728	0.5158	383
	Trust	4.5347	0.5607	383
	Security	4.5572	0.5454	383

Table 4.8 showed that dependent variables verified high mean score (M = 4.5112, SD = 0.6013). Besides independent variables verified high mean score (M = 4.5416, SD = 0.4939). All together the four independent variables also scored strongly satisfy mean score where Perceived usefulness score 4.5018 (SD = 0.5730), Perceived ease of use score 4.5728 (SD = 0.5158), trust score 4.5347 (SD = 0.5607) and security score 4.5572 (SD = 0.5454).

4.5.2 Reliability Test for all Variables

Table 4.9: Reliability Test

Variables	Cronbach's Alpha	No. of Item	Internal Consistency
The Impact That Usage of Online Zakat Payment	0.888	5	Good
Perceived Usefulness	0.888	5	Good
Perceived Ease of Use	0.875	5	Good
Trust	0.889	5	Good
Security	0.894	5	Good

The value of Cronbach's alpha obtained for the variables is greater than 0.8 which ranges from 0.875 to 0.894. Therefore, this indicated that the measurements for all variables for the test are reliable.

Results of factors analysis and Cronbach Alpha

Each respondent was required to rate each of the questionnaire's statements on a 5-point Likert scale. Using a 5-point rating system, where 1 represents strongly disagree, 2 represents disagree, 3 represents neutral, 4 represents agree, and 5 represents strongly agree, respondents are asked to indicate how they feel about various viewpoints. The following table briefly displays the statistics for the successfully collected responses. Respondents generally agreed with statements about their intention to participate in crowdfunding campaigns; interpersonal connectivity, attitudes towards assisting others, innovativeness, and self-identity aspects have been more excellent. The factors analysis and Cronbach Alpha results are displayed below. The

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table below also summarizes Cronbach's value for each variable utilized in the investigation. Khairul et al. (2018) deem Cronbach's coefficient values between 0.6 and 0.8 moderate and acceptable. Furthermore, a set of items is considered dependable if the Cronbach's coefficient value is more significant than 0.80, per Khairul et al. (2018). The description clarifies that the study's variable-specific Cronbach's alpha values ranged from 0.875 to 0.894.

4.5.3 Reliability Result for the Impact that Usage of Online Zakat Payment

Table 4.10: Reliability Result for the Impact that Usage of Online Zakat Payment.

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	No. of Item
The Impact That Usage of Online Zakat Payment	0.888	0.888	5

Based on the reliability study presented in Table 4.10, the researchers have determined that the dependent variable, the intention to participate in crowdfunding, has a Cronbach's Alpha of 0.888. The Rules of Thumb Cronbach's Alpha coefficient range indicates that the consistency and stability 0.888 represent internal solid consistency. Additionally, the data demonstrates the outstanding standardized item-based Cronbach's Alpha of 0.888. The test was judged trustworthy enough to warrant additional research. Five inquiries were made concerning the impact of the usage of online zakat payment. The reliability test demonstrated that participants comprehended and responded precisely to each topic.

4.5.4 Reliability Result for Perceived Usefulness element that Impact that Usage of Online Zakat Payment.

Table 4.11: Reliability Result for perceived usefulness element that impacts that usage of online zakat payment.

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	No. of Item
Perceived Usefulness	0.888	0.888	5

According to the reliability analysis in Table 4.11, the researchers can conclude that Cronbach's Alpha for the independent variable, innovativeness influencing the intention to participate in crowdfunding, is 0.888. The consistency and stability of 0.888 are good internal consistency, as shown by the Rules of Thumb Cronbach's Alpha coefficient range. The data also shows that the standardized item-based Cronbach's Alpha is 0.888, which is good. The test was deemed reliable to continue further study. The respondents were asked five questions about Perceived usefulness that impact the usage of online zakat payment. In short, the reliability test proved that respondents understood and answered all the questions accurately.

4.5.5 Reliability Result for Perceived Ease of Use element that Impact that Usage of Online Zakat Payment.

Table 4.12: Reliability Result for perceived ease of use element that impact that usage of online zakat payment.

