

THE ACCEPTANCE OF COMMUNITY TOWARDS E-ZAKAT WORKER IN SELANGOR

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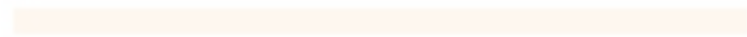
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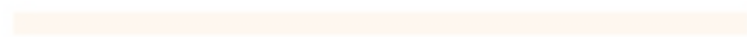
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FACULTY ENTREPRENEURSHIP AND BUSINESS

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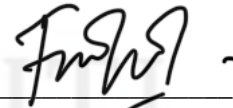
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TABLE OF CONTENTS

CHAPTER 1	1
INTRODUCTION	1
1.1 Background of the Study	1
1.2 Problem statement	3
1.3 Research Questions	5
1.4 Research Objectives	5
1.5 Scope of the Study	6
1.6 Significant of Study	7
1.7 Definition of Term	8
1.7.1 Community of Acceptance Towards E-Zakat	8
1.7.2 Trust	8
1.7.3 Tech-Savvy Factor	9
1.7.4 Perceived Cost Saving	9
1.8 Organization of the Proposal	9
CHAPTER 2	11
LITERATURE REVIEW	11
2.1 Introduction	11
2.2 Underpinning Theory	11
2.3 Previous Studies	13
2.3.1 Community of Acceptance Towards E-Zakat	13
2.3.2 Trust	15
2.3.3 Tech-Savvy Factor	17
2.3.4 Perceived Cost Saving	19
2.4 Hypothesis Statement	21
2.5 Theoretical Framework	21
2.6 Summary	22
CHAPTER 3	23
RESEARCH METHODS	23
3.1 Introduction	23
3.2 Research Design	23
3.3 Data Collection Methods	24
3.4 Study Population	24
3.5 Sample Size	25
3.6 Sampling Techniques	26
3.7 Research Instrument Development	28

3.8	Measurement of the Variables	32
3.8.1	Nominal Scale	33
3.8.2	Ordinal Scale	33
3.9	Procedure of Data Analysis	34
3.9.1	Normality	34
3.9.2	Descriptive Analysis	34
3.9.3	Validity and Reliability Test	35
3.9.4	Correlation Analysis	36
3.10	Summary	36
CHAPTER 4		38
DATA ANALYSIS AND FINDINGS		38
4.1	Introduction	38
4.2	Preliminary Analysis	38
4.3	Demographics Profile of Respondents	41
4.4	Normality Test	49
4.5	Descriptive Analysis	51
4.6	Validity and Reliability Test	56
4.7	Hypothesis Testing	58
4.8	Summary	63
CHAPTER 5		65
DISCUSSION AND CONCLUSION		65
5.1	Introduction	65
5.2	Key Findings	65
5.3	Discussion	67
5.4	Implication of the Study	70
5.5	Limitation of the Study	71
5.6	Recommendation for Future Research	72
5.7	Overall Conclusion of the Study	74
REFERENCE		75
APPENDIX A: QUESTIONNAIRE DRAFT		80
APPENDIX B: GANTT CHART		84

FACULTY ENTREPRENEURSHIP AND BUSINESS

LIST OF TABLES

Table 3.1 : The Total of Worker in Selangor by Gender Malaysia, 2021	25
Table 3.2 : Sample size required to Test the Hypothesis that the Population Multiple Correlation Equals Zero with a power of .08 (Alpha .05)	26
Table 3.3 : Overview of Research Instrument	29
Table 3.4 : Original Items and Modified	30
Table 3.5 : Interpret General Test Reliability	36
Table 4.1: Interpret General Test Reliability	40
Table 4.2: Reliability Coefficient of Study Instruments	41
Table 4.3: Frequency of Gender	41
Table 4.4: Frequency of Age	42
Table 4.5: Frequency of Income Level	43
Table 4.6: Frequency of Marital Status	44
Table 4.7: Frequency of Religious	45
Table 4.8: Frequency of Highest Education Qualification	46
Table 4.9: Frequency of Employment Sectors	47
Table 4.10: Frequency of District in Selangor	48
Table 4.11: Test of Normality	50
Table 4.12 : Interpretation of Mean Score	52
Table 4.13: Descriptive Analysis of Trust	52
Table 4.14: Descriptive Analysis of Tech-Savvy Factor	53
Table 4.15: Descriptive Analysis of Perceived Cost Saving	54
Table 4.16: Descriptive Analysis of Community Acceptance towards E-zakat	55
Table 4.17: Reliability Coefficient for each Section of Questionnaire	57
Table 4.18: Spearman's Correlation Analysis	58
Table 4.19: Correlation between Community Acceptance towards E-zakat and Trust	60
Table 4.20: Correlation between Community Acceptance towards E-zakat and Tech-Savvy Factor	61
Table 4.21: Correlation between Community Acceptance towards E-zakat and Perceived Cost Saving	62
Table 4.22: Findings of the Result	63

FACULTY ENTREPRENEURSHIP AND BUSINESS

LIST OF FIGURES

Figure 2.1: Theoretical Framework	22
Figure 4.1: Percentage of Gender	42
Figure 4.2: Percentage of Age	43
Figure 4.3: Percentage of Income Level	44
Figure 4.4: Percentage of Marital Status	45
Figure 4.5: Percentage of Religious	46
Figure 4.6: Percentage of Higher Education Qualification	47
Figure 4.7: Percentage of Employment Sectors	48
Figure 4.8: Percentage of District in Selangor	49

ABSTRAK

Zakat adalah istilah kewangan Islam, sebagai salah satu rukun iman yang mewajibkan semua umat Islam mendermakan sebahagian daripada harta mereka untuk kebajikan. Namun, dengan peningkatan teknologi moden, memerlukan masyarakat menyesuaikan diri dengan perubahan institusi zakat di mana pelaksanaan sistem e-zakat. Namun, ramai yang meragui e-zakat sebagai alternatif kutipan dan agihan zakat yang berpotensi penyalahgunaan dana, kebimbangan keselamatan siber dan kekurangan infrastruktur Internet. Oleh itu, kajian adalah untuk meneroka penerimaan masyarakat terhadap e-zakat di Selangor sebagai tindak balas kepada isu-isu yang dinyatakan di atas. Berdasarkan isu dan cabaran, kajian ini menjalankan kajian kualitatif kepada masyarakat di Selangor untuk mendapatkan gambaran tentang sikap dan tingkah laku masyarakat dalam mengamalkan sistem e-zakat. Berdasarkan keputusan tersebut, aspek utama yang mempengaruhi penerimaan masyarakat terhadap e-zakat ialah kepercayaan, faktor celik teknologi dan persepsi penjimatan kos. Selain itu, maklumat yang diberikan boleh digunakan untuk membangunkan pendekatan komprehensif yang lebih baik yang menggabungkan kemajuan teknologi, undang-undang dan kawal selia untuk membina kepercayaan melalui ketelusan dan keadilan institusi zakat, untuk memastikan beretika dan berkesan kepada sistem.

Kata kunci: *Sistem E-Zakat, Penerimaan Komuniti, Amanah, Faktor Celik Teknologi, Penjimatan Kos.*

ABSTRACT

Zakat is Islamic financial term, as one of the pillars of faith which require all Muslim to donate a portion of their wealth to charity. However, with the increase of modern technology, require people to adapt with the change in zakat institutions where the implemented of e-zakat system. Still, many people have doubts e-zakat as alternatives of collection and distribution of zakat with potential of misuse funds, cybersecurity concerns and lack of internet infrastructure. Therefore, research is to explore the acceptance of community towards e-zakat in Selangor in response of the issues stated above. Based on the issues and challenges, the study conducts a qualitative study to community in Selangor to insight towards community attitudes and behavior in adopting e-zakat system. Based on the result, the key aspect that influences the acceptance of community towards e-zakat is trust, tech-savvy factor, and perceived cost saving. Besides, the information provided can be used to develop better comprehensive approach that combines technological advancements, laws and regulatory to build trust through transparency and fairness of zakat institutions, to ensure ethical and effective to the system.

Keywords: *E-Zakat System, Acceptance of Community, Trust, Tech-Savvy Factor, Perceived Cost Saving.*

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

One of Islam's five pillars, zakat is the obligation of every Muslim person and company that meets certain requirements. It aims to transfer a portion of their property to a beneficiary (asnaf) who is entitled to receive zakat funds. Zakat which is the third pillar of Islam and the main Islamic social financial tool compared to waqf, grant and charity. Therefore, whether living in a metropolis or a rural location, the Muslim community as a whole should be informed about zakat. There are two forms of zakat: zakat Fitrah and zakat Mal. Only done during the month of Ramadan, Zakat Fitrah is meant to rid oneself of vices such as miserliness and stinginess. According to the Holy Quran's Surah At-Taubah, "Alms are for the poor and the needy, and those employed to administer zakat (amil), for those whose hearts have been reconciled to the Truth, for those in bondage and in debt, in the cause of Allah and for the wayfarer" (9:60). Asnaf is divided into eight categories as follows the fakir, the poor, the amil, the muallaf, the slave (riqab), the debtor (gharimin), the traveller for the cause of God (ibnussabil) and battling in the way of God (fi sabilillah).

Collection of zakat with the traditional method through payment made at the zakat counter found in the zakat office or via the mosque's zakat counter. But with the advent of the internet, the mode of payment has shifted to online payment, or e-payment. According to the report, shopping and paying bills online ranked fourth among the 10 specific uses of the internet. Besides, based on the Internet World Statistics, Malaysia had a 40.25% internet penetration rate in 2014, placing it in the 37th position globally among countries with the

highest number of internet users. This indicates that the introduction of online zakat (E-Zakat) by zakat institutions to the community is likely to be well received by Malaysians (Yahaya & Ahmad, 2019).

Technological advances have also been used well in Islamic institutions, especially zakat services. The E-Zakat system can not only be done manually at the counter but also done online using zakat transactions. According to Ahmad and Yahaya (2022) defines E- Zakat as a portal, where payers may update zakat-related information, calculate the amount of zakat to pay, pay zakat and track zakat payments online. The use of technology in zakat payment services is an improvement in the provision of services in Islamic institutions.

Modern technological advancements have improved how zakat collection. On their website, the Selangor zakat institution has a calculator that may determine the required payment amount based on the type of zakat, including income zakat, business zakat, gold and silver zakat, and others. This kind of thing has encouraged all state zakat institutions in Malaysia to provide E-Zakat portals that can make it easier for users to carry out zakat payment services faster without having to go to zakat counters. According to Ahmad and Yahaya (2022), the State of Selangor, for instance, has developed an E-Zakat portal through the website <https://www.zakatselangor.com.my/> since 2002 to simplify the zakat payment process for users. Indirectly, this can lead to a rise in zakat collections in Selangor.

Muslims have multiple options for fulfilling their zakat obligations. As an example, Zakat Selangor offers four options for Muslims in the state to pay zakat. The online banking system is the first approach. For instance, the public can make payments through the E-Zakat pay website. E-Zakat is the only online platform for financial transactions that connects banks

for the purpose of paying zakat to the govern Credit card and debit card use is the second technique. Simply visit any Lembaga Zakat Selangor (LZS) counter if you would like to pay zakat using a credit card. MyClear FPX (Financial Process Exchange) is the third approach. FPX is a service that allows users to make payments instantly from their online banking. Other options are included in the fourth approach, including salary deduction, direct access at any LZS counter, postal, SMS, and others.

Additionally, this facility can help users' time and energy and facilitate users' zakat affairs at any time. The utilization of technology, particularly the E-Zakat system, helps both users and the involved zakat institutions. In addition to increasing the amount of zakat collected by zakat institutions, the discovery of technology in the form of zakat payment services is a good concept since it has aspects of transparency, efficacy, and accountability. Next, according to Yahaya and Ahmad (2019) in the writing discussed how this E-Zakat system may increase zakat institutions' efficiency and cost-effectiveness while also facilitating services, expanding access to zakat knowledge, and increasing their accountability to the community.

1.2 Problem statement

Zakat is a religious obligation in Islam, which is usually paid in cash. Now that technology has advanced, citizens can pay zakat online. Although the technology of the world today is increasingly sophisticated, online zakat payment is still not an option for some communities. According to Salleh et al. (2020) use of technology for zakat distribution to the general people still has issues, despite the fact that the majority of zakat institutions in Malaysia have begun implementing it, particularly for zakat payments.

According to Ahmad Haziq Hazim Omar (2022) the ability to make an online zakat payment depends on the availability of payment services and access to technology. People in East Malaysia who plan to pay zakat online encounter obstacles like inadequate Internet access infrastructure because of the region's sluggish adoption of technology. According to Salleh et al. (2020) stated that online internet websites and application observations possibly falls short of offering a thorough grasp of how zakat institutions employ technology.

According to Yahaya and Ahmad (2019) in previous studies, mobile banking can be used to increase the zakat distribution rate. According Faiz et al. (2023) in his study stated that FinTech can provide zakat payment facilities, as there are convenient and secure payment methods, such as e-money. In addition, FinTech in zakat payments adheres to the principles of sharia. The payment of zakat through e-money can improve the efficiency and effectiveness of the collection and distribution of zakat, which can ultimately benefit the Muslim community.

The motivation to conduct this study lies in several reasons that still have gaps in understanding the factors that influence the society to pay zakat online, especially the acceptance of E-Zakat among Amanah Saham Bumiputera depositors (Ahmad Haziq Hazim Omar, 2022). First, a low level of understanding of the factors that influence the intention to use zakat online. Secondly, according to Purwanto et al. (2021) the intention of a person who behaves in a certain way to influence their actual behaviour.

Despite the Zakat Management Organization's (OPZ) adoption of a digitalization approach to collect zakat in E-Zakat, prior research revealed a lack of awareness and comprehension of muzakki's intention to pay zakat online (Purwanto et al., 2021). Therefore, this study aims to fill this gap by studying the acceptance of E-Zakat payers in Selangor.

