FACTORS INFLUENCING THE INTENTION TO PAY ZAKAT ONLINE

Syahidatul Fitri binti Ramlee[1,a], Haneffa Muchlis Gazali[2,b] and Tamrin Amboala[3,c*]

[1,2] *Labuan Faculty of International Finance, University Malaysia Sabah, Malaysia.*
[3] *Faculty of Computer and Informatics, Universiti Malaysia Sabah, Malaysia.*

[a]*bg19110272@student.ums.edu.my*
[b]*haneffa@ums.edu.my*
[c]*tamrin@ums.edu.my*

*Corresponding Author: *tamrin@ums.edu.my*

Abstract: *This study investigates the factors influencing individuals' intention to pay zakat through an online platform. Data were collected using an online questionnaire distributed through convenience and snowball sampling methods, with a total of 222 participants comprising students and working individuals. Regression analyses were conducted to examine the proposed model, revealing that participants' attitudes and perceived behavioural control significantly influenced their intention to pay zakat online. However, subjective norms, knowledge, and trust had a negative impact on the intention to pay zakat using an online platform. This research contributes to the literature by focusing on the emerging field of online zakat payment. Findings suggest that zakat institutions can enhance the efficiency of digital payments by improving participants' attitudes and perceived behavioural control. Additionally, future research should consider incorporating variables related to IT literacy to understand user behaviour in online zakat payment better. The study's findings are relevant to various stakeholders, including governments, zakat institutions, zakat contributors, and academics. Governments can use the results to formulate policies encouraging online zakat payment. Zakat institutions can enhance their online payment platforms based on the identified factors. Zakat contributors can make informed decisions about online zakat payment using these insights. Academics can further develop theories and models of online zakat payment based on the study's findings. This study provides recommendations and acknowledges its limitations, offering valuable insights for future researchers interested in exploring this topic further.*

Keywords: Theory of Planned Behavior, Online Zakat Payment, Malaysia, Fintech.

1. Introduction

Zakat, originally practiced by the early Muslim community in Mecca, primarily aimed to assist the poor and needy (Olanipekun et al., 2015). Muslims were strongly encouraged to support less fortunate members of their community, in line with the principle of brotherhood in Islam. While zakat had been practised in Mecca before, it only became compulsory after the hijrah to Medina. In the 13th century, Islam spread to the Malay Archipelago, marking the beginning of zakat's history in Malaysia (Ab Rahman et al., 2012). Gathering information on zakat collection and distribution during this early period is undoubtedly challenging, and even if available, it would likely be limited in scope, especially prior to the arrival of colonial

powers. During the British colonial era, all matters related to Islamic and Malay customs were managed by a specialised body called Majlis Agama Islam Negeri (MAIN). Initially established by the state of Kelantan, this body later served as a model for other Malay States.

Zakat is one of the five pillars of Islam and represents the religious duty of every Muslim to donate. It holds great significance and is emphasised in the holy book of Al-Quran. According to Islamic law, zakat involves the contribution of assets or other items to be distributed to those who are qualified to receive them, known as mustahik (Gumilang, 2020). Paying zakat serves to purify one's heart and soul, freeing them from the grip of greed and materialism (Afriyenis et al., 2018). It fosters a deeper love for Allah (swt) and encourages obedience to Him. Additionally, zakat payment demonstrates a genuine concern for the well-being of the less fortunate members of society (Ahmad et al., 2015).

In line with the progress of industrial technology, Malaysian zakat institutions have started incorporating technology (Che & Salleh, 2020). This ensures proper recording of all data and documents, eliminating the risk of data loss. Implementing online zakat systems represents a significant technological advancement that enhances the efficiency of zakat collection and distribution. Initially designed to facilitate zakat payers in fulfilling their obligations without difficulty locating zakat institutions (Aziz & Fianto, 2019), this system streamlines the process and makes it more accessible.