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	No. of Item
Perceived Ease of Use	0.875	0.875	5

The researchers may determine that in table 4.12, the independent variable impacting the intention to participate in crowdfunding, interpersonal connectedness, has a Cronbach's Alpha of 0.875 based on the reliability analysis presented in Table 4.9. The Rules of Thumb Cronbach's Alpha coefficient range demonstrates the consistency and stability of 0.875, which is excellent internal consistency. Additionally, the data shows the outstanding Cronbach's Alpha of 0.875 based on standardized items. The test was judged trustworthy enough to warrant more research. Five inquiries concerning the impact of Perceived ease of use element that impact that usage of online zakat payment. In summary, the reliability test demonstrated that participants comprehended and provided accurate answers to every question.

4.5.6 Reliability Result for Trust element that Impact that Usage of Online Zakat Payment.

Table 4.13: Reliability Result for trust element that impact that usage of online zakat

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Item	No. of Item
Trust	0.889	0.889	5

The researchers may determine that in table 4.13, the independent variable impacting the intention to participate in crowdfunding, interpersonal connectedness, has a Cronbach's Alpha of 0.889 based on the reliability analysis presented in Table 4.9. The Rules of Thumb

Cronbach's Alpha coefficient range demonstrates the consistency and stability of 0.889, which is excellent internal consistency. Additionally, the data shows the outstanding Cronbach's Alpha of 0.889 based on standardized items. The test was judged trustworthy enough to warrant more research. Five inquiries concerning the impact of Trust element that impact that usage of online zakat payment. In summary, the reliability test demonstrated that participants comprehended and provided accurate answers to every question.

4.5.7 Reliability Result for Security influencing the Impact that Usage of Online Zakat Payment.

Table 4.14: Reliability Result for security element that impact that usage of online zakat payment.

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Item
Security	0.894	0.894	5

According to the reliability analysis in Table 4.14, the researchers can conclude that Cronbach's Alpha for the independent variable, attitudes towards helping others influencing the intention to participate in crowdfunding, is 0.894. The consistency and stability of 0.894 are good internal consistency, as shown by the Rules of Thumb Cronbach's Alpha coefficient range. The data also shows that the standardized item-based Cronbach's Alpha is 0.894, which is good. The test was deemed reliable to continue further study. The respondents were asked Five questions about Security influencing the impact of the usage of online zakat. In short, the reliability test proved that respondents understood and answered all the questions accurately.

4.5.8 Model Summary

Table 4.15: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.832[a]	0.693	0.690	0.33500

a. Predictors: (Constant), perceived usefulness, perceived ease of use, trust, security

R square measures how much of the variation in the dependent variable can be explained by the independent variables. In this study, R square = 0.693, it means 69% of variation of the impact that usage of online zakat payment can be explained by the changes in perceived usefulness, perceived ease of use, trust and security.

4.5.9 Anova

Table 4.16: Anova

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	95.681	4	23.920	213.148	0.000[b]
	Residual	42.421	378	0.112		
	Total	138.102	382			

a. Dependent Variable: the impact that usage of online zakat payment

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b. Predictors: (Constant), perceived usefulness, perceived ease of use, trust, security

The value of F is 213.148, with a p-value of 0.000 indicating significance which is less than the 0.05 alpha level. This means that there is a statistically significant difference between dependent variables and independent variables. So, perceived usefulness, perceived ease of use, trust, and security do predict the percentage of the impact of usage of online zakat payment.

4.5.10 Coefficients

Table 4.17: Coefficients

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Stardardized Coefficients Beta	t	Sig.
1	(Constant)	0.067	0.161		0.420	0.675
	Perceived Usefulness	0.454	0.048	0.433	9.484	0.000
	Perceived Ease of Use	0.375	0.061	0.322	6.192	0.000
	Trust	0.315	0.058	0.293	5.385	0.000
	Security	- 0.163	0.060	- 0.148	- 2.721	0.007

a. Dependent Variable: the impact that usage of online zakat payment

From table 4.17 above, the results show that the P value of perceived usefulness, perceived ease of use and trust are 0.000 while the P value for security is 0.007 where the value

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is less than α (0.05). It indicates that perceived usefulness, perceived ease of use and trust is influencing the impact of usage of online zakat payment.