This study is expected to advise the relevant parties in increasing the use of E-Zakat as an effective and efficient payment method in Malaysia. In addition, this study is expected to enhance a more thorough knowledge of the elements that affect society's acceptance of E-Zakat payments.

1.3 Research Questions

The research question for the study of community acceptance towards E-Zakat among workers in Selangor:

1. Is there any relationship between trust and community acceptance towards E-Zakat workers in Selangor?
2. Is there any relationship between tech savvy factor and community acceptance towards E-Zakat workers in Selangor?
3. Is there any relationship between perceived cost saving and community acceptance towards E-Zakat workers in Selangor?

1.4 Research Objectives

The research objective is to determine community acceptance towards E-Zakat among workers in Selangor:

1. To study the relationship between trust and community acceptance towards E-Zakat workers in Selangor.
2. To study the relationship between tech savvy factor and community acceptance towards E-Zakat workers in Selangor.

3. To study the relationship between perceived cost saving and community acceptance towards E-Zakat workers in Selangor.

1.5 Scope of the Study

Researchers are conducting a study about community acceptance towards e-zakat among workers in Selangor. Selangor is a region of western west Malaysia, and it is the most developed state. It is complete with good infrastructure such as transportation, hospitality, education and many more. Selangor also is one of the largest economies contributing to Malaysia's gross domestic product. In addition, Selangor is the most populated with a total of 6,994,423, in 2020, increasing 28.1% population (Department of Statistic Malaysia, 2023) The population is dominated by Bumiputra with 3,895,880 million people, secondly by Chinese (1,756,181 million people) and Indian (726, 017), and the least is other ethnic in Malaysia. The most believed religion is Muslim and followed by Buddha, Hindu, Kristian, and no religion to some people.

Therefore, the researcher would study Selangor community acceptance of e-zakat. This is to identify the factor and impact of acceptance of Selangor residents with the online platform of zakat that has been developed along with increasing in modern technology. The study targeted a community between the ages of 18 and above that has been working to get a rational and better response regarding the study conducted. Thus, the purpose of the study is to accomplish the goal to identify the community acceptance towards e-zakat among workers in Selangor.

1.6 Significant of Study

The researcher's purpose and aim are to study community acceptance of e-zakat among workers in Selangor. With the growing use of online zakat, the researcher would like to identify factors and the impact of online applications among Selangor workers. Indirectly, it will help researchers understand the community level of knowledge along technology and the accessibility and efficiency of the application of e-zakat. Besides, the community will also learn about the Zakat online platform, which includes information and important data about related topics.

The study conducted can be a reference for other researchers to collect and obtain useful and important information and data to have a great perception and increase the level of knowledge about e-zakat. In addition, all information obtained from the study can be used as basic guidance to carry out the research from scratch on a competing project. E-zakat is one of the most engaging topics among researchers, who want to identify and dig deeper into the information and data related to the online platform of zakat. Therefore, it may help researchers apply and use the information where it's needed. Zakat is an interesting topic since it contributes to Malaysia's economy in diverse sectors such as investment, real estate, consumption, plantations, and other resources (Norafiza Jaafar, 2023).

The study focuses on e-zakat among workers and residents in Selangor to analyse the e-zakat reliability and acknowledgement of the online system of zakat in many factors. The acceptance of the community will show the general perception of the e-zakat application. The study can also provide guidance for the upper management of the region of Selangor to identify

issues and improve the development of the e-zakat system in Malaysia. Thus, it helps increase the collection of zakat among the worker community in Selangor.

1.7 Definition of Term

1.7.1 Community of Acceptance Towards E-Zakat

The Malaysian government established the use of E-Zakat in Islamic services. The use of E-Zakat, according to Putra et al. (2015), is a high-tech network device. The E-Zakat system offers users ease when paying zakat to satisfy the required asnaf and indirectly shows how the technical aspects of amil zakat work. The E-Zakat payment system's introduction brings zakat payment closer to society because it is available right at your fingertips (Azalan et al., 2022).

1.7.2 Trust

The Unified Theory of Acceptance and Use of Technology (UTAUT) was extended with the trust factor to examine the worker community's intention to use the e-payment systems. According to (Purnasaputro et al., 2011) trust is confidence in something and the anticipation that it will ultimately result in kindness or profit. Trust issues like security and privacy are intrinsically related to the online payment industry (Omar, 2022). One of the parties, the trustor, grants the trustee permission to use a certain asset or piece of property for the benefit of the beneficiary. The status that a system has in people's minds based on their impression of and expectations for system performance is called trust; it is not a quality of the system.

1.7.3 Tech-Savvy Factor

People who are tech-savvy are knowledgeable about and adept at using contemporary technology, particularly computers (Oxford Learner's Dictionaries, 2023). The ability to use technology intelligently is what it means to be technically savvy. This ability goes far beyond merely "understanding" the principles of how technology functions and includes "utilizing" such cutting-edge technology to increase productivity and efficiency. Young people and people nowadays are more likely to accept any technology savvy, including e-payment, because they tend to be more internet and technology knowledgeable (Jusoh & Jing, 2019).

1.7.4 Perceived Cost Saving

According to the Cambridge Dictionary (2023), perceived cost savings refers to actual cost savings or spending less than anticipated. This element might entice people to adopt e-payment services due to how simple it is to transact and how much time it saves (Purwandari et al., 2022). Compared to the manual process of paying at the zakat counters provided in each district, paying zakat online offers significant cost savings. The community can save fuel and energy by not having to use a vehicle to get to the counter.

1.8 Organization of the Proposal

This study focuses on community acceptance of E-Zakat among workers in Selangor. This study's goal is to determine the community's acceptance of E-Zakat and the relationship between trust, tech-savvy factor, and perceived cost saving with the community's acceptance

of E-Zakat. The organization of the proposal discusses some content that is divided into several chapters as follows:

Chapter 1

Tell an overview of the background of the study, problems statement, research questions, and research objectives. Then continue with the scope of the study, the significance of the study, the definition of terms, and the organization of the proposal. The role of the introduction is to guide the reader from a broad topic area to a specific area of study.

Chapter 2

Discussing the acceptance theory of Integrated Technology Acceptance and Use Theory (UTAUT) towards community acceptance towards E-Zakat among workers in Selangor, together with a discussion about the introduction, underpinning theory, previous studies, hypothesis statements, theoretical framework, and finally summarizing with a conclusion.

Chapter 3

This chapter will begin with an introduction, research design, data collection methods, study population, sample size, sampling technique, research instrument development, measurement of the variables, the procedure for data analysis, and ends with a conclusion. The research approach and research strategy are discussed in this Chapter. The investigation also examines data collection and analysis methods in detail.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

One of the obligations Muslims have been to pay zakat. Internet commerce is an excellent example of online zakat transactions. The goal of the electronic zakat transaction system (e-zakat) is to use technology to make significant advancements in the zakat program. Determining the community's acceptability of E-zakat payment is the aim of this study. Referencing the study framework, the researcher will elaborate on the independent and dependent variables in this chapter.

The independent variables include trust, tech-savvy factor, and perceived cost saving. While the dependent variable is e-zakat acceptance. The researcher also discusses the theory of acceptance of the Unified Theory of Acceptance and Use of Technology (UTAUT) towards e-zakat payment between communities in Selangor. UTAUT can be defined as examining the implications of performance expectations, effort expectations, social influence, and enabling factors on technology acceptance (Davit Marikyan, 2023).

2.2 Underpinning Theory

One of the main reasons why organisations are adopting new technology is the growth of the e-commerce industry and the development of digital technologies like automation, cloud computing, big data, and artificial intelligence (AI) (Verhoef et al., 2021). This shows that advanced technology brings great impact day-to-day activities. Therefore, to understand

people's behavioural intentions towards technology, researchers used the Unified Theory of Acceptance with Use of Technology (UTAUT). UTAUT is formulated by Venkatesh et al. (2003) its goal is to provide a thorough grasp of every factor that could influence someone's behaviour when thinking about utilising new technologies. The UTAUT model has also been improved over time in the domain of Internet user behaviour (Yu et al., 2021).

UTAUT is used by researchers with a combination of different independent variables to align the data to achieve this objective. One of the variables which has been independently used in this study UTAUT theory Trust is considered to be one of the most important tasks for boosting technological implementation, as a climate of trust is thought to be vital (Arfi et al., 2021). UTAUT also shows trust as components that exerted a significant moderating outcome on the correlation between UTAUT construct (Performance expectancy, social influence, and facilitating conditions) and users' intentions to use online services from the system under Covid-19 (Bin Nashwan & Saeed Awadh, 2022).

Besides that, the tech savvy factor is also one factor that drove communities to use online systems, there is an increasing use of information communication technologies (ICT) in many youths lives such as tech savvy, gen-tech, and digital natives. Management of zakat has improved through payment and distribution methods from service counters to online platforms such as online banking system (Yahaya & Ahmad, 2019). This shows that the e-zakat platform developed nowadays shows the community have the right skill and knowledge regarding technology. E-zakat systems also need perceived cost saving where the level of knowledge and awareness about the system by the community determines the cost of seeking by the group.

There are two recent studies that are relevant to the UTAUT framework and zakat. A study by Yahaya and Ahmad (2019) applied the UTAUT framework to investigate the variables affecting Malaysia's acceptance rate for mobile banking as a means of distributing zakat. Although this study focuses on the distribution elements of zakat from the perspective of zakat receivers (asnaf/mustahiq). It is noteworthy to notice that all UTAUT components were relevant in the study, with the exception of effort expectancy.

The study aim is achieved to determine community acceptance of online zakat platforms through data and information gathered by using the independent variables. In addition, the theory of UTAUT is used by researchers parallel with the independent variables to identify and analyse the community acceptance towards e-zakat among workers in Selangor.

2.3 Previous Studies

2.3.1 Community of Acceptance Towards E-Zakat

According to the earlier study by Ahmad Haziq Hazim Omar (2022) that investigates how technology is used to the process of zakat collection in Malaysia, e-Zakat has become one of the initiatives in integrating internet applications to create a contemporary, competitive zakat institution. Furthermore, according to Othman and Yasak (2022), the usage of online apps can lessen the problem of leakage or leakage in financial management while also improving service efficacy. This is critical in increasing the faith of Malaysian zakat payers in paying zakat online. In the current era, significant modifications have been made to Malaysia's zakat management system. When bank customers may make zakat payments online through Financial Process Exchanges (FPX) this has occurred (Canggih et al., 2017).

This globalisation period has made extensive use of the internet a part of our everyday lives. Additionally, it facilitates Malaysia's zakat management systems circulation. One effort to include online tools into the creation of a modern, competitive zakat reduced, and service efficiency can be improved by using online application (Yasin et al., 2021). The confidence of Malaysian zakat payers to use online methods to pay their zakat must grow as a result.

In addition, online services such as internet banking, post counters, bank counters, telephone banking, short message services and zakat centre counters in various public places are held, aiming only to help Muslims pay zakat more easily and at the same time be able to increase zakat collection every year (Paizin et al., 2019). This view is backed up the research done by Aman et.al (2020) which stated that before zakat fitrah payments only used fiat money but now zakat fitrah payments can use financial technology (FinTech). Besides, observed the use of FinTech in the management of the Kedah Zakat Board is very important, especially in relation to collection because all financial institutions in Malaysia are already moving towards Fintech.

According to Hudaefi and Noordin (2019) also thought that e-zakat, or the digitization of zakat, is a crucial endeavour to maximise zakat collection. According to Nanjappa et al. (2014) further suggested that the UTAUT paradigm, which considers the adoption of new technology, be used to investigate e-zakat. In keeping with earlier research, according Rachman and Salam (2018) recommended that amil's performance be improved by zakat stakeholders developing a fintech-based plan that makes use of digital technology (the internet and mobile apps) as a platform for distribution or product marketing.

2.3.2 Trust

The concepts of credibility and trust are closely related (Safitri & Suryaningsih, 2021). Trust in the e-zakat fund collectors and administrators is essential since there is a long-term relationship between various parties to constantly keep duties based on integrity, dependability, and the organization's capacity. In addition, according to Abriyansyah and Rohim (2023), organisations that accept payments online must publish and give users precise information in order to earn their users' trust. Negative consequences, such as a decline in donations, reputation damage, or even the organization's demise, will follow from failing to uphold public trust (Abriyansyah & Rohim, 2023). Because of this, it's crucial to preserve public trust in order to boost charitable giving (Syafira et al., 2020).

According to Ahmad Haziq Hazim Omar (2022), trust is one of the elements that influences a customer's mindset and propensity to use online finance. Customers of internet finance exhibit a positive and significant attitude when they are trusted. When something is trusted, goodness or profit is anticipated as a result of the belief in it (Ahmad Haziq Hazim Omar, 2022). Trust issues like security and privacy are intrinsically tied to the online payment industry. Maintaining efficiency and transparency in the administration of zakat collection and distribution is essential as it gauges the faith that zakat payers have in the zakat institution. (Saro et al., 2023).

Next, trust is a crucial component, particularly when it comes to protecting the privacy of information about the company's commitment to sometimes offering services or goods. Efficiency, competency in service delivery, and a focus on the needs of the customer all contribute to the development of trust between a company and its clients (Ventre & Kolbe,

2020). Trust in an online environment is further characterised as separate beliefs in one's skill, virtue, and integrity.

Trust is further broken down into two categories which is trustworthy intents and trusting beliefs. An individual's desire to rely on something is referred to as having trusting intentions. There are two indicators of trusting intentions are subjective probability of depending on and willingness to depend. The former measures a person's subjective willingness to cooperate with a business, provide information, and conduct transactions, while the latter measures their willingness to accept risk. The term "trusting beliefs" refers to the conviction that anything may be trusted. A company's competence—a measure of its ability to complete desired tasks—benevolence—a measure of its confidence in its ability to deliver exceptional customer service—and integrity—a measure of its honesty in keeping promises—are the three markers of trusting beliefs (Abriyansyah & Rohim, 2023).