According to the Islamic Development Bank (IsDB), the global potential for zakat collection ranges from US$50 billion to US$600 billion annually, while the actual collection of zakat funds amounts to approximately US$10 billion to US$15 billion (BAZNAS Publication 2021). Consequently, there is a significant disparity between the potential and the actual collection. The management of zakat varies among Islamic countries, with some nations making significant progress in zakat development, while others are still in the early stages or pay little attention to it (Beik, 2015). This discrepancy affects a country's ability to collect and distribute zakat funds, widening the gap between potential and actual collection. In Malaysia, the zakat collection has seen a 9% increase, reaching RM 821.74 million in 2021 compared to RM 756.00 million in 2020. This signifies a difference of approximately RM 65.73 million between the two years.

The Federal Territory Zakat Collection Center (PPZ-MAIWP) is a prominent example of a professional Zakat institution in Malaysia. PPZ-MAIWP has consistently strived to enhance zakat management, including introducing an online zakat portal in August 2011 (Jamaludin et al., 2017). Since its launch, zakat collections through the portal have steadily grown year by year. However, there are still challenges regarding zakat distribution. Muzakki (those who pay zakat) often distribute funds directly to recipients instead of through zakat institutions. This is attributed to perceived inefficiencies in zakat management and a lack of confidence in the zakat institutions, leading to bypassing of official payment channels (Wahid et al., 2017). While online platforms provide a viable alternative for zakat payment, the low level of trust in online zakat management results in a limited intention among Muzakki to utilise them (Cahyani et al., 2022). Consequently, good governance plays a crucial role in ensuring the effectiveness and efficiency of zakat institutions in managing zakat funds.

This study aims to examine the factors that influence individuals' intention to use an online platform for Zakat payment. The study expands on the Theory of Planned Behaviour (TPB) by incorporating attitude (ATT), subjective norm (SN), and perceived behavioural control (PBC), along with two additional variables: knowledge and trust. These factors are utilised to predict the intention to use an online platform for Zakat payment. This research holds significance for policymakers, academics, and practitioners.

The findings of this study provide policymakers with valuable insights and proactive indicators, enabling them to enhance the effectiveness of digital zakat systems. By understanding the factors that influence individuals' intention to use online platforms, policymakers can devise strategies to improve outcomes. Furthermore, the study contributes to developing ICT infrastructure, ensuring the reliability and accessibility of zakat websites, and providing technical services to enhance the overall situation. These efforts ultimately facilitate zakat payers in utilising e-Zakat services more efficiently.

2.   Literature Review

This study utilised the Theory of Planned Behaviour (TPB) model to investigate the factors influencing individuals' intention to pay zakat through online platforms. Developed by Icek Ajzen (1991), TPB builds upon the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1975, 1980). The primary objective of this research was to examine the impact of external variables on the intention to use online platforms for Zakat payment. TPB is grounded on the assumption that individuals typically act rationally, carefully evaluate information, and consider the consequences of their actions (Majid, 2021). The theory comprehensively explains user behaviour and intention (Mohd Khalil et al., 2020). Decisions regarding TPB-related behaviour are not made arbitrarily but result from a deliberate process in which attitudes, norms, and perceived control over behaviour influence individuals' actions (Yusfiarto et al., 2020).

The TPB model consists of several key constructs: behavioural intention, attitude (ATT), subjective norm (SN), and perceived behavioural control (PBC). Behavioural intention represents the motivational factors influencing behaviour (Ajzen, 2012). A stronger intention increases the likelihood of performing the behaviour. Attitude towards the behaviour refers to individuals' reactions to and feelings about a particular action (Mohd Khalil et al., 2020). Subjective norm encompasses the social pressures to engage or refrain from a specific behaviour (Abdullah, 2014). Lastly, perceived behavioural control reflects individuals' perceptions of the difficulty of carrying out the desired behaviour (Ajzen, 1991). In this study, two additional independent variables, knowledge and trust, will be employed to gather further data and insights into the intention of Muzakki to use online platforms for Zakat payment.