4.6   NORMALITY TEST

The results of normality tests have been analysed by researchers using SPSS software. The researcher employs the Kolmogorov-Smirnova data normality test from N>30 and the total sample size is 383 respondents (N=383). The investigation results show that significant values of 0.000 are found for all dependent and independent variable table normality tests. The data is not standard, indicating that 0.000 is less than 0.05.

For this reason, the researcher used the nonparametric skewness and kurtosis normality test. This normality test was applied to all independent and dependent variables. The researchers verified that the data had a regular distribution by measuring skewness and kurtosis values for each item.

Table 4.18: Normality Test

Variables	Skewness	Kurtosis	Result
The Impact That Usage of Online Zakat Payment	- 2.292	7.794	Normally distributed
Perceived Usefulness	-1.883	5.212	Normally distributed
Perceived Ease of Use	- 2.146	6.939	Normally distributed
Trust	- 2.278	7.583	Normally distributed
Security	- 1.873	4.398	Normally distributed

According to Brown (2006), all variables falling within a variable's range have skewness fall between -3 and +3 and kurtosis values regularly distributed when they fall between -10 and +10 The analysis's findings for every variable, as displayed in Table 4.18 above, utilize the skewness and kurtosis normality tests. Skewness scores range from -2.292 to -1.873, and kurtosis values range from 4.398 to 7.794, according to the data.

4.7   HYPOTHESES TESTING

It is advised to reject H0 when testing hypotheses if the p-value is smaller than the significant alpha of 0.01 (p-value 0.01). The following displays the findings for each of the four hypotheses.

Table 4.19: Correlation Table

Correlations						
		The Impact That Usage of Online Zakat Payment	Perceived Usefulness	Perceived Ease of Use	Trust	Security
The Impact That Usage of Online Zakat Payment	Correlation Coefficient	1.000	0.702**	0.682**	0.643**	0.637**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000
	N	383	383	383	383	383

Perceived Usefulness	Correlation Coefficient	0.702**	1.000	0.660**	0.685**	0.648**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000
	N	383	383	383	383	383
Perceived Ease of Use	Correlation Coefficient	0.682**	0.660**	1.000	0.699**	0.760
	Sig. (2-tailed)	0.000	0.000		0.000	0.000
	N	383	383	383	383	383
Trust	Correlation Coefficient	0.643**	0.685**	0.699**	1.000	0.726**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000
	N	383	383	383	383	383
Security	Correlation Coefficient	0.637**	0.648**	0.760**	0.726**	1.000
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
	N	383	383	383	383	383
** Correlations is significant at the 0.01 level (2-tailed)						

Pearson correlation is one of the correlation metrics used for determining the strength of a two-variable linear relationship. The researchers utilised Pearson Correlation Coefficients to establish the significant relationship between the dependent variable (that impacts that usage of online zakat payment) and the independent variables (perceived usefulness, perceived ease of use, trust, and security). This technique is also used to determine whether the hypothesis

may be accepted. The table above displays the result of Pearson's Correlation Coefficient, which is used for determining the hypothesis.

4.7.1 Hypothesis 1 (Perceived Usefulness)

H0: There is no significant relationship between perceived usefulness and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

H1: There is a significant relationship between perceived usefulness and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

P-value is equivalent to 0.000, which is less than the alpha of 0.01 significance. H1 is, therefore, accepted. Thus, the usage of online zakat payment among the Muslim in Kota Bharu, Kelantan and perceived usefulness have a favourable and significant association. Strong positive relationships between perceived usefulness and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan are indicated by the correlation value, r = 0.702.