One of the reasons why zakat distribution is not very reliable is because most institutions still use a manual system or do not have access to a reliable digital system. People do not trust zakat because it is not always clear where it goes and there is little public reporting about it. Furthermore, the public's confidence in the legitimacy of zakat institutions' management is upheld by the availability of a zakat application that can offer current data on the volume of collection and distribution. Interest in the concept of trust in e-services has grown across a number of domains, including e-government and e-commerce (Bin-Nashwan & Awadh, 2022). Besides, according to Casey and Wilson-Evered (2012) two key areas of trust that have been identified: trust in the organisation offering the services and faith in the instrument used to deliver them.

Online trust perception has been investigated in several fields and has been found to be a direct and positive driver of users' intentions to engage in specific online behaviours (Al Mansoori et al., 2018). Muslims must have sufficient trust in a body that is entrusted with handling a significant religious duty like zakat regarding the e-Zakat systems. If the technology and system are dependable, people are more likely to adopt and use online services offered through Zakat channels. Considering the significance of online trust, technology and e-Zakat systems were integrated in the current work's model as moderators. Therefore, if it is possible to understand how Zakat payers feel about the system and the capabilities of internet technology, that might greatly influence how they feel about using e-zakat.

2.3.3 Tech-Savvy Factor

According to Ahmad Haziq Hazim Omar (2022), other researchers have also found that Terms like "tech-savvy," "Gen-Tech," and "digital natives" are used to characterise young people due to the rising usage of information and communication technologies (ICT) in many of their leisure activities and educational experiences. According to research by (Ahmad Haziq Hazim Omar, 2022), the 'time-space compression' brought on by improvements in global communication networks also gives teenagers the chance to network, ushering in new forms of identity formation, communication, and social interactions that are compatible with the E-platform like E-payment. Next, according to Friedlingstein et al. (2020), Although the phrase "digital natives" is general, it does accurately characterise the degree of computer literacy that many young people display on a daily basis.

According to Abd Rahman et al. (2022), the need for zakat institutions to be more proactive and innovative using technology to increase zakat collection. However, this study

also acknowledges the challenges faced by zakat payers in adopting online zakat payment services, such as lack of knowledge, high insecurity, and lack of confidence. In this study, technology can play an important role in improving the efficiency and effectiveness of zakat payments, but it requires careful consideration of the factors that influence its acceptance. According to his research, the technology efficiency of the younger generation in terms of digital payments in the study of the influence of digital payment facilities on the desire of Generation Z and millennials to pay zakat.

For Malaysia's zakat institutions to be successful in disbursing zakat to deserving recipients, managing money, and winning the trust of the general people, technology and innovation must be used. The goals of zakat can be more generally attained with the aid of fintech digitalization. Consequently, there is a correlation between technological literacy and effective zakat management in Malaysia in the research of the significance of digital transformation and technology in Malaysia (Rosele et al., 2022). The results of prior research offer suggestions to Fintech companies, financial institutions, and governments on how to promote financial inclusion and aid the nation's effort to transition to a cashless society (Urus et al., 2022).

It is critical for entrepreneurs to be up to date on the abilities and information required to thrive in their company endeavours in today's digital economy. This means that they need to continue to learn and adapt to new technologies, trends, and market demands. Additionally, digital skills are disproportionate in Kenya, with men and individuals from higher socioeconomic backgrounds generally having higher digital skills scores (Berg & Johnston, 2019).

This study has relied on the trend of digital transactions and the use of financial technology, which shows that people are becoming more tech-savvy in terms of financial transactions. E-Zakat is a digital service provided by the Zakat Management Organization that allows citizens to pay Zakat, Infaq, and Sedekah digitally through various methods such as salary, e-payment, e-commerce, and crowdfunding (Kharisma & Jayanto, 2021).

The use of e-zakat makes the zakat payment process more accessible to generation Y and the public (Zahroh & Fathimatuz, 2019). According to Ahmad and Yahaya (2022) the use of fintech can improve the efficiency of zakat distribution for asnaf, potentially leading to faster and smoother distribution of zakat funds. This previous study discusses the importance of information and communication technology in the modern world and can facilitate the dissemination of knowledge and communication. The use of Lembaga Zakat Selangor (LZS) website and online zakat payments, shows that consumers are comfortable using technology. Studies can prove that users of Lembaga Zakat Selangor (LZS) website may have a level of technological prowess (Khadijah Muda et al., 2012).

2.3.4 Perceived Cost Saving

By employing a cutting-edge technology, time and money can be saved, which is referred to as the perceived cost saving. According to Ullah et al. (2022), perceived cost savings refer to "the degree to which users think that use of a particular framework will save money spent on service operation". The sacrifices made by consumers in a transaction, according to Liang et al. (2021), include the transaction's direct cost as well as additional expenses like time, search, and convenience that are required to finish the transaction properly.

According to Bech et al. (2018), blockchain makes it easier for users to use their digital currency (cryptocurrencies like privately generated bitcoins and ether) because all transactions are visible to the public and cannot be changed once they are recorded in the system. As a result, they use less money. Additionally, blockchain payment systems offer a simpler, quicker cash-out process that doesn't charge a settlement fee.

Banks also need a lot of commissions because they have such a large operation. They may charge significantly more for their services than a decentralised system because they are central authorities. There are no bosses in blockchain payment systems. Collectively, the community controls the platform. As a result, costs are substantially decreased, which results in a significantly cheaper commission fee.

Online shopping reduces the expenses and time required for transit, pricing comparisons, and product searches, increasing consumer convenience. Transaction costs include, For instance, the procedural knowledge required to finish transactional loyalty programmes in order to keep up a continuing relationship with an online retailer, the investigative work required to gather data before making a repurchase, the cautionary effort required to prevent being taken advantage of when a repurchase is made, and certain asset investments (Omar, 2022). Based on analysis investigated by Chiciudean et al. (2019) the degree of awareness about an online business determines the cost of information seeking.

As a website's credibility increases and the moral hazard cost falls, customers' inclination to purchase increases. Customers need to have a special understanding of how the online business operates in order to execute an online transaction quickly and effectively. This is known as procedural knowledge, and it's one type of special asset investment (Omar et al.,

2022). Additionally, merchants generally accept online payment methods because it saves them money. According to Możdżyński (2018) perceived expenses have a considerable impact on how a merchant behaves. In contrast, mobile wallet services are more popular because they are more affordable than other systems that rely on simple short-range communication, such as Near Field Communication (NFC) (Cabanillas et al., 2016).

2.4 Hypothesis Statement

In this research, the researcher identified several hypotheses: -

H 1: There is a positive relationship between trust and community acceptance towards E-Zakat workers in Selangor.

H 2: There is a positive relationship between tech savvy factor and community acceptance towards E-Zakat workers in Selangor.

H 3: There is a positive relationship between perceived cost saving and community acceptance towards E-Zakat workers in Selangor.

2.5 Theoretical Framework

Figure 2.1 will be explained by using the UTAUT framework that have a relationship between trust, tech savvy factor and perceived cost saving towards acceptance of community towards E-Zakat workers in Selangor.

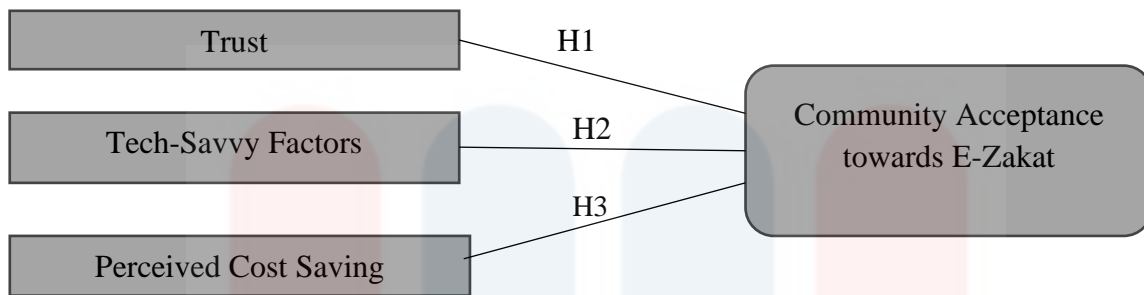


Figure 2.1: Theoretical Framework

2.6 Summary

In summary has evaluated literature reviews, including the Unified Theory of Acceptance and Use of Technology (UTAUT) in these studies to determine community acceptance towards E-Zakat payment among workers in Selangor. The development of hypotheses based on the theoretical model that is covered in this chapter. Conceptual proposals can be made for the framework portion in this chapter.

The factors that affect community acceptance toward e-zakat payment among workers are highlighted in the chapter's conclusion. This research wants to highlight significant points of agreement and disagreement on the subject covered and tends to examine independent variables and dependent variables based on factors that affect community acceptance in e-zakat payment among workers in Selangor.

CHAPTER 3
RESEARCH METHODS

3.1 Introduction

In this part, the study's research methodology is provided. Research methods are specific processes for collecting and analyzing data. This chapter covers research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement of the variables, and procedures for data analysis. The researcher must specify the methodologies that will be used in this study within the parameters of the research design. This section will present theories that will be used to develop a deep understanding of this exploration.

3.2 Research Design

Research design establishes a framework that enables the researcher to explore the research questions or hypotheses in rigorous and systematic ways as well to guarantee the validity and reliability of the study's findings. Technically, research design is ensuring that the research is effectively addressing the problems, it constitutes a blueprint to gather, collect, measure, and analyse data; this is an overall strategy which includes integrating different components of studies in a coherent and logical manner.

Based on the research, a quantitative approach is suitable since the study involves statistical and mathematical techniques to analyse data and to draw conclusions. Quantitative approach in the study is a descriptive research approach in which variables are measured according to numeric terms, and not have been manipulated by researchers during the

interrogation (Wakhungu & Mbuva, 2023). Descriptive research has two methodologies which are observational research and survey research. Based on the study, survey research is suitable to collect, measure and analyse data such as questionnaires that are distributed through online, mail-to-mail and other online platforms. Besides, survey research is to ensure and have reliable representation of the sample in the population.

3.3 Data Collection Methods

The process of collecting data for research and analysis involves using certain techniques and methodologies depending on a number of aspects, such as research objectives, type of data needed, availability of resources and ethical considerations. The decision to collect data involves consideration of all factors. Secondary data and primary data are the two halves of data collection methodologies (Dudovskiy, 2019). The research is using primary data and can be obtained using a quantitative approach. In other words, it is called original data or information obtained by the researcher for the first time. Primary data collected through quantitative research by using surveys which are questionnaires that are distributed widely to the chosen population. Besides, the data is analysed into useful information through correlation, min, median, mode and more mathematical calculations to draw conclusions about the research conducted.

3.4 Study Population

The aim of this research is to ascertain the level of acceptance within the community of E-Zakat among workers in Selangor. The term "research population" refers to a sizable collection of subjects or individuals that are the subject of the study. Most of the subjects in

our study make up the population. The sample size method is used to restrict and obtain more accurate data. The respondents of a research study make up the population (Sekaran & Bougie, 2016). This research is targeting the population of 3,518,500 workers in Selangor for our research. We decided to choose workers in Selangor to collect the data.

Table 3.1 : The Total of Worker in Selangor by Gender Malaysia, 2021

Gender	Total worker
Male	1, 961, 200
Female	1, 557, 300

Source: (Dasar Sumber Manusia, 2023)

3.5 Sample Size

The total number of participants in a research project is determined using sample size, which is a statistical tool used in population representation studies. The total number of study participants is the aim of sample size; to reach this sample number and reflect the complete population, the population will be divided into subgroups based on factors like geography, gender, and age. In statistical analysis, the most crucial element is deciding on sample size (Kibuacha, 2022).

The subsequent step of the sampling procedure involved choosing a sufficient sample size. For many various types of t-tests, F tests, X2 tests, z tests, and some exact tests, statistical power analyses were computed using G*Power. The G*Power is additionally used to calculate effect sizes and graphically depict the outcomes of power analyses (Axel Buchner et al., 2020).

Power analysis is a technique used to find the minimal sample size needed for an experiment given a required significance level, statistical power, and effect size. Power analysis

can be used to identify whether a survey result is meaningful or just a random coincidence. According to Green (1991), sample sizes should be calculated using tables for the selected values of effect size. There are entries in the tables with up to three predictors.

Table 3.2 : Sample size required to Test the Hypothesis that the Population Multiple Correlation Equals Zero with a power of .08 (Alpha .05)

Number of predictors	Sample size based on power analysis		
	Effect size		
	Small (0.02)	Medium (0.15)	Large (0.35)
1	390	53	24
2	481	66	30
3	547	76	35
4	599	84	39
5	645	91	42
6	686	97	46
7	726	102	48
8	757	108	51
9	788	113	54
10	844	117	56
15	982	138	67
20	1060	156	77
30	1247	187	94
40	1407	213	110

Source: (Green, 1991)

By referring to the Table 3.5, the sample size suggested for three predictors is 76 at an alpha level of .05, power level of .80, and effect size (f^2) of .15. Using the sample size prediction formula, the minimum sample size can be estimated. The study's sample size is centred on the community of people employed in Selangor. The sample size of this study focusses on community who are employment in Selangor in this research. The sample size of the known population will be selected which is 300 respondents.

3.6 Sampling Techniques

The sampling technique, sometimes called the method, refers to the designated population from which a sample is drawn; nevertheless, it might not include the complete population (Taherdoost, 2016). The effectiveness of these samples is evaluated based on their composition and size (Vasileiou et al., 2018). Probability sampling and non-probability sampling are the two primary categories of sampling procedures. In this study, non-probability sampling was employed due to limitations in population size or inadequate sampling.