2.1   Behavioural Intention

The Theory of Planned Behaviour, similar to the original Theory of Reasoned Action, highlights the significance of individuals' intention to engage in a specific behaviour. Ajzen (2012) explains that intention is a motivating factor influencing behaviour, indicating the level of effort individuals are willing to exert to perform the behaviour. While previous studies have primarily focused on the general perspective of customers and their potential to use fintech services, there are studies specifically related to the intention to use Islamic FinTech. For instance, Thaker et al. (2019) and Majid (2021) conducted studies examining the impact of usability, customer service, customer satisfaction, and customer trust on users' intentions to use Islamic mobile banking services. Their findings indicate a significant influence of these factors on users' intentions. Another study by Majid (2021) found that perceived usefulness (PU) and perceived ease of use (PEOU) directly affect users' attitudes toward behaviour and behavioural intentions when using Islamic Fintech services.

2.2 Attitude

Ajzen and Fishbein (2005) defined attitude as a critical determinant in understanding human behaviour. Attitude can be described as the positive or negative emotion a person experiences when required to engage in a behaviour (Afandi, 2019). Social psychology research suggests that an individual's attitude towards the behaviour rather than their attitude towards the objects involved is the best predictor of their actual behaviour (Vallerand et al., 1992). In line with this, Annahl et al. (2021) found that a *muzaki's* intention to pay zakat *maal* is significantly influenced by their attitude, indicating a preference for paying zakat through institutions when they perceive that their donations can have a more significant impact.

Furthermore, Ninglasari (2021) conducted a study highlighting the positive perceptions of using Fintech for Zakat payment. This is supported by Muslim millennials, who constitute a significant segment of zakat contributors, are avid internet users and incorporate technology into their daily routines, including Fintech services at any time and from anywhere. This assertion is consistent with earlier research, including the study by Usman (2020).

H1: There is a significant positive relationship between attitude and intention to pay zakat using an online platform

2.3 Subjective Norm

Subjective norms are associated with the perceived societal pressures or influences to either engage in or refrain from a specific behaviour (Ajzen, 1991). Subjective norm refers to an individual's social pressure regarding whether to perform a specific action (Niswah et al., 2019). It is influenced by an individual's perception of the thoughts and expectations of significant others, such as family members, friends, and colleagues, regarding their behaviour (Yean et al., 2015). Previous research has indicated that individuals are more likely to engage in a particular behaviour when there are social expectations for them to do so (Alam et al., 2012). In the context of Islamic Fintech, Aziz and Fianto (2019) found that subjective norms significantly impact the intention to use Islamic Fintech in Indonesia. Concerning zakat payment, Ninglasari (2021) discovered that subjective norms have a significant effect on individuals' intentions to use online platforms for zakat payment. However, this finding contradicts the results of Huda et al. (2012), who found that subjective norms do not significantly influence the intention to pay zakat using an online platform.

H2: There is a significant positive relationship between subjective norm and intention to pay zakat using an online platform

2.4 Perceived Behavioural Control

Perceived Behavioural Control (PBC) pertains to individuals' perceptions of their own ability to engage in a specific behaviour (Ajzen, 1991). It is assumed to reflect past experiences and anticipated impediments and obstacles. Afandi (2019) defined PBC as an individual's assessment of the simplicity or difficulty of a particular behaviour, reflecting their confidence in their ability to carry it out. The theory of planned behaviour assigns significant importance to perceived behavioural control (Ajzen, 1991). Previous studies have demonstrated a relationship between perceived behavioural control and behavioural intention. In the context

of zakat research, prior studies have explored the link between intentions to fulfil zakat obligations and perceived behavioural control (Yusfiarto et al., 2020). Afandi (2019) found that individual intentions to make digital ZIS (zakat, infaq, and sadaqah) payments were influenced by perceived behavioural control. Hence, PBC was found to impact the intention to pay zakat online substantially. Ninglasari (2021) also revealed that perceived behavioural control significantly affects the use of Fintech for zakat payments.