4.7.2 Hypothesis 2 (Perceived Ease of Use)

H0: There is no significant relationship between perceived ease of use and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

H2: There is a significant relationship between perceived ease of use and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

P-value is equivalent to 0.000, which is less than the alpha of 0.01 significance. H2 is, therefore, approved. Thus, the usage of online zakat payment among the Muslim in Kota Bharu, Kelantan and perceived ease of use have a favourable and significant association. Strong

positive relationships between perceived ease of use and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan are indicated by the correlation value, r = 0.682.

4.7.3 Hypothesis 3 (Trust)

H0: There is no significant relationship between trust and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

H3: There is a significant relationship between trust and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

P-value is equivalent to 0.000, which is less than the alpha of 0.01 significance. H2 is, therefore, approved. Thus, the usage of online zakat payment among the Muslim in Kota Bharu, Kelantan and trust have a favourable and significant association. Strong positive relationships between trust and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan are indicated by the correlation value, r = 0.643.

4.7.4 Hypothesis 4 (Security)

H0: There is no significant relationship between security and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

H4: There is a significant relationship between security and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan.

P-value is equivalent to 0.000, which is less than the alpha of 0.01 significance. H2 is, therefore, approved. Thus, the usage of online zakat payment among the Muslim in Kota Bharu, Kelantan and security have a favourable and significant association. Strong positive

relationships between security and usage of online zakat payment among the Muslim in Kota Bharu, Kelantan are indicated by the correlation value, r = 0.637.

4.8 SUMMARY/ CONCLUSION

All of the data analysis results in this chapter are obtained using the SPSS programme. The gathered data are submitted to descriptive analysis, reliability testing, and Pearson's correlation to determine the relationship between the independent and dependent variables and the usage of online zakat payment among the Muslim community in Kota Bharu, Kelantan. The findings addressing the relationship between the independent and dependent variables, as well as the use of online zakat payment among the Muslim community in Kota Bharu, Kelantan, will be analysed and reported in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1   INTRODUCTION

In chapter 5, we explain the analysis and implications of the discussion and conclusions reached in chapter 4. This chapter also discusses the results of data analysis for dependent factors (effect on online zakat payment usage) and independent variables (perceived usefulness, perceived ease of use, confidence, and security in zakat institutions). Furthermore, the researcher would like to explain the major results in order to answer the research questions and objectives for the components that impact the use of online zakat payment among Muslims in Bharu, Kelantan.

In addition, this chapter provides recommendations and conclusions. In order to determine if the study hypothesis is accepted or rejected, researchers must review their beliefs regarding the idea. The researchers also provide recommendations for future research based on the study's findings, as well as discuss the study's limitations and conclusions. The conclusions of this study were based on the results of the data analysis.

5.2   KEY FINDINGS

The study conducted by the researcher was conducted in Kota Bharu, Kelantan with the involvement of 383 Muslim Population in Kota Bharu, Kelantan. The aim of this study is to determine the variables that influence the usage of online zakat payment among the Muslim population in Kota Bharu, Kelantan including perceived usefulness, perceived ease of use, trust, and security in zakat institutions. The goals of this study have been implemented satisfactorily and can be achieved. In the meantime, to complete this study, the researcher has

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distributed questions through Google Forms, and the respondents that the researcher is interested in, in Kota Bharu, Kelantan, have answered. We put all the data and information into IBM SPSS Statistics after the questionnaires have been distributed and the respondents answered. The reliability coefficient in the reliability test provides an overall indicator of test performance and varies from 0 to 1. As a result, the questionnaire used in this investigation is quite reliable, with Cronbach's Alpha coefficient 0.8 to 0.9, and 0.971 in this study.

The demographics of the respondents in this study were divided into several categories, including gender, age, race, employment status, frequency of paying zakat online, and type of zakat used, in order to determine the factors that influence the Muslim community of Kota Bharu, Kelantan, on the effect of online zakat payment. In terms of gender, the majority of responders are Malay men between the ages of 31 and 40. In terms of employment, the majority of respondents said they worked in the private sector. The majority chooses to pay zakat online very seldom, and the sort of zakat that is frequently paid by the Muslim population of Kota Bharu, Kelantan is zakat fitrah.