Non-probability sampling does not involve randomness in the selection of participants. Participants were selected with the prior knowledge that they had the characteristics and information required for the study. Choosing units from a population using non-random, subjective approaches is known as non-probability sampling. Non-probability sampling can be used to collect data quickly, easily, and affordably because it doesn't call for a full survey frame.

Drawing inferences about a population relies on the sample being a true representation of that population. When employing non-probability sampling, it becomes challenging to ascertain the accuracy of this assumption. Moreover, the random selection of elements makes it impractical to calculate the likelihood of any specific element being included in the sample. This lack of assurance regarding the inclusion of every item prevents the calculation of sample variability and the identification of potential biases.

Additionally, non-probability sampling is applicable in qualitative research, where different non-probability sampling techniques have been suggested. The four fundamental categories of non-probability sampling are purposive, convenience, snowball, and quota sampling. This type of sampling is also referred to as random or opportunity sampling (Mukherji & Albon, 2022). However, the approach in this study prioritizes practicality in

sampling. Government statistical agencies worldwide typically opt for probability sampling to meet their information requirements for the target population.

Convenience sampling also entails the researcher focusing on subjects who offer similar study responses for data collection and deriving satisfaction from contributing to their involvement. Convenience sampling's main goal is to identify the community of Selangor citizens 18 and over who use e-zakat services to collect the data needed to respond to the intended question. By adopting this convenience sampling strategy, the researchers can more easily locate the targeted target respondents.

Although it happens frequently, it could be more deliberate and strategic (Palinkas et al., 2015). Selecting appropriate respondents relies on their availability at the right time and place. Moreover, with the utilization of this convenience sampling method, researchers can distribute links to online questionnaires to individuals in their mobile phone contact lists, those connected through social networking platforms like Facebook, LinkedIn, Google+, and individuals they know personally. This approach is the simplest and most convenient means of recruiting primary data sources for the research in this study.

3.7 Research Instrument Development

Research Instrument Development relates to methods for measuring, gathering, and analysing data to produce answers to the study questions. The social and health sciences frequently use different research approaches. These tools may also be accessible in Selangor with community support. The format of a research instrument may be in the form of a questionnaire, survey, interview, checklist, or easy exam. This will determine the precise

research tool to utilise and be directly tied to the study's real methodology. Self-administered questionnaires containing structured questions pertaining to the primary topic are the best option for this study.

Table 3.3 : Overview of Research Instrument

Part	Variable	Items	Authors
A	Demographic	8	(Berahim et al., 2020)
B	Community acceptance towards e-zakat	5	(Ahmad Haziq Hazim Omar, 2022)
C	Trust	5	(Ahmad Haziq Hazim Omar, 2022)
	Tech savvy factor	5	(Ahmad Haziq Hazim Omar, 2022)
	Perceived cost saving	5	(Ahmad Haziq Hazim Omar, 2022)

3.7.1 Questionnaire Design

In this study, data collection involves the use of questionnaires. The system, comprising a set of questions and other indicators, is employed to gather data from workers in Selangor. This study field is made up of sections A, B, and C. The question incorporates the respondents' demographics as an independent variable with a focus on the trust, tech-savvy factor, and perceived cost saving, while a dependent variable focusing on worker in Selangor use e-zakat service.

The demographic in questions of Section A inquire about the respondent's gender, age, income, marital status, districts of Selangor, religious, employment sector and education. From the perspective of a worker in Selangor who utilises the e-zakat service, the questions in Section

B concern an independent variable. To determine whether respondents agree or disagree with the statement, this section uses a five-point Likert scale. Respondents are questioned about the dependent variable of community acceptability of e-zakat in Section C as well. The 5 Likert scale skill approach will also be employed in this part.

3.7.2 Original Items and Modified

Table 3.4 : Original Items and Modified

DV: Community acceptance towards E-Zakat		
No	Original Items	Modified Items
1	I will pay zakat on ASB via E-Zakat when it is available.	I will pay zakat on E-Zakat MAIS when it is available
2	Generally, I will pay zakat on ASB via E-Zakat	I will pay zakat on E-Zakat MAIS
3	I plan to pay zakat on ASB via E-Zakat in the future.	I plan to pay zakat on E-Zakat MAIS in the future.
4	My priority is to pay Zakat via E-Zakat.	My priority is to pay zakat through E-Zakat MAIS
5	I will make an effort to pay on ASB via E-Zakat.	I will try to pay on ASB via E-Zakat payment.
IV: Trust		
No	Original Items	Modified Items
1	I have seen many folks that E-zakat is convenient and, therefore I will go for it	I have seen many people using E-zakat service because it is very simple and therefore, I will do it.
2	I have seen many people recommend that E-Zakat is a Zakat solution for millennials and therefore I will go for it	I have seen many people recommend that E-Zakat is a Zakat solution for worker and therefore I will go for it

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3	I have seen many folks suggest that E-Zakat is worthy and therefore I will go for it.	I see many who suggest that the E-Zakat service is worthy of use and therefore I will do it.
4	Overall, people have acknowledged that E-Zakat is better for zakat payment transactions and therefore I will go for it.	Overall, acknowledged that E-Zakat is better for zakat payment transactions and therefore I will go for it
5	I have seen many folks use E-Zakat is convenient and therefore I will go for it.	I see that many folks use to pay zakat online zakat online is easy and therefore I will do it.

IV 2: Tech-savvy factor

No	Original Items	Modified Items
1	I believe that E-Zakat will not disclose my information without my consent	I believe that E-Zakat will not disclose my information to the public without my permission
2	I believe inappropriate parties will not be able to view the information I provide during a transaction on E-Zakat.	I believe that the wrong party will not be able to see the information that I provided when doing the E-Zakat transaction.
3	I would trust E-Zakat	I will believe in E-Zakat provided by MAIS
4	I believe the system of E-Zakat is reliable	I believe the E-Zakat system is reliable when doing transactions
5	I believe the system of E-Zakat is secure.	I believe the online zakat payment system (E-Zakat).

IV 3: Perceived Cost Saving

No	Original Items	Modified Items
1	I am well informed about E-Zakat.	I aware of E-Zakat, so I'm going to save costs and time
2	I am competent in the use of E-Zakat.	I am efficient in using E-Zakat and will invite others to use it

3	I have know-how knowledge in paying Zakat via E-Zakat	I have knowledge in paying zakat through E-Zakat, therefore I am comfortable paying it through the application
4	I am proficient in the use of E-Zakat.	I am well versed in the use of E-Zakat. therefore, I can teach others to use it
5	I am well exposed towards E-Zakat.	I am exposed to online zakat payments.

3.8 Measurement of the Variables

The measurement of variables is a crucial aspect of any research as it involves collecting data to address research questions. According to Rudolph (2015), the measurement of variables refers to the process of assigning quantitative values or scores to the attributes or characteristics of variables in a study. It entails utilizing particular measurement scales, tools, or methods to gather data that accurately reflects the variables being studied (Apuke, 2017).

According to Salkind (2017), measurement is the process of giving numerical values to events or objects based on predetermined guidelines or standards in order to gauge their qualities or characteristics. It entails the methodical gathering of data using tools, methods, or procedures, followed by the use of mathematical or statistical analysis to draw conclusions and draw inferences (Frey, 2021).

Therefore, to accomplish the study's goal of examining the community's acceptance of e-zakat Selangor a questionnaire was created. The questions were developed in accordance with information found in earlier empirical articles. The variables in this study were measured using both the nominal and ordinal scales. Both the nominal scale and the ordinal scale were

employed to assess the variables in this study. The survey is divided into three sections, with Section A dedicated to collecting demographic data from the respondents. Section B centers on the dependent variable, while Section C focuses on the independent variable.

3.8.1 Nominal Scale

Section A uses a nominal scale to determine the qualitative variables for the demographics of the respondents. This is the easiest and least expensive measuring technique. As stated by Stevens (1946), the identity feature of data is established by the nominal scale of measurement. A few characteristics of this scale exist, but it lacks a quantifiable numerical value. It is possible to categorize the data, but it cannot be split, multiplied, added to, or subtracted from other data. Additionally, the fluctuation between data points cannot be quantified (Frey, 2021). In this section, among the questions asked are gender, age, income level (RM), employment sector, marital status, and district.

3.8.2 Ordinal Scale

Section B and Section C use an ordinal scale to measure the levels of the independent variables and dependent variables. According to Stevens (1946) claimed that data arranged in a specific order is defined by the ordinal scale. What separates the categories from one another is unclear. even though each value is graded. There is no way to raise or lower these numbers (Frey, 2021). Each item in Parts B and C of the survey is rated using the Likert scale in this part as well. To determine the degree to which participants agreed or disagreed with the questionnaire, a 5-point Likert scale of strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5) was used.

3.9 Procedure of Data Analysis

The IBM SPSS 27.0 statistics would be used in this study. This IBM SPSS is used to analyse data and solve complex data sets and research quickly to have a better understanding of research data. From the beginning, the researchers will design questionnaires that related to the topic and distribute data to respondent answer it. The data collection will be carried out after respondents have responded to the question. Researchers use Google form to collect data information that would be transferred to SPSS for conduct statistical analysis. The statistical analysis includes normality, descriptive analysis, reliability analysis, and correlation analysis. From the statistical result, researchers can provide better discussion and recommendations on the topic and conclude.

3.9.1 Normality

The normality test basically looks at the distribution of data that corresponds to normal distribution. Data normality is a need for several statistical tests, as parametric tests rely on the fundamental assumption of normal data. The normality test has two well-known tests, the Kolmogorov-Smirnov Test and the Shapiro-Wilk Test. In this study will use the Kolmogorov-Smirnov test used to decide whether the sample originates from a demographic that has a certain distribution.

3.9.2 Descriptive Analysis

A brief descriptive coefficient used in a descriptive analysis may represent the complete population or a sample of that population and provides a concise summary of a particular data set (Hayes, 2023). Descriptive analysis is using in calculate mean, mode, medium, range and standard division to carry out different variety of hypotheses (Ayush Singh Rawat, 2021). The main characteristic of this study is for measured using descriptive analysis. Descriptive analysis used for present quantitative.

3.9.3 Validity and Reliability Test

Reliability is the consistency of an answer or a score provided by an instrument. The score is reliable but not necessarily valid (Ramlee Ismail Jamal et al., 2021). Examining the characteristics of the measuring scale and the scale's constituent parts is done using reliability analysis. Reliability analysis may be used to examine the characteristics of measuring scales as well as the parts that comprise scales.

Additionally, reliability analysis is performed to reveal data regarding the link between specific scale items. This study will use Cronbach's Alpha to access for dependability. The variable will be analyses to assess the measurement instrument internal consistency. The reliability coefficient indicates the results of reliability test. The reliability test is denoted by the letter 'r' and it is a number ranging between 0 and 1.00. If $r=0$ means no trustworthiness and if $r=1$ indicates perfect trustworthiness. Guidelines for interpreting reliability tests are provided in Table 3.5.

Table 3.5 : Interpret General Test Reliability

Cronbach's Alpha Score	Interpretation
0.0-0.20	Less Reliable
>0.20-0.40	Rather Reliable
>0.40-0.60	Quite Reliable
>0.60-0.80	Reliable
>0.80-1.00	Very Reliable

Sources: (Ahdika, 2017)

3.9.4 Correlation Analysis

The relationship that exists between two variables is called correspondence. This correlation study is used to find the extent to which these two variables are related. No variables were manipulated as part of the experiment. The correlation analysis is divided into three main families. Spearman's correlation is often used in SPSS.

This Spearman's correlation will explain the relationship between two variables that are continuous or in "scale" in SPSS size. In addition, these two categorical or dichotomous variables, the relationship can be seen from the phi-coefficient. Lastly, Spearman rank order is a test for correlation for unparameterized data when certain assumptions are not met or insufficient (Ramlee Ismail Jamal et al., 2021).

3.10 Summary

An extensive description of the research technique and how it was carried out concludes this chapter. This section aids the analyst in understanding how to collect data and assess the

information that will be gathered to do additional research and carry out the study's objectives. This chapter discusses the research design, data collection methodologies, study population, sample size, sampling strategies, research instrument creation, variable measurement, and data analysis process. To ascertain the connection between perceived utility, perceived usability, trust, tech-savvy factor, perceived time effectiveness, perceived cost savings, and perceived outcome with the community acceptance of E-zakat among Selangor workers.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter, which consists of 8 sections, explains the data analysis to verify the research hypotheses. Statistical Package for the Social Science (SPSS) version 27 was the software used for the data analysis in this chapter. The survey was given and delivered to workers in Selangor. Three hundred people have filled out a Google Form that was generated. The introduction comes first, followed by the preliminary analysis. The next section provides information regarding the profile of respondents.

Section 2 contains the result data analysis of the respondent's background and the descriptive analysis of the information supplied by the respondents. Section six provides an explanation of the normalcy test, whereas section five presents the validity and reliability tests of the constructs as determined by the measurement model. Section seven contains the results of the structural model that was used to evaluate the hypothesis made in chapter two. Lastly, section eight concludes with a summary of the chapter.

4.2 Preliminary Analysis

Preliminary analysis is Any data collection should involve assessing the efficacy of manipulations, determining outliers, analysing the distributions of each variable, and verifying the validity of the measurements (Paul Price, 2015). The primary goals of preliminary data analysis are to identify the key discoveries, examine the key characteristics of the data, and edit the data in order to make it more suitable for further study. The survey used to assess training

underwent a pilot test to make sure the questions, instructions, and scale were clear. Pilot-test used to determine the research method is reliable (vshakespeare, 2019).