H3: There is a significant positive relationship between perceived behavioural control and intention to pay zakat using an online platform

2.5 Knowledge

The term knowledge refers to an individual's understanding of the potential actions required to perform a task (Annahl et al., 2021). Knowledge can be defined as the information or data acquired through education and experience. According to the TPB perspective, one's intention to take a specific action is influenced by knowledge, which is an internal component (Martono et al., 2019). In the context of zakat, knowledge refers to an individual's ability to comprehend obligatory tithing laws (Hakimi et al., 2021). Understanding the requirements for paying zakat in accordance with Islamic principles, as referred to by Al et al. (2018), constitutes knowledge of zakat, which can motivate individuals to fulfil their obligations.

Previous studies have highlighted the significance of knowledge as a variable in predicting individual compliance behaviour in online zakat payment. Implementing online zakat systems has been a significant technological advancement that has enhanced the efficiency of zakat collection. The primary aim was to simplify the process for zakat payers to fulfil their obligations without encountering difficulties locating zakat institutions. The level of awareness regarding zakat payment is expected to increase among individuals who are more educated, religious, and knowledgeable about zakat, resulting in higher zakat contributions (Mariyanti et al., 2022). However, Cahyani et al. (2022) found that knowledge of zakat's impact on social influence and behavioural intention to use digital zakat payment had no significant effect. Kasri and Yuniar (2021) also discovered that zakat literacy significantly influences the intention to use online platforms for zakat payment in Indonesia.

H4: There is a significant positive relationship between knowledge and intention to pay zakat using an online platform.

2.6 Trust

Trust represents the credibility of zakat institutions and the community's confidence in their ability to effectively collect, manage, and distribute zakat (Annahl et al., 2021). From a sociological perspective, trust is defined as one party's reliance on the actions of another party to fulfil a specific task (Ghazali et al., 2016). Research conducted by Che and Salleh (2020) indicates that trust can manifest in different forms, such as trust intention, trust beliefs, the nature of trust, and trust in institutions. When it comes to zakat institutions, trust is of utmost importance (Mustafa et al., 2011). Based on their findings, Annahl et al. (2021) suggest that transparency and accountability are crucial for increasing trust within society towards zakat institutions. Additionally, Jamaludin et al. (2017) found that users still have concerns regarding the security and privacy of their personal information when using technology. Trust is

particularly essential in commercial transactions, especially those conducted online where a risk factor is involved in the buyer-seller interaction (Ke et al., 2016). However, studies by Ahmad et al. (2021) and Sikdar and Makkad (2015) found no significant relationship between trust and the intention to use an online platform for zakat payment. Therefore, in this study, the level of trust can influence the intention of zakat payers to utilise online platforms for zakat payment.

H5: There is a significant positive relationship between trust and intention to pay zakat using an online platform.
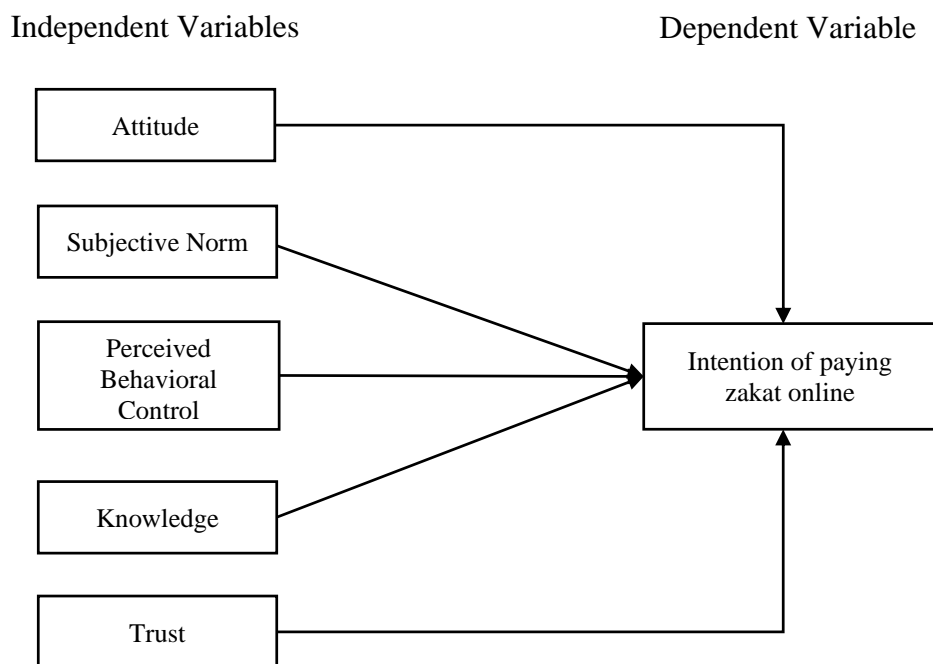
Independent Variables   Dependent Variable