According to the hypothesis inquiry, there is a substantial association between perceived utility, perceived ease of use, trust, and security in the Muslim community of Kota Bharu, Kelantan, and the institution of zakat. Thus, perceived usefulness has the lowest mean of 4.5018, while perceived ease of use has the highest mean of 4.5728, and trust is 4.5347, followed by security, which has a mean of 4.5572.

In addition, this hypothesis shows that the relationship between the information obtained and religiosity in terms of elements that impact the usage of online zakat payment among the Muslim population in Kota Bharu, Kelantan is quite strong. Among the components

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that most affect the effect on online zakat payment is perceived ease of use, which is the highest mean value in the distributed questionnaire. While followed by security shows the second highest value in the impact on online zakat payment. Next, the component that affects the second lowest value is trust, which is the possibility that the Muslim community in Kota Bharu has never tried to pay online, causing them not to put all their trust. Thus, the lowest level of achievement is perceived usefulness where the Muslim community in Kota Bharu does not fully know about the usefulness of paying zakat online. As a result of this study, we can conclude that the majority of Muslim respondents in Kota Bharu are still in the phase of trying to pay zakat online.

5.3   DISCUSSION

The purpose of this study is to determine if there is a link between the independent and dependent variables that impact online zakat payment among the Muslim community in Kota Bharu, Kelantan. The researcher was able to gather data applying an online questionnaire, and the test results were acquired using IBM SPSS Statistics Version 26.0.

The goal of this study is to see if there is a link between the independent and dependent variables that impact zakat knowledge in Islamic culture. This study also examined if the factors had a significant link. The Cronbach's Alpha coefficient for this study indicates that this discovery is significant, and the study's objectives have been satisfied.

5.3.1   Hypothesis 1: There is a relationship between perceived usefulness and usage of online zakat payment among the Muslim population in Kota Bharu, Kelantan.

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The main finding of this study is to identify the elements that influence the impact of usage of zakat online payment among the Muslim population of Kota Bharu, Kelantan. To complete this work, Pearson's correlation was used to see the components that affect the knowledge of zakat. Based on chapter 4, the component impact of usage the zakat online payment among the Muslim population has a significant relationship with perceived usefulness, that is ($r = 0.702$). So, here it shows that this usefulness is significant with the impact of usage the zakat online payment among the Muslim population of Kota Bharu, Kelantan. The rather favourable link between the supporting variables in H1 demonstrates this. This study's findings are congruent with those of Abdullah, Ward, and Ahmed (2016), Mahardika and Saino (2013), Eze et al. (2011), and Nugroho (2009), who discovered that perceived usefulness has a favourable and substantial influence on each user.

5.3.2 Hypothesis 2: There is a relationship between perceived ease of use and usage of online zakat payment among the Muslim population in Kota Bharu, Kelantan.

Refer to table 4.19 in Chapter 4, perceived ease of use has a moderately favourable link with the impact of zakat online payment usage among the Muslim community of Kota Bharu, Kelantan ($r = 0.682$). Because the p-value is 0.000 (p-value 0.01), the association between perceived ease of use and the impact of zakat online payment is significant. As a result, this zakat online payment demonstrates that it has a somewhat favourable impact on the Muslim community in Kota Bharu, Kelantan, because people choose to utilise the internet to make zakat payments rather than going to a mosque or office. This conclusion backs up the findings of Azmen Kahar et al. (2018), who discovered a positive association between the impression of ease of use of paying zakat online and the amount of ease growing over time.

5.3.3   **Hypothesis 3:** There is a relationship between trust and usage of online zakat payment among the Muslim population in Kota Bharu, Kelantan.

According to table 4.19 in Chapter 4, the degree of trust has a moderately favourable link with the impact of zakat online payment usage among the Muslim community of Kota Bharu, Kelantan (r = 0.643). The association between the Muslim community's faith in zakat institutions and the effect of using zakat online payment is significant because the p-value is 0.000 (p-value0.01). According to Naswan et al., (2021), the most essential function in determining the degree of compliance is public confidence, which makes it a crucial element in the sustainability of zakat institutions. Therefore, the stronger the compliance of zakat institutions in managing, the greater the impact of the belief of the Muslim community in Kota Bharu, Kelantan to make zakat payments online.