4.2.1 Data Screening

Data screening was done to ensure that the data was authentic and thorough, and that it had been submitted correctly. The purpose of the data screening process was to ensure that all of the data were free of outliers, to identify common sources of bias, and to verify that the distribution was normal. In order to give a brief explanation of the data, encompassing every row and column, all variables such trust, tech-savvy factor, and perceived cost saving towards acceptance of community E-Zakat worker in Selangor.

Using SPSS version 27, the data was analyzed for missing values, outliers, and normalcy. The accuracy of the data input and the presence of missing values were confirmed. All the data, however, may be used because neither the straight-line nor missing data come from our respondents. All respondents possess our respondent criteria, which is worker in Selangor. There were 300 workers in Selangor such as 81 in government workers, 83 in private worker and 136 in self-employed workers for analysis.

4.2.2 Pilot Test

A pilot test is a preliminary investigation or a scaled-down version of more extensive research. A pilot study is one that is conducted before being more widely implemented within an organization. When software is released, a pilot test is often carried out prior to beta testing.

A pilot test can greatly contribute to obtaining additional data and a more profound understanding of our research.

Internal consistency and the Cronbach's α reliability approach is used in reliability testing. Cronbach's α reliability when a is 0.0 to 0.20, the reliability is described as less reliable, >0.40 to 0.60 is considered quite reliable, > 0.60 to 0.80 is reliable and > 0.80 to 1.00 is very reliable.

The first internal consistency analysis has been performed to test the validity and reliability of the instrument used. An acceptable alpha value is minimum scale of 0.6 (Nunnally et al., 1978). The validity of the variables was ascertained by the researcher using the results of a reliability test that was administered to 39 participants in the pilot study.

Table 4.1: Interpret General Test Reliability

Cronbach's α reliability score	Interpretation
0.0-0.20	Less Reliable
>0.20-0.40	Rather Reliable
>0.40-0.60	Quite Reliable
>0.60-0.80	Reliable
>0.80-1.00	Very Reliable

Sources: (Ahdika, 2017)

Cronbach's α reliability was to determine the data validity. This involves as many as 39 respondents as workers in Selangor. In this study, the indicates that the measurement of all variables in the pilot test are very reliable. After accepting Cronbach's α reliability, the researcher then administers the questionnaire in field for the real study.

Table 4.2: Reliability Coefficient of Study Instruments

Reliability Coefficient of Study Instruments		
Study Instrument	Number of Items	Cronbach's α reliability
Community acceptance towards E-Zakat	5	0.883
Trust	5	0.944
Tech-Savvy factor	5	0.934
Perceived Cost Saving	5	0.949

4.3 Demographics Profile of Respondents

In section A, we discuss the respondent's demographics profile. The demographics profile from part A of the questionnaire are generated. The researcher provides an overall summary of the respondents' data by table and pie chart.

4.3.1 Respondent Based on Gender

Table 4.3: Frequency of Gender

Gender of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	110	36.7	36.7	36.7
	Female	190	63.3	63.3	100.0
	Total	300	100.0	100.0	

MALAYSIA
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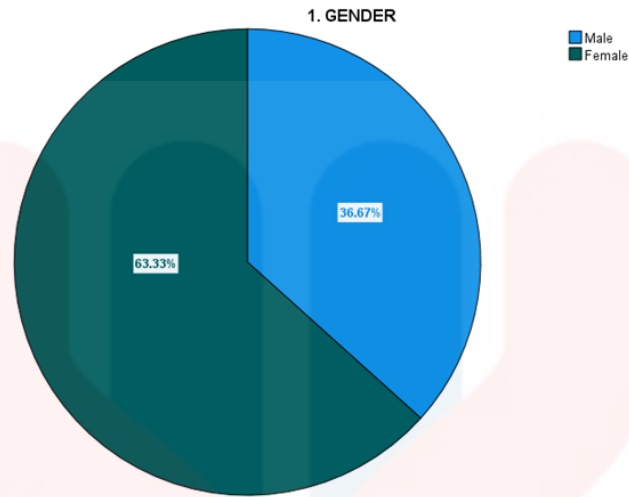


Figure 4.1: Percentage of Gender

Based on figure and table show the frequency table and percentage of respondents in this study which based on gender demographics. Based on data, we can see that the majority of respondent are female, with total of 190 (63.3 %). The number of male respondents is 110 (36.7%).

4.3.2 Respondent Based on Age

Table 4.4: Frequency of Age

Age of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 24	175	58.3	58.3	58.3
	25 - 31	42	14.0	14.0	72.3
	32 - 38	24	8.0	8.0	80.3
	39 - 45	16	5.3	5.3	85.7
	46 - 52	14	4.7	4.7	90.3
	53 -59	11	3.7	3.7	94.0
	60 - 66	14	4.7	4.7	98.7
	67 and above	4	1.3	1.3	100.0
	Total	300	100.0	100.0	

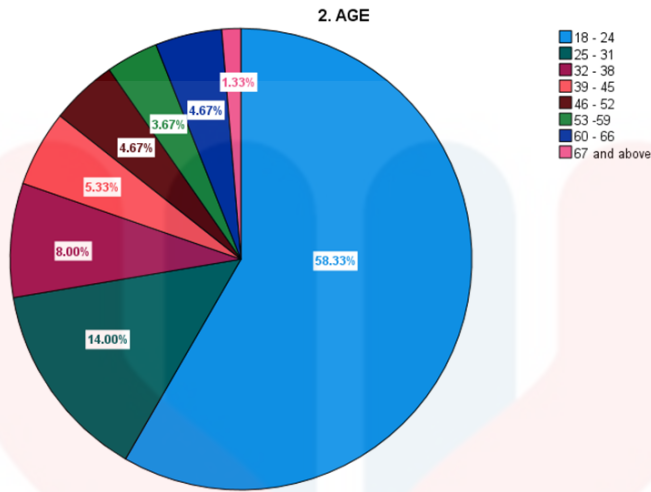


Figure 4.2: Percentage of Age

Based on figures and table show the frequency table and percentage of respondents in this study which based on age demographics. Based on data, we can see that the majority of respondents age are 18 -24 years old, with total of 175 (58.3 %). On the other hand, the number of respondents from age 25-31 years old is 42 with a percentage of 14.0%. Next, the number of respondents from age 32- 38 years old is 24 (8.0%). The number of respondents from age 46-52 years old and 60- 66 years old are 14, with a percentage of 4.7%. The number of respondents from age 53 -59 years old is 11 with a percentage of 3.7%.

4.3.3 Respondents Based on Income Level

Table 4 5: Frequency of Income Level

Income Level of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than RM 5000	246	82.0	82.0	82.0
	RM 5000- RM 11000	35	11.7	11.7	93.7
	RM 11000 - RM 15000	9	3.0	3.0	96.7
	More than RM 15000	10	3.3	3.3	100.0
	Total	300	100.0	100.0	

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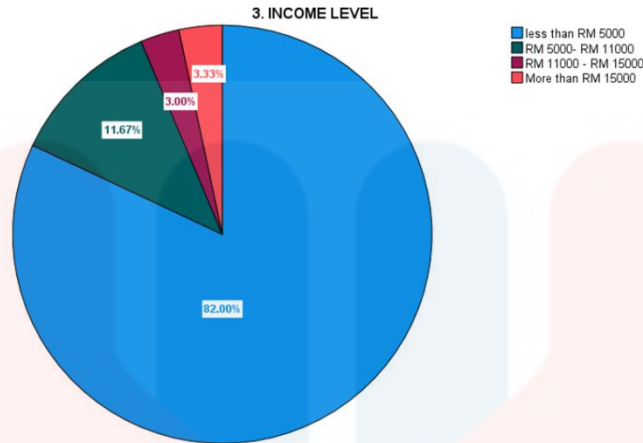


Figure 4.3: Percentage of Income Level

Based on figure and table show the frequency table and percentage of respondents in this study which based on income level demographics. Based on data, we can see that the majority of income level respondent less than RM 5000 is 246, with percentage 82.0%. On the other hand, the income level of respondents RM 5000- RM11000 is 35 with percentage 11.7%. Next, the income level of respondents more than RM 11000 – RM 15000 is 9 (3.0%). The income level respondents more than RM 15000 are 10, with percentage 3.3%.

4.3.4 Respondent Based on Marital Status

Table 4.6: Frequency of Marital Status

Marital Status of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	95	31.7	31.7	31.7
	Single	200	66.7	66.7	98.3
	Divorced	5	1.7	1.7	100.0
	Total	300	100.0	100.0	

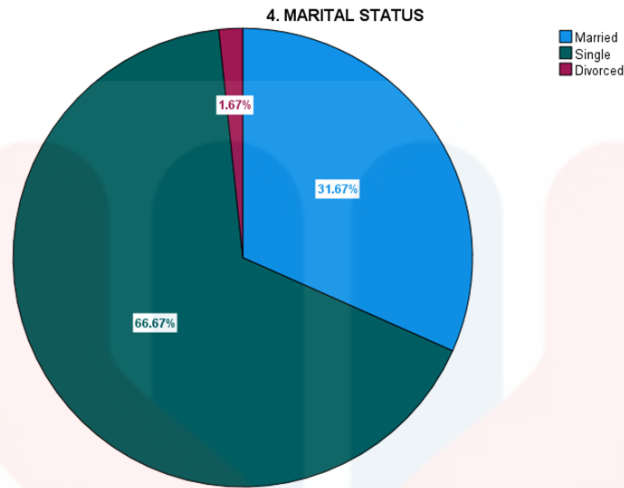


Figure 4.4: Percentage of Marital Status

Based on figure and table show the frequency table and percentage of respondents in this study which based on marital status demographics. Based on data, we can see that the majority of respondents are single, with a total of 200 (66.7). On the other hand, the respondent married is 95 with percentage 31.5%. The lower frequency in marital status is divorce which is 5, with a percentage of 1.7 %.

4.3.5 Respondent Based on Religious

Table 4.7: Frequency of Religious

Religious of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	297	99.0	99.0	99.0
	Buddhism	1	.3	.3	99.3
	Christianity	1	.3	.3	99.7
	Hinduism	1	.3	.3	100.0
	Total	300	100.0	100.0	

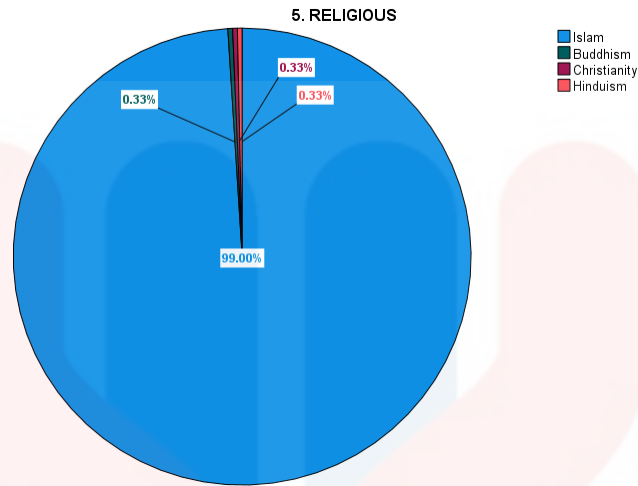


Figure 4.5: Percentage of Religious

Based on figure and table show the frequency table and percentage of respondents in this study which based on religious demographics. Based on data, we can see that the majority of religious respondent are Islam, with total of 297 (99.0 %). The number of religious Buddhism, Christianity and Hinduism have same frequency, which is 1, with percentage 0.33%.

4.3.6 Respondents Based on Highest Education Qualification

Table 4.8: Frequency of Highest Education Qualification

Highest Education Qualification of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM/STPM/Other	67	22.3	22.3	22.3
	Diploma	55	18.3	18.3	40.7
	Bachelor's degree	155	51.7	51.7	92.3
	Master's degree	19	6.3	6.3	98.7
	Doctor/ PhD	4	1.3	1.3	100.0
Total		300	100.0	100.0	

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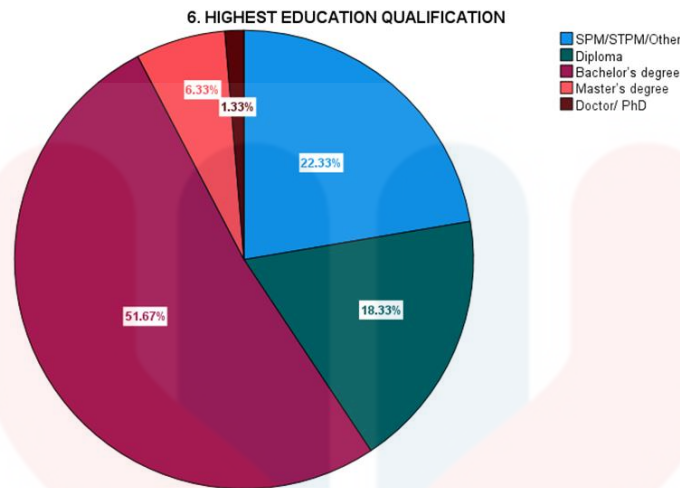


Figure 4.6: Percentage of Higher Education Qualification

Based on figure and table show the frequency table and percentage of respondents in this study which is based on highest education qualification demographics. Based on data, we can see that the majority of education qualification respondents have bachelor's degree, with total of 155 (51.7%). On the other hand, the number of respondents from SPM/STPM/Other is 67 with a percentage of 22.3%. Next, the number of respondents from Diploma is 55 (18.3%). The number of respondents from master's degree are 19, with a percentage of 6.3%. The lower number of respondents is Doctor/PhD, which is 4, with a percentage of 1.3%.