Figure 1: Theoretical Framework

3.   Method

This study employs quantitative research, in which the data are in the form of numbers and are typically gathered through structured questions. The target population for this research includes Malaysian workers from the public sector, the private sector, and self-employed individuals. The questionnaire design was a closed-ended questionnaire, adapted and modified to fit the context of online zakat. The indicators for each measurement item were constructed based on prior research relevant to the variables. Respondents were asked to rate their level of agreement or disagreement with the statements on a Likert scale ranging from "1" (strongly disagree) to "5" (strongly agree).

The questionnaires were distributed using Google Forms and alternative online platforms such as WhatsApp, Instagram, Facebook, and Shopee, from October to November 2022. In addition to the snowball technique, the researcher utilised networking, buyer-seller relationships, and connections with friends to distribute the questionnaire among potential respondents in Malaysia. The collected data comprises 222 respondents from various age groups, genders, employment types, education levels, and income levels. Since this is a quantitative study, the findings will be presented numerically. To obtain the final outcomes,

the Statistical Package for the Social Sciences (SPSS) version 28.0 was used to analyse the raw data collected, including the measurement model. Descriptive and inferential statistics were performed using the SPSS software to analyse the data and verify the hypothesised relationships.

4. Result and Discussion

The demographic characteristics of the respondents are summarised in Table 1. As shown in the table, after data cleaning, most respondents were male (55.9%), while 44.1% were female. In terms of ethnicity, the highest proportion of respondents belonged to the indigenous Sabah group (53.2%), followed by Malay (32.0%), and the lowest proportion was Indian (1.8%). Furthermore, the analysis revealed that 78.8% of the respondents were between the ages of 20 and 30, while 12.2% were between the ages of 31 and 40. The largest occupational group among the respondents was students (49.5%). As a result, bachelor's degree holders accounted for 61.3% of the total respondents. Regarding monthly income, 62.6% of the respondents had an income below RM2,001, indicating a lower income bracket. On the other hand, only 3.6% of the respondents had an income above RM5,001, the minor proportion observed in the data.

Table 1. Demographic Characteristics

Demographic profile	Frequency	Percentage
	(N=222)	(%)
Gender		
Male	98	55.9%
Female	124	44.1
Ethnicity		
Malay	71	32.0
Chinese	8	3.6
Indian	4	1.8
Indigenous Sabah	118	53.2
Indigenous Sarawak	21	9.5
Age		
20 – 30 years old	175	78.8
31 – 40 years old	27	12.2
41 – 50 years old	10	4.5
51 – 60 years old	6	2.7
61 and above	4	1.8
Education Level		
SPM	14	6.3
STPM	54	24.3
Bachelor	136	61.3
Master	13	5.9
PhD	5	2.3
Occupation		
Self-employed	27	12.2
Civil servant	33	14.9

Private sector	43	19.4
Student	110	49.5
Other	9	4.1
Monthly Income		
Below RM2,000	139	62.6
RM2,001 – RM3,000	33	14.9
RM3,001 – RM4,000	21	9.5
RM4,001 – RM5,000	8	3.6
Above RM5,001	8	3.6
Other	13	5.9

The model in this paper was analysed in two steps. The first step involved analysing the measurement model and testing its validity and reliability. At the same time, the second step was to test the structural model, which involved assessing the structural relationships between potential constructs and hypotheses.