5.3.4   **Hypothesis 4:** There is a relationship between security and usage of online zakat payment among the Muslim population in Kota Bharu, Kelantan.

In chapter 4 (table 4.19) it shows that security has a moderate positive relationship with the effect of using online zakat payment among Muslim residents of Kota Bharu, Kelantan which is (r=0.637). Based on the results of the relationship between security and the effect of using online zakat payment is significant because the p-value is 0.000 (p value<0.01). The level of safety is a doubt for the public now because there are too many scams involving online payments. However, the majority of Muslim population in Kota Bharu, Kelantan, still put their trust in security by paying zakat online. According to Alwan et al. (2016), security is critical because when an online payment system is seen as very secure, users of the technology will

feel confident and comfortable using it. Therefore, caution should also be emphasized to the public to make payments on legitimate websites.

5.4   IMPLICATIONS OF THE STUDY

According to this study, there are four independent variables which consist of perceived usefulness, perceived ease of use, trust and security. To accomplish this research, the data collection is carried out by spreading questionnaires with the Google Forms application. The questionnaire was given out to 383 respondents in Kota Bharu, Kelantan. The background demographics of the respondents were collected such as their gender, age, race and employment status. The main objective of this study is to identify the factors that impact the usage of online zakat payment among Muslims in Kota Bharu.

The implications of the study are to understand the factors that influence Muslims in Kota Bharu on how they pay zakat using online methods. Throughout the variables, financial institutions can significantly maximize their management towards online zakat payment by analysing the four factors stated above. It will help them to focus on attracting and stealing people's attention towards their services.

Other than that, this research can encourage people to use online payment in settling zakat because it reduces administrative costs. There may be overhead expenses associated with zakat collection using traditional methods. By streamlining the procedure, online platforms may save expenses and guarantee that a larger proportion of given cash reaches its intended beneficiaries. Conventional zakat collecting may need space for processing and storing donations, which involves expenses such as rent and maintenance. Online platforms do eliminate or drastically minimize the requirement for this kind of physical infrastructure.

5.5   LIMITATIONS OF THE STUDY

Everything is not perfect as there must be limitations or difficulties that the researchers faced to carry out this study. However, as long as the researchers know how to overcome them, it will be fine. The weakness of the study must be identified and understood. However, the study was finished successfully within the given time with all the hard work and efforts that had been put through.

This study's limitation is the generalizability, it means that the findings might only apply to the people of Kota Bharu, Kelantan and they might be difficult to extrapolate to other areas or towns. The results could be influenced by Kelantan's particular sociocultural setting; thus, care should be taken when extrapolating these conclusions to larger populations.

Besides that, the social desirability bias is also considered a limitation in this research. It is possible that respondents will give answers that they think are more socially acceptable than ones that reflect their true beliefs or opinions. This tendency known as social desirability bias may result from people's worries about looking well or fitting in with society's expectations. Given that this bias has the potential to affect the validity of self-reported data, its potential impact should be recognized.

Despite inherent limitations and challenges in the research process, the study concluded successfully within the allotted time frame. The primary limitation lies in generalizability, as findings may only be applicable to Kota Bharu, Kelantan, cautioning against broad extrapolation. Additionally, the acknowledgment of social desirability bias underscores the need for careful interpretation due to its potential impact on the validity of self-reported data.

5.6 RECOMMENDATIONS/ SUGGESTION FOR FUTURE RESEARCH

There are a few recommendations that need to be applied to the guidelines of future research. The first recommendation according to this study is to emphasize unique cultural nuances. Highlighting unique cultural nuances involves bringing attention to specific customs, beliefs, or values that are common in Kota Bharu. This emphasis aids readers in understanding the complex cultural influences that impact how people respond. It suggests that the study appreciates and values the diverse ways culture is expressed in the region, recognizing that these subtle differences add depth and intricacy to the study's findings.