4.3.7 Respondents Based on Employment Sectors

Table 4 9: Frequency of Employment Sectors

Employment Sectors of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government worker	81	27.0	27.0	27.0
	Private worker	83	27.7	27.7	54.7
	Self-employed	136	45.3	45.3	100.0
	Total	300	100.0	100.0	

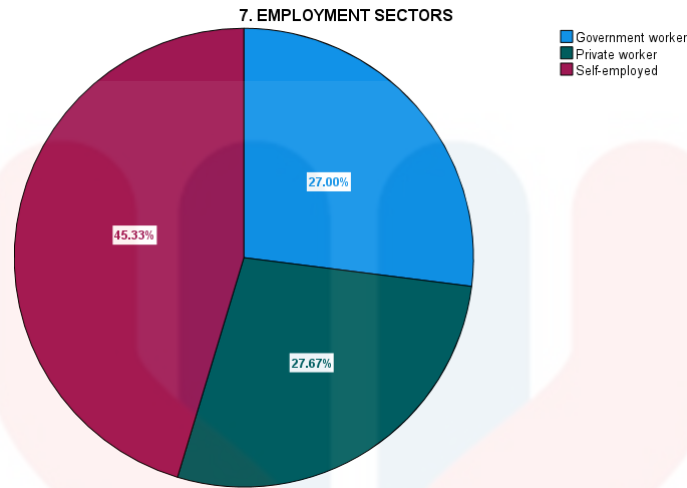


Figure 4.7:Percentage of Employment Sectors

Based on figure and table show the frequency table and percentage of respondents in this study which based on employment sectors demographics. Based on data, we can see that the majority of employment sectors respondent are self-employment, with total of 136 (45.3 %). On the other hand, the number of employment sectors of private worker is 83 with percentage 27.7%. Lastly, the number of employment sectors of government worker is 81, with a percentage of 27.0%.

4.3.8 Respondents Based on District in Selangor

Table 4 10: Frequency of District in Selangor

District in Selangor of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hulu Langat	24	8.0	8.0	8.0
	Kuala Selangor	34	11.3	11.3	19.3
	Petaling	73	24.3	24.3	43.7
	Klang	48	16.0	16.0	59.7
	Gombak	47	15.7	15.7	75.3
	Selangor	29	9.7	9.7	85.0
	Kuala Langat	12	4.0	4.0	89.0
	Hulu Selangor	20	6.7	6.7	95.7

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	Sabak Bernam	13	4.3	4.3	100.0
	Total	300	100.0	100.0	

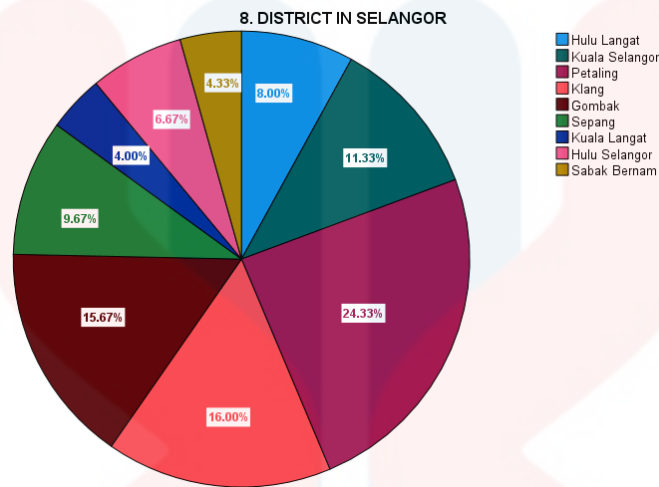


Figure 4.8: Percentage of District in Selangor

Based on demographic data from Selangor districts, the frequency table and percentage of respondents are displayed in the figure and table of this study. As can be seen, Petaling makes up the majority of the districts in Selangor with total of 73 (24.3 %). On the other hand, the district on Selangor in Hulu Langat and Hulu Selangor are total 24 (8.0%) and 20 (6.7%). In Sepang, the total frequency is 29, with a percentage of 9.7%. Next, the total frequency 34 and percentage 11.3% is Kuala Selangor. In Klang and Gombak, the total frequency is 48 and 47, with percentages of 16.0% and 15.7%. The lower frequency district in Selangor is in Kuala Langat which is 12 (4.0%) and in Sabak Bernam is 13 (4.3%).

4.4 Normality Test

A normality test is a statistical procedure used to ascertain whether the sample of data is drawn from a population that is not typically distributed. Generally, this test is to verify the data before applying other statistical procedures such as t-tests, ANOVA, and regression, it is

crucial to ensure the validity of results—besides, the test helps by providing insights into the shape of the distribution. Many techniques are available to assess if the dataset is normal; some of the more well-known ones include Skewness, Kurtosis, Kolmogorov-Smirnov, Shapiro-Wilk, Histogram, Box plot, P-P Plot, Q-Q Plot, mean and SD. The widely used test is Kolmogorov-Smirnov and Shapiro-Wilk, and it can be conducted through statistical software (SPSS).

The Kolmogorov-Smirnov test is suitable for the research since the sample is more than >50 samples. This is because the Shapiro-Wilk test is more appropriate for small sample sizes in which <50 samples and the Kolmogorov-Smirnov test is used for larger sample sizes (n>50). Still, for a better understanding of data distribution, the statistical measure; skewness and kurtosis are used in this research. Both statistical measures of the asymmetry of probability distribution, where showing insight the data in horizontal and vertical pull. According to Hair et al (2010) and Bryne (2010) state that the data is normal if skewness is between the -2 to +2, while kurtosis value is between -7 to +7.

Table 4.11: Test of Normality

	Kolmogorov-Smirnov			Shapiro-Wilk			Result
	Statistic	df	Sig.	Statistic	df	Sig.	
Community acceptance towards e-zakat	0.239	300	<0.001	0.803	300	<0.001	Not Normally Distributed
Trust	0.204	300	<0.001	0.807	300	<0.001	Not Normally Distributed
Tech-savvy factor	0.244	300	<0.001	0.808	300	<0.001	Not Normally Distributed
Perceived cost saving	0.195	300	<0.001	0.846	300	<0.001	Not Normally Distributed

Based on table 4.11, the Kolmogorov-Smirnov is used since the sample size is bigger than 50, which is 300 samples size. Besides, Kolmogorov-Smirnov (KS) assessed the sample from a specific sample to decide if the sample did follow the normal distribution or not

normally distributed. For the normality test, p-values are smaller than significance with <0.001 (DV) and <0.001 (IV); it shows that the data is not normally distributed.

Therefore, the distribution is a Spearman which is non-parametric measures, the (DV) and (IV) are not following the bell-shaped distribution. Hence, the distribution shape is skewed from the data analysis. The result shows a monotonic relationship, with nor specific distribution since the data obtained is broad and wide range. Therefore, there is sufficient evidence to reject the null hypothesis of normality. In other words, the data does not follow normal distribution. Where the p value $0.001 < 0.05$, it shows the normality test is a not normal distribution and rejects the null hypothesis.

4.5 Descriptive Analysis

The data was analyzed using descriptive statistics in the Statistical Package for the Social Science (SPSS) software program, version 27 to describe the objects studied using the samples collected to obtain a summary of the data. This study uses descriptive statistics to analyze the acceptance of the community towards e-zakat workers in Selangor.

Descriptive statistics refer to the systematic formulation of data by describing the relationship between variables in the population. The mean and standard deviation of each variable were calculated in this section to fully describe the correlation of the variables, which represent the respondents' questionnaire responses. Consequently, the primary characteristics of the data set from the respondents' responses were defined and highlighted using descriptive statistics, point of view regarding all dimensions of intention for community acceptance towards E-zakat, trust, tech-savvy factor, and perceived cost saving.

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Table 4.12 : Interpretation of Mean Score

Likert Scale	Mean Range	Level	Score Range
5	Strongly Agree	Very High	4.50 – 5.00
4	Agree	High	3.50 – 4.49
3	Slightly Agree	Average	2.50 – 3.49
2	Disagree	Low	1.50 – 2.49
1	Strongly Disagree	Very Low	1.00 – 1.49

Sources: Braunsberger & Gates, (2009); Peterson & Wilson, (1992)

4.5.1 Independent Variable- Trust

Table 4.13: Descriptive Analysis of Trust

	N	Minimum	Maximum	Mean	Std. Deviation
1) I have seen many people using E-zakat service because it is very simple and therefore, I believe do it.	300	1	5	4.22	.993
2) I have seen many people recommend that E-Zakat is a Zakat solution for worker and therefore I trust go for it.	300	1	5	4.20	.993
3) I see many who suggest that the E-Zakat service is worthy of use and therefore I trust do it.	300	1	5	4.23	.957
4) Overall, acknowledged that E-Zakat is better for zakat payment transactions and therefore I believe go for it.	300	1	5	4.25	.940
5) I see that many folks use to pay zakat online is easy and therefore I trust to do it.	300	1	5	4.28	.938
Valid N (listwise)	300				

Based on Table 4.13 above shows the mean value for the independent variable which is trust. Based on the study's findings, the researcher can see the mean values range from 4.20 to 4.28, suggesting a generally high level of agreement among the community in Selangor. Meanwhile, lower standard deviations ranging from 0.938 to 0.993 indicate a more consistent agreement among respondents for each item.

The overall pattern in the descriptive statistics suggests that the community in Selangor, in general, expresses a positive level of trust in using the E-Zakat service. This demonstrates that the community in Selangor who participated in this study views the e-zakat system is a highly safe and helpful service, however it doesn't take their privacy into account. As a result, the trust variable indicates the degree to which this service's transaction is safe, has trustworthy features, safeguards customer data, and guarantees the security of users' and customers' private information.

4.5.2 Independent Variable- Tech-Savvy Factor

Table 4.14: Descriptive Analysis of Tech-Savvy Factor

	N	Minimum	Maximum	Mean	Std. Deviation
1) I believe that E-Zakat will not disclose my information to the public without my permission.	300	1	5	4.27	.946
2) I believe that the wrong party will not be able to see the information that I provided when doing the E-Zakat transaction.	300	1	5	4.23	.942
3) I will believe in E-Zakat system provided by MAIS.	300	1	5	4.33	.866
4) I believe the E-Zakat system is reliable when doing transactions.	300	1	5	4.27	.920
5) I believe the online zakat payment system (E-Zakat).	300	1	5	4.30	.901
Valid N (listwise)	300				

Based on Table 4.14 above shows the mean value for the independent variables that are tech-savvy factors. From the results of the study, the researcher can see the mean values range from 4.23 to 4.33, indicating a generally high level of agreement related to the tech-savvy

factor. This illustrates the extent to which the E-zakat payment method is considered an easy technology to master by the community in Selangor.

Meanwhile, lower standard deviations ranging from 0.866 to 0.946 suggest a relatively consistent level of agreement among respondents for each item. In conclusion, the descriptive statistics suggest that respondents, in general, express a positive tech-savvy factor related to E-zakat. The low standard deviations imply a constant degree of agreement among respondents for each item, whereas the high mean values show agreement with the claims. This positive response implies a favorable perception of the technology-related aspects of the E-zakat system.

4.5.3 Independent Variable- Perceived Cost Saving

Table 4.15: Descriptive Analysis of Perceived Cost Saving

	N	Minimum	Maximum	Mean	Std. Deviation
1) I aware of E-Zakat, so I'm going to save costs and time.	300	1	5	4.42	.868
2) I am efficient in using E-Zakat and will invite others to use it.	300	1	5	4.13	1.027
3) I have knowledge in paying zakat through E-Zakat, therefore I am comfortable paying it through the application.	300	1	5	4.08	1.063
4) I am well versed in the use of E-Zakat. Therefore, I can teach others to use it.	300	1	5	4.01	1.114
5) I am exposed to online zakat payments.	300	1	5	4.14	1.038
Valid N (listwise)	300				

Based on Table 4.15 above shows the mean value for the independent variable, perceived cost saving. From the results of the study, the researcher can see the mean values

range from 4.01 to 4.42, indicating a generally positive perception of cost-saving aspects related to E-zakat in Selangor. Meanwhile, standard deviations range from 0.868 to 1.114, suggesting variability in responses, particularly for items 2, 3, 4, and 5.

Overall, the high mean values for most items indicate a favorable perception, while the standard deviations suggest some variability in responses, especially for items 2, 3, 4, and 5. Additionally, the use of e-zakat or the online zakat system can indeed help save people's time in Selangor. With the E-zakat system, individuals no longer need to queue at physical counters to pay zakat. They can perform their zakat obligations easily through the online platform from the comfort of their homes. Overall, respondents seem to see E-zakat as a cost-saving and efficient option.

4.5.4 Dependent Variable -Community Acceptance towards E-zakat

Table 4.16: Descriptive Analysis of Community Acceptance towards E-zakat

	N	Minimum	Maximum	Mean	Std. Deviation
1) I will pay zakat on E-Zakat MAIS when it is available.	300	1	5	4.29	.951
2) I will pay zakat on E-Zakat in MAIS portal.	300	1	5	4.25	.996
3) I plan to pay zakat on E-Zakat MAIS in the future.	300	1	5	4.27	.953
4) My priority is to pay zakat through E-Zakat MAIS.	300	1	5	4.18	1.001
5) I will try to pay on zakat via E-Zakat payment.	300	1	5	4.31	.957
Valid N (listwise)	300				

Based on Table 4.16 above shows the mean value for the dependent variable which is community acceptance towards E-zakat. From the results of the study, the researcher can see the mean values range from 4.18 to 4.31. The descriptive statistics suggest that, on average,

respondents have a positive perception and acceptance towards E-zakat within the community. Meanwhile, standard deviations range from 0.951 to 1.001. Lower standard deviations suggest less variability in responses. In conclusion, the high mean values indicate general agreement with the statements, while standard deviations suggest some variability in responses for certain items. For the most part, respondents seem to accept and plan to use E-zakat for zakat payments in the future.