The other one is to minimize social desirability bias. Social desirability bias occurs when an individual responds in a manner that they believe is socially acceptable rather than expressing their authentic opinions or behaviours. To mitigate the bias, researchers should adopt strategies aimed at minimizing its impact. This may entail establishing research setting that encourages honesty and openness, making certain that participants feel at ease sharing candid responses without the concern of being judged.

Future research guidelines should incorporate key recommendations from this study. First, there's an emphasis on highlighting unique cultural nuances in Kota Bharu, recognizing the importance of customs and values. This approach deepens understanding of cultural influences, acknowledging the richness of diverse expressions. Another crucial recommendation is to minimize social desirability bias, suggesting strategies to foster honesty and openness in research settings, ensuring more authentic responses from participants. These recommendations aim to enhance the depth and validity of future studies in the region.

5.7 OVERALL CONCLUSION OF THE STUDY

In conclusion, the research findings show that the objectives had been achieved and the questions had been answered. With the help of Statistical Package for the Social Science (SPSS), all the data in Chapter 4 was analysed. The conclusion of the research is based on the outcomes. The result proves that the independent variables which consist of perceived usefulness, perceived ease of use, trust and security influence the dependent variable which is the usage of online zakat payment among Muslims in Kota Bharu. This research was carried out by getting 383 respondents. The area of the study that was chosen could ease the collection of data because it is near UMK and the majority of the Muslim population.

Due to Malaysia's rapid modernization, many people have been going cashless as they can settle any transactions through online payment. This also includes the payment of zakat. It is proved by the hypothesis stating that there is a significant relationship between all four independent variables with the dependent variable (H1-H4).

The major element that has the strongest impact towards the usage of online zakat payment is perceived usefulness. It is proved by the highest correlation coefficient with the value of $r = 0.702$. This independent variable is the highest among all four independent variables analysed to be the respondents' satisfaction while using online zakat payment. The independent variable that has the least impact towards online zakat payment is security. It is proved by the correlation coefficient value of $r = 0.637$ which is the lowest among all four independent variables.

Lastly, remember that every study has room to get better. Just like putting together a puzzle, we might miss a few pieces. Knowing these limitations helps us learn and improve. In

the future, more studies can use what has been found to dig deeper and understand even more about how people use online zakat payment in Kota Bharu, Kelantan.
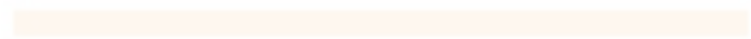
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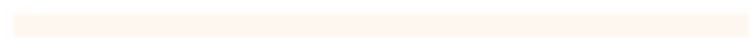
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APPENDIX A – DRAFT OF QUESTIONNAIRE

Questionnaire	Source
Demographic: • Gender; Male or Female • Age; Below 30/ 31-40/41-50/ 51 and above • Race; Malay/ Chinese/ Indian/ Others • Employment Status; Government Sector/ Private Sector/ Self-employed/ Unemployed/ Student • Frequency the usage of online zakat payment; Never/ Very rare/ sometimes/ always • Type of zakat that use to pay online; zakat fitrah/ zakat on property (gold, business, on income, on saving, others)	
DV: The impact the usage of online zakat payment • I prefer an online zakat payment method rather than a cash payment method. • I intend to use digital payment constantly to pay zakat. • I intend to use online zakat payment in the future. • I prefer efficiency in the online zakat payment system. • I can view zakat payment history more strategically than cash payments.	• Venkatesh and Bala (2008) • Amin et al. (2014) • Gans & Scheeling (1999) • Md Hussain et al. (2012) • Jamaludin et al. (2017)
IV 1: Perceived Usefulness • I believe online zakat payment is better than a manual system. • Zakat online payment helps me track and manage my zakat payments effectively. • I believe zakat online payment is a reliable way to fulfil zakat obligations. • I believe the online zakat system can improve daily performance.	• Davis (1989) • Venkatesh & David. (2000) • Luan dan Teo (2009) • Md Husin et al. (2019) • Qatawneh, Aldhmour, & Alfugara. (2015)