4.6 Validity and Reliability Test

Validity is concerned with determining whether a measuring instrument accurately assesses the intended behavior or quality and gauges how effectively the instrument fulfills its function. While validity and reliability are interconnected concepts, they represent distinct characteristics of the measuring instrument. It's possible for a measuring instrument to demonstrate reliability without being valid; however, if the measuring instrument is valid, it is likely to also be reliable. In this context, a questionnaire that had been previously completed and published in the journal by another researcher was used to assess the content validity. A comprehensive literature search was done to support the questionnaire's content authenticity.

Reliability alone does not guarantee validity. Reliability is concerned with the measurement device's stability and consistency, which guarantees consistency throughout time. In simpler terms, reliability indicates the instrument's capacity to yield consistent results across different time periods. Conversely, a robust positive correlation in the instrument's outcomes signifies reliability. The reliability of the measurement tool holds significant importance for the study's overall accuracy. Consequently, researchers must ensure the dependability of the measurement instrument they use. The assessment of instrument validity is conducted to verify

that the items measure what is intended (Farahiyah Nawi et al., 2020). Accordingly, adjustments and enhancements were made to refine the observations. Cronbach's alpha was employed to ascertain the instrument's dependability.

Cronbach's alpha measures how much a collection of items is connected to one another and is used as an indicator of internal consistency. It specifically assesses the reliability of a scale. According to the perspective presented by Atthaves Borriraklert and Supaporn Kiattisin (2021), Cronbach's Alpha was employed by applied researchers to determine the reliability coefficient for each unit. This implies that expert judgments were considered reliable when the coefficient fell within the range of (>0.60-0.80) and highly reliable when exceeding (>0.80-1.00). It's important to note, however, that like any statistical rule of thumb, this figure serves as just one benchmark. A thorough assessment of reliability should consider various factors, such as the scale's total number of elements and its intended purpose. One advantageous aspect of using the alpha coefficient is its ease of interpretation. As the coefficient alpha approaches 1.0, it signifies greater internal consistency for a scale.

4.6.1 Reliability Test for All Variables

Table 4.17: Reliability Coefficient for each Section of Questionnaire

Study Instruments	Cronbach' Alpha	Number of items	Level of reliability
Community acceptance towards e-zakat	.955	5	Very Reliable
Trust	.966	5	Very Reliable
Tech savvy factor	.964	5	Very Reliable
Perceived cost saving	.938	5	Very Reliable

All variables examined in the present study demonstrate a Cronbach alpha estimate exceeding 0.8, as outlined in Table 3.5. This study presents the reliability coefficients for the

independent and dependent variables. Notably, the reliability coefficient for the dependent variable, community acceptance towards e-zakat, is 0.955, indicating very high reliability. This implies that the things effectively capture the concept of community acceptance towards e-zakat.

The trust of use yields a substantial coefficient alpha of 0.966, showcasing high reliability, especially considering the inclusion of 15 independent factors. Similarly, the tech-savvy factor also demonstrates a reliable alpha of 0.964. The perceived cost saving component, with an alpha of 0.938, contributes to the overall reliability. Collectively, the alpha values range from 0.938 to 0.966, signifying a very reliable outcome and providing a positive indication for the study. Furthermore, the designation of "very reliability" in the "Level of reliability" column underscores that all Cronbach's alpha values for the instruments surpass the accepted threshold of 0.8. This elevated level of reliability indicates that the instruments are robust and dependable for evaluating the respective constructs in this study.

4.7 Hypothesis Testing

Table 4.18: Spearman’s Correlation Analysis

			Correlations			
			Community Acceptance towards E-Zakat	Trust	Tech-Savvy Factor	Perceived Cost Saving
Spearman's rho	Community Acceptance towards E-Zakat	Correlation Coefficient	1.000	.824**	.704**	.715**
		Sig. (2-tailed)	.	.000	.000	.000
		N	300	300	300	300
	Trust	Correlation Coefficient	.824**	1.000	.834**	.815**
		Sig. (2-tailed)	.000	.	.000	.000
		N	300	300	300	300

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Tech-Savvy Factor	Correlation Coefficient	.704**	.834**	1.000	.799**
	Sig. (2-tailed)	.000	.000	.	.000
	N	300	300	300	300
Perceived Cost Saving	Correlation Coefficient	.715**	.815**	.799**	1.000
	Sig. (2-tailed)	.000	.000	.000	.
	N	300	300	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

Spearman's correlation coefficient, alternatively known as Spearman rank correlation or Spearman's rho, quantifies the strength and direction of the correlation between two variables that are rated. It essentially assesses how effectively the relationship between two variables can be depicted using a monotonic function (Aryan Gupta, 2023). In any bivariate correlation analysis, the strength of the association between two variables is summarized in a single value ranging from -1 to +1, termed the correlation coefficient.

There is a positive correlation between the two variables when the correlation coefficient is positive, meaning that as one variable's value rises, the other variable's value rises as well. Conversely, a negative correlation coefficient reflects a negative relationship, indicating that as values of one variable increase, values of the other variable decrease. A Spearman's correlation value of zero signifies a complete absence of correlation among ranks. The correlation between the ranks diminishes as the Spearman's correlation value approaches zero. In this study, researchers employed Spearman's Correlation to uncover significant relationships between the dependent variable is community acceptance towards e-zakat workers and the independent variables which is trust, the tech-savvy factor, and perceived cost savings. The tables presented above illustrate the outcomes of Spearman's Correlation for all the variables.

4.7.1 Hypothesis 1

Relationship between Trust and community acceptance towards e-zakat

Table 4.19: Correlation between Community Acceptance towards E-zakat and Trust

Correlations			Community Acceptance towards E-Zakat	Trust
Spearman's rho	Community Acceptance towards E-Zakat	Correlation Coefficient	1.000	.824**
		Sig. (2-tailed)	.	.000
		N	300	300
	Trust	Correlation Coefficient	.824**	1.000
		Sig. (2-tailed)	.000	.
		N	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

H0: There is no relationship between trust and community acceptance towards e-zakat workers in Selangor.

H1: There is a relationship between trust and community acceptance towards e-zakat workers in Selangor.

Based on table 4.19 above shows a significant relationship between community acceptance towards e-zakat and trust. This is substantiated by the Spearman correlation coefficient value of 0.824, signifying a robust correlation between the two variables. Additionally, the p-value attains a level of 0.000, falling below the significance threshold of 0.05, indicating statistical significance. Consequently, H1 can be accepted, and the level of reliability is considered very reliable.

4.7.2 Hypothesis 2

Relationship between Tech- Savvy Factor and community acceptance towards e-zakat

Table 4.20: Correlation between Community Acceptance towards E-zakat and Tech-Savvy

Factor			Community Acceptance towards E-Zakat	Tech-Savvy Factor
Correlations				
Spearman's rho	Community Acceptance towards E-Zakat	Correlation Coefficient	1.000	.704**
		Sig. (2-tailed)	.	.000
		N	300	300
	Tech-Savvy Factor	Correlation Coefficient	.704**	1.000
		Sig. (2-tailed)	.000	.
		N	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

H0: There is no relationship between tech-savvy factor and community acceptance towards e-zakat workers in Selangor.

H2: There is a relationship between tech savvy-factor and community acceptance towards e-zakat workers in Selangor.

As indicated in the presented Table 4.20, there is a significant relationship correlation between community acceptance towards e-zakat and the tech-savvy factor. This is substantiated by the Spearman correlation coefficient value of 0.704, denoting a robust correlation between the two variables. Additionally, the p-value reaches the level of 0.000, falling below the significance threshold of 0.05, indicating statistical significance. Consequently, H2 can be accepted, and the level of reliability is considered reliable.

4.7.3 Hypothesis 3

Relationship between Perceived Cost Saving and community acceptance towards e-zakat

Table 4 21: Correlation between Community Acceptance towards E-zakat and Perceived Cost Saving

Correlations

		Community Acceptance towards E-Zakat	Perceived Cost Saving
Spearman's rho	Community Acceptance towards E-Zakat	Correlation Coefficient	.715**
		Sig. (2-tailed)	.000
		N	300
	Perceived Cost Saving	Correlation Coefficient	.715**
		Sig. (2-tailed)	.000
		N	300

** . Correlation is significant at the 0.01 level (2-tailed).

H0: There is no relationship between perceived cost saving and community acceptance towards e-zakat workers in Selangor.

H3: There is a relationship between perceived cost saving and community acceptance towards e-zakat workers in Selangor.

Based on table 4.21 above shows a significant relationship between community acceptance towards e-zakat and tech-savvy factor. This is substantiated by the Spearman correlation coefficient value of 0.715, denoting a robust correlation between the two variables. Additionally, the p-value reaches the level of 0.000, falling below the significance threshold of 0.05, indicating statistical significance. Consequently, H3 can be accepted, and the level of reliability is considered reliable.

4.7.4 Findings of the Result

This study utilized the Spearman's correlation as a metric to gauge the strength of linear relationships among three variable types. Researchers applied Spearman's Correlation Coefficients to assess the significance of the associations between community acceptance towards e-zakat (dependent variable) and the independent variable which are trust, tech-savvy factor, and perceived cost savings. The results, presented in Tables 4.19, 4.20, and 4.21, depict the outcomes of Spearman's Correlation Coefficient, providing insights for testing the hypotheses in this study.

Table 4.22: Findings of the Result

Hypotheses	Result	Finding of data analysis
H1: There is a significant relationship between trust and acceptance of community towards e-zakat in Selangor	r = 0.818 p =0.001 Very Strong	H1 is accepted
H2: There is a significant relationship between tech savvy factor and acceptance of community towards e-zakat in Selangor	r =0.735 p =0.001 Strong	H2 is accepted
H3: There is a significant relationship between perceived cost saving and acceptance of community towards e-zakat in Selangor	r= 0.757 p=0.001 Strong	H3 is accepted

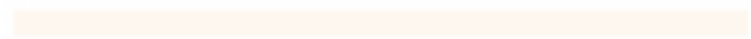
4.8 Summary

This chapter presents the data analysis's outcome, where the study wants to ascertain the community acceptance towards e-zakat in Selangor. All the dependent variables and independent variables are analyzed using descriptive analysis, statistical measures such as normality test. The statistical measure is important to have insights into the characteristics of distribution. Besides that, the data used to find the validity and reliability test is to ensure all

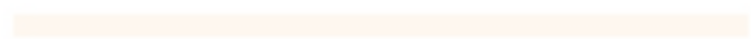
data obtained is valid and accurate that represent the objective of the study, while reliability is to measure the consistency of the study and conclude all the hypotheses in the study.



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CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

Chapter five delves into the outcomes and conclusions of the study. This section will encompass key findings, discussions, implications, limitations, and recommendations for future research. The significant findings will be expounded upon, drawing from the research presented in chapter 4. This summary is based on the problem and preceding study outlined in chapter 2.

Researchers have revealed their assumptions in connection to whether the study hypothesis was approved or denied. In the limitations section of the study, the researchers will detail any challenges or issues encountered during the research. Additionally, within this chapter, the researchers will present recommendations for further study. The concluding section of this chapter will bring the entire research study to a close.

5.2 Key Findings

This study's purpose is to ascertain the community's acceptance towards E-Zakat workers in Selangor. The dependent variable is the community of acceptance toward E-Zakat, whereas the independent variables are trust, tech-savvy factor, and perceived cost saving. A Muslim is obliged to pay zakat after fulfilling the obligatory conditions. The purpose of implementing this E-Zakat is to facilitate the payment of zakat by Malaysians. As students of Islamic banking and finance, this research will help us learn more about the benefits of making

electronic zakat payments through cashless transactions. Cashless payment methods have been demonstrated to offer financial services that are more effective, reasonable, timesaving, accessible, and user-friendly than traditional methods in a more challenging and stressful environment. In the future, consumers will gain from and be more conscious of the advantages of using electronic payments.

Furthermore, encouraging public trust requires relevant regulatory entities to adopt the necessary regulations. Malaysians will therefore feel more comfortable making electronic payments as a result. The importance of this study is to determine how widely workers in Selangor utilize e-Zakat. This research will provide us with further understanding about the factors influencing the public's perception of electronic payments. E-zakat provides facilities for the public to make zakat payments electronically to the State Islamic Religious Council through debit facilities. It makes it easier for Malaysians especially now that it is a cashless era when there is less time to physically walk to the counter and pay for zakat.

This study seeks to determine whether there is a relationship between the independent and dependent factors for each variable. The aim of this research is to ascertain if Selangor workers adopt E-Zakat, and if it uses a quantitative selection method. This research also considers consumer intentions, which affect people's decisions to stick with or abandon electronic payments. In general, a few of the participants have applied E-Zakat in their lives where most E-Zakat users are male, 35.6%, and female 64.4%.

Based on the survey conducted, it has been demonstrated that the majority of respondents are aware that using E-Zakat can facilitate speedy payment processing. This demonstrates that a sizable user base has been reached by E-Zakat. Most responders are aware

of trust, tech-savvy factors, and perceived cost savings in using E-Zakat. Therefore, it has been validated and extracted from the evidence that the use of E-Zakat is influenced by trust, tech-savvy factors, and perceived cost savings. Because of the significant findings from the correlation analysis, the goal was accomplished.

The structural model was evaluated to see if the associations shown in this study were true after the validity and reliability of the measurement model were established. As stated in Chapter 2, there are three (3) hypotheses for the investigation. Hypotheses 1: There is a positive relationship between trust and community acceptance towards E-Zakat workers in Selangor. Hypotheses 2: There is a positive relationship between the tech-savvy factor and community acceptance towards E-Zakat workers in Selangor. Hypotheses 3: There is a positive relationship between perceived cost saving and community acceptance towards E-Zakat workers in Selangor. This study's goal was accomplished.

5.3 Discussion

5.3.1 Hypothesis 1

H1: There is a significant relationship between Trust and Community Acceptance towards E-zakat in Selangor.

The result showing value of 1 means a perfect positive increase; correlation where the variables have a direct relationship; whereby other variables increase; the other variables will likely increase. The result showing $r=0.818$, there is strong positive correlation between trust

and acceptance of community towards e-zakat in Selangor. In addition, the p-value is trust is $p=0.001$ is smaller than ($p<0.05$) indicate correlation is statically significant.

According to Muhammad Ridhwan AB Aziz (2020), to achieve the practice of zakat efficiency and effective distribution, the zakat organization need to earn and gain tax's payers trust and confidence. Trust is important variables contribute to efficient payment through online zakat system, where community ensure it will distribute to needy and poor people. In addition, trust can be gain among community through excellent zakat management system to manage the collections and distribution for each Lembaga zakat based on state in Malaysia (Muhammad Nur Aqmal bin Khatiman et al., 2021).

According to Marhanum Che Mohd Salleh and Muhamad Abdul Matin Chowdhury (2020), adopting technology in zakat management increase trust and satisfaction among community, maintaining zakat contributions in the future is also essential to helping the poor and indirectly lowering the nation's property level. The use of technology in zakat administration or e-zakat, help to gaining the community trust to zakat institutions, in term of transparency and efficiency of the system. The researcher acknowledges the variables of zakat as one of the significant aspect that contribute to the acceptance of community towards e-zakat in Selangor.

5.3.2 Hypothesis 2

H2: There is a significant relationship between Tech-Savvy Factor and Community Acceptance towards E-zakat in Selangor.

The result above, where the value of 1 denotes a perfect positive correlation, indicates a direct association between variables; whereby other variables increase; the other variables will likely increase. The result showing $r=0.735$, there is strong positive correlation between tech-savvy factor and acceptance of community towards e-zakat in Selangor. In addition, the p-value is trust is $p=0.001$ is smaller than ($p<0.05$) indicate correlation is statically significant.

Besides, the increased usage of technology, the industry of banking and finance also have drastic change globally, where the digitalization of application including zakat institutions. According to Muhamad Hasif Yahaya and Khaliq Ahmad (2019), the technologies has changed how the non-banking institutions (zakat) to ensure financial inclusion and helping significantly improved collection of zakat. This shows how community is comfortable and familiar with the zakat system applied by zakat institutions.

Besides, the emerge of Covid-19 has affect the behaviour of community in using and adopt the digitalization of zakat payment as one of the methods, and on rise. The outbreak make community learn and improve knowledge in terms of financial technology. In addition, zakat payment become convenient since the transaction can be anywhere and anytime, the system is easy to understand and available 24 hours (Noryati Ahmad et al., 2021). The researcher acknowledges the tech-savvy factor, as one of the significant factors contribute to acceptance of community towards e-zakat in Selangor.

5.3.3 Hypothesis 3

H3: There is significant relationship between Perceived cost saving and Community Acceptance towards E-zakat in Selangor.

Based on the result, it shows value of 1 means a perfect positive correlation where there is direct correlation between the variables; whereby other variables increase, the other variables will likely increase. The result showing $r=0.757$, there is strong positive correlation between perceived cost saving and acceptance of community towards e-zakat in Selangor. In addition, the p-value is trust is $p=0.01$ is smaller than ($p<0.05$) indicate correlation is statically significant.

The influence of acceptance of community towards e-zakat is perceived cost saving. This is where people will likely save time to make payment on zakat system instead queuing in the line (Ahmad Haziq Hazim Omar, 2022) Besides, the implementation of technology in financial institutions helps to improve efficiency in terms of cost saving, reduce queuing time which less time consuming (Hasif et al., 2019).

There are many researchers believe that acceptance of community towards e-zakat, it is more efficient to use digital platforms than traditional methods for the distributions and collecting of zakat. The perception of perceived cost saving is where community may reduce all expenses such as travels people, physical appearance at financial institutions and many more. Therefore, perceived cost saving is one of the variables that have direct relationship with acceptance of community towards e-zakat in Selangor.

5.4 Implication of the Study

This research is important, especially considering how quickly technology is developing and how constant consumer use is the outcome. The Unified Theory of Acceptance

and Use of Technology (UTAUT) has been applied in this research to elucidate the comprehensive research framework concerning the impact of customers' intention to consistently use cashless transactions. This may present new insights to cashless service providers to further develop their offerings; also, future research on subjects related to this study should be conducted. Trust, tech-savvy, and perceived cost savings were found significant in developing user's intention to continue using e-zakat.

Based on the earlier chapters as well, we may determine that the three elements of trust, tech-savvy factor and perceived cost saving have a significantly positive relationship with acceptance of community towards e-zakat. The findings are used to compare the three factors with the community's acceptance of e-zakat. The aim is to ensure that the needs of the community, particularly in Selangor, are addressed and to understand the reasons behind their preference for using e-zakat payments.

5.5 Limitation of the Study

It should be mentioned that there are certain restrictions on this research that should be acknowledged and further researched. There are a number of limitations to this study that need to be taken into account while analyzing the results and implications.

Firstly, its restrictions also limit the research's scope. This study was limited by the researcher to workers in Selangor to make data collection and research easier. The sample size is minimal because of time restrictions, and if the researcher concentrated on all Malaysian groups, it would be difficult to do study and gather data. The survey's findings represent the viewpoints of all generations. E-Zakat is intended for use by people of all ages, not only

teenagers. New technology systems may be adopted by customers of different ages at different speeds depending on their demands. Young people find it easier to absorb new and advanced technology than elderly people since they were born in different generations. These elements might thus affect the precision and dependability of the research's findings.

Second, the data was obtained from Selangor workers via a Google form that was distributed by the research. The uncertainty around the reliability of the data respondents submitted is a problem for the researcher. This is because most of them might not have thoroughly read the question. After that, collecting information from respondents via a Google form survey will take a while, and finding responders will be necessary for the researcher who are willing to complete the questionnaire. Since they felt rushed for time, some respondents expressed a lack of interest in responding to the question. Then, because they could only select the set of options on the online survey, the respondents' real responses were constrained.

Lastly, because the target group is workers in Selangor. Most of our respondents are private and government sector workers as well as University of Malaysia Kelantan students who came from Selangor. Nonetheless, consumers may approve of E-Zakat use at various levels depending on their educational background. Therefore, the study's findings may be inaccurate. The results of this study will be more reliable if a highly educated population is the intended audience for subsequent studies.

5.6 Recommendation for Future Research

Several suggestions for further research can be made considering the findings of the acceptance of community towards E-zakat worker in Selangor. Understanding the research's

limitations is crucial if one wants to make sense of the findings because each study may have their own limitations. Future research is advised to broaden its geographic coverage in order to address the limitations noted in this study. The study has focus community on Selangor, in future researcher can include community from a more diverse range of Malaysia communities, encompassing the different state across the country.

Besides, the second recommendation for future study is examine the factor acceptance the adoption of E-zakat. The study has three factor that affecting community acceptance E-zakat which is trust, tech-savvy factor and perceived cost saving, the future study can do more study about factors influencing the Muslim community in Selangor's adoption of e-zakat such as perceived knowledge, perceived satisfaction, and socio-economic factors. This study can help identify potential barriers and opportunities for e-zakat adoption.

Apart from that, analyzing user satisfaction with e-zakat services is recommended for further research. This will enable us to comprehend the community's acceptance of the offered online zakat services better. To gauge the general level of community approval, this study may evaluate user comfort, accessibility, and implementation success.

Lastly, in future study can develop a conceptual study for determinant factors acceptance of online zakat payment. In this recommendation, the researchers can do analyze the trend e-zakat payment to identify gaps and potential areas for further exploration. This can offer an all-encompassing comprehension of the elements impacting e-zakat adoption.

5.7 Overall Conclusion of the Study

The aim of this study is to analysis factor affecting the acceptance of community toward e-zakat workers in Selangor. This study is a multifaceted area that warrants further research and intention. Through the research, its show that all the independent variables such as trust, tech-savvy factor and perceived cost saving used in this research have a positive and significant relationship with the acceptance of community towards e-zakat worker in Selangor.

There are 300 respondents in Selangor involved in this study. They have answered the questionnaire to this study, researcher was collected and analyzed to conduct descriptive, correlation and regression analysis for hypothesis to the test and analyze the results. In the findings, there is an excellent reliability between independent variables (trust, tech-savvy factor, and perceived cost saving) and dependent variables (community acceptance towards e-zakat).

In addition, this study provides valuable insights into dynamics shaping the reception on this innovative approach to zakat collection. As we reflect on the findings and acknowledge the limitations, several key takeaways emerge for improvement exploration. Recommendation for future study expanding the geographic scope beyond Selangor to encompass a more diverse range of Malaysia communities, exploring additional factor influencing E-zakat adoption and developing a conceptual study on determinant factors for online zakat payment acceptance.

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APPENDIX A: QUESTIONNAIRE DRAF

SECTION A: Demographic

Please fill in the boxes provided with the most suitable information regarding your information below.

1. Please tick your gender

Male	<input type="checkbox"/>
Female	<input type="checkbox"/>

2. Please tick your age

18 - 24	<input type="checkbox"/>
25 - 31	<input type="checkbox"/>
32 - 38	<input type="checkbox"/>
39 - 45	<input type="checkbox"/>
46 - 52	<input type="checkbox"/>
53 -59	<input type="checkbox"/>
60 - 66	<input type="checkbox"/>
67 and above	<input type="checkbox"/>

3. Please tick your income level

Less than RM 5000	<input type="checkbox"/>
RM 5000 – RM 11000	<input type="checkbox"/>
RM11000 – RM 15000	<input type="checkbox"/>
More than RM 15000	<input type="checkbox"/>

4. Please tick your marital status

Married	<input type="checkbox"/>
Single	<input type="checkbox"/>
Divorced	<input type="checkbox"/>

5. Please tick your religious

Islam	<input type="checkbox"/>
Buddhism	<input type="checkbox"/>
Christianity	<input type="checkbox"/>
Hinduism	<input type="checkbox"/>

6. What is your highest education qualification?

SPM/STPM/Other	<input type="checkbox"/>
Diploma	<input type="checkbox"/>
Bachelor's degree	<input type="checkbox"/>

Master's degree

Doctor/ PhD

7. What are your employment sectors?

Government worker

Private worker

Self-employed

8. What is your district in Selangor?

Hulu Langat

Kuala Selangor

Petaling

Klang

Gombak

Sepang

Kuala Langat

Hulu Selangor

Sabak Bernam

SECTION B:

Dependent Variable (Community Acceptance Towards E-Zakat)

In this section, please tick the most appropriate box that provides your level of satisfaction in the things that you have carried out. There is no right or wrong answer. Please ensure that you have answer the questions honestly and truthfully.

Item	Measured Item	Strong agree	Agree	Neutral	Disagree	Strong Disagree
1	I will pay zakat on E-Zakat MAIS when it is available					
2	I will pay zakat on E-Zakat in MAIS portal					
3	I plan to pay zakat on E-Zakat MAIS in the future.					
4	My priority is to pay zakat through E-Zakat MAIS					
5	I will try to pay on ASB via E-Zakat payment.					

SECTION C:

Independent Variable (Trust)

In this section, the research is interested in measuring the trust as a factor of acceptance. Please choose the score that best reflects your agreement on each statement and the quality that the acceptance community toward E-Zakat.

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Item	Measured Item	Strong agree	Agree	Neutral	Disagree	Strong Disagree
1	I have seen many people using E-zakat service because it is very simple and therefore, I believe do it.					
2	I have seen many people recommend that E-Zakat is a Zakat solution for worker and therefore I trust go for it					
3	I see many who suggest that the E-Zakat service is worthy of use and therefore I trust do it.					
4	Overall, acknowledged that E-Zakat is better for zakat payment transactions and therefore I believe go for it					
5	I see that many folks use to pay zakat online is easy and therefore I trust to do it.					

Independent Variable (Tech-Savvy Factor)

In this section the research is interested in measuring the tech-savvy factor as a factor of acceptance. Please choose the score that best reflects your agreement on each statement.

Item	Measured Item	Strong agree	Agree	Neutral	Disagree	Strong Disagree
1	I believe that E-Zakat will not disclose my information to the public without my permission					
2	I believe that the wrong party will not be able to see the information that I provided when doing the E-Zakat transaction.					
3	I will believe in E-Zakat system provided by MAIS					
4	I believe the E-Zakat system is reliable when dealing with monetary transactions					
5	I believe the online zakat payment system (E-Zakat).					

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Independent Variable (Perceived Cost Saving)

In this section the research is interested in measuring the perceived cost saving as a factor of acceptance. Please choose the score that best reflects your agreement on each statement.

Item	Measured Item	Strong agree	Agree	Neutral	Disagree	Strong Disagree
1	I aware of E-Zakat, so I'm going to save costs and time					
2	I am efficient in using E-Zakat and will invite others to use it					
3	I have knowledge in paying zakat through E-Zakat, therefore I am comfortable paying it through the application					
4	I am well versed in the use of E-Zakat system; hence I can teach others to use it					
5	I am exposed to online zakat payments.					

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APPENDIX B: GANTT CHART

Month \ Week Activity	April				May				June				November				December				January			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Project Title Selection		█	█																					
Project Research & Finding Journal			█																					
Introduction				█																				
Literature Review					█																			
Research Methodology						█																		
Final review of the draft research project							█																	
Submission of draft Research Project Proposal to the supervisor and review by the supervisor								█																
Correction of draft research project proposal								█																
Final Submission									█															
Preparation for research proposal presentation										█	█													
Pilot test													█											
Distribute questionnaire													█											
Data Collection													█	█										
Data Analysis															█	█								
Draft research project writing															█	█								
Report Findings															█	█								
Interpretation and discussion of findings																█	█							
Implications of findings																	█	█						
Recommendation for the future research																		█	█					