• In my opinion, online platforms make it easier for me to calculate my zakat accurately.	
IV 2: Perceived Ease of Use • I believe the online zakat website will provide helpful guidance in performing online payment. • I think online zakat payment is convenient for me. • I feel comfortable using online zakat payment with only my smartphone. • I believe that zakat online payment is user-friendly technology. • I admit that online zakat payment is flexible, which can be accessed anywhere in terms of time and place.	• Davis (1989) • Aboelmage & Gebba (2013) • Davis (1989),Chawla and Joshi (2020) • Legris, Ingham, & Collerette, (2003); Zhu, Chang, Luo, & Li, (2014) • Poon (2007)
IV 3: Trust • I believe the online zakat payment method is a safe and reliable feature. • I think the online zakat payment system is stable. • I believe the online zakat payment method are able to conduct banking transactions securely. • I think the zakat payment system has mechanisms to ensure the safety of users' information. • I am sure that my financial process regarding online zakat payment will not be intercepted by unauthorized third parties.	• Sohrabi et al. (2012) • Morgan & Hunt (1994) • McKnight & Chervany (2002) • Marimuthu & Roseline (2020) • Kaur & Arora (2020)
IV 4: Security • I feel secure to make zakat payment transactions because of high security measures. • I believe that the online zakat payment platform will not disclose my information without my consent. • I believe that online zakat payment is free from transaction fraud.	• Marimuthu & Roseline (2020) • Liébana-Cabanillas, • Sánchez-Fernández and Muñoz-Leiva (2014) • Pikkarainen et al. (2004) • Sohrabi et al. (2012) • Alwan et al. (2016)

| • I feel that the online zakat payment system can safeguard my transaction history.
• I feel confident using online Zakat payment because the system is highly secured. | |

APPENDIX B – GANTT CHART

ITEMS	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Briefing on PPTA I		■													
Discussion title of study				■											
CHAPTER 1: INTRODUCTION															
Background of study				■	■										
Problem statement				■	■										
Research question				■	■										
Research objectives				■	■										
Scope of study				■											
Definition of term				■											
Organization of the proposal				■											
Submission of chapter 1					■										
CHAPTER 2: LITERATURE REVIEW															
Introduction						■	■								

Underpinning theory					▓	▓								
Previous studies					▓	▓								
Hypothesis statement					▓	▓								
Conceptual framework					▓	▓								
Summary/ Conclusion					▓	▓								
CHAPTER 3: RESEARCH METHODS							▓	▓	▓					
Introduction							▓	▓	▓					
Research design							▓	▓	▓					
Data collection methods							▓	▓	▓					
Study population							▓	▓	▓					
Sample size							▓	▓	▓					
Sampling techniques							▓	▓	▓					
Research instrument development							▓	▓	▓					
Measurement of the variables							▓	▓	▓					
Procedure for data analysis							▓	▓	▓					

ITEMS	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Summary/ Conclusion								▓	▓	▓					
Submission of chapter 2 and 3												▓			
Submission of first draft of PPTA I													▓		
FINAL SUBMISSION OF PPTA I													▓		
PRESENTATION FOR FINAL YEAR PROJECT I														▓	
ITEMS	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Briefing on PPTA 2		▓													
Discussion with supervisor		▓													
Preparation for data collection			▓												
Collection of data				▓	▓	▓	▓								
Data analysis								▓	▓						
CHAPTER 4															
Introduction									▓	▓					
Preliminary analysis									▓	▓					

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Activities															
Demographic profile of analysis									X	X					
Descriptive analysis									X	X					
Validity and reliability test									X	X					
Normality test									X	X					
Hypotheses testing									X	X					
Summary									X	X					
CHAPTER 5															
Introduction									X	X					
Key Findings									X	X					
Discussion									X	X					
Implications of the study									X	X					
Limitations of the study									X	X					
Recommendations									X	X					
Overall conclusion of the study									X	X					
Preparation of poster										X					
Preparation of paperwork										X					

Submission of draft poster softcopy											🟩				
Submission of poster softcopy												🟩			
Colloquium presentation													🟩		
Submission of PPTA 2														🟩	
Correction if any															🟩