5. Factor Analysis

Factor analysis is a statistical technique commonly used to assess the construct validity of scales through principal component analysis with varimax rotation. In our study, the Kaiser-Meyer-Olkin (KMO) measure of sample adequacy was calculated to be 0.957%, indicating that our sample data were suitable for factor analysis based on the guidance of Kaiser and Rice (1974) and the significance of Bartlett's sphericity test.

The extraction process resulted in five factors with eigenvalues greater than 1.0. Collectively, these factors accounted for 74.367% of the variance. All items exhibited strong loadings on their respective factors, ranging from 0.543 (ATT5) to 0.810 (SN5), surpassing the recommended threshold of 0.6 proposed by Wijesinghe (2021). According to Wijesinghe (2021), items with loadings below 0.4 should be eliminated from the measurement model. Fortunately, in our analysis, no cross-loads were observed on any of the factors, indicating good discriminant validity. The factor analysis results, as presented in Table 2, provide evidence of excellent convergent validity.

Additionally, Cronbach's alpha coefficient was computed to evaluate the internal consistency of the employed scales. The findings revealed that Cronbach's alpha values for all dimensions ranged from 0.861 to 0.944, surpassing the standard threshold of 0.7 proposed by Samuels (2017). This suggests that the scales employed in our study were reliable and can be retained for further analysis.

Table 2. Rotated Component Matrix

	Component				
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
SN5	.810				
SN4	.795				
SN3	.753				
SN1	.660				
SN2	.649				
ATT3		.713			
ATT2		.690			
ATT1		.676			
ATT5		.543			
T4			.761		
T2			.745		
T5			.612		
T3			.603		
PBC2				.727	
PBC3				.677	
PBC1				.664	
KN5					.763
KN4					.725
Eigenvalue	13.386	.870	.805	.487	.394
Variance explained	74.367	4.832	4.473	2.705	2.187
α		0.936	0.931	0.933	0.943	0.861
Kaiser-Mayer Olkin	0.957				
Bartlett's Test of Sphericity	Chi-square 5268.085 (df 153 p-value = 0.000)				

6. Correlation Analysis

The correlation analysis, presented in Table 3, examined the relationships between the key variables investigated in this study. The correlation coefficient ranges from -1.00 to +1.00, where a score of +1.00 indicates a positive correlation between the variables, and a score of -1.00 indicates a negative correlation (Gogtay & Thatte, 2017).

The findings revealed significant and positive correlations between the dependent and independent variables. The correlation coefficients fell within the range of -1.00 to +1.00, indicating a strong association. These results suggest that higher ATT, SN, PBC, KN, and T levels are associated with a greater propensity to use online platforms for zakat payments.

Table 3. Correlation

	INT	ATT	SN	PBC	KN	T
INT	1.000					
ATT	0.903**	1.000				
SN	0.761**	0.819**	1.000			
PBC	0.898**	0.878**	0.794**	1.000		
KN	0.780**	0.817**	0.763**	0.776**	1.000	
T	0.790**	0.833**	0.815**	0.807**	0.827**	1.000

7. Hypotheses Testing

Table 4 illustrates the regression analysis results conducted to test the five hypotheses. The findings revealed that two constructs, attitude and perceived behavioural control, exhibited a positive relationship with the intention to use online platforms for Zakat payments. Specifically, attitude demonstrated a significant positive relationship with the intention to pay Zakat using an online platform ($p < 0.005$, $t = 7.880$). Similarly, perceived behavioural control was found to be positively correlated with the intention to use an online platform ($p < 0.005$, $t = 8.331$).

Based on the guidelines of Julie Pallant (2020), a significance level of $p < 0.005$ indicates that the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, H1 and H3 were supported by the findings. These results align with the previous studies conducted by Ninglasari (2021) and Annahl et al. (2021), which suggested that if the method of paying Zakat through an institution has a more significant impact on the muzakki, then such a payment method is preferred. Hence, if paying Zakat using an online platform offers a greater impact, the intention to utilise this method will be stronger. Additional evidence comes from Afandi (2019), who found that the development of digital Zakat increases people's intention to use online platforms for Zakat payments due to simplicity, effectiveness, and efficiency.

On the other hand, subjective norm ($p > 0.005$, $t = -1.194$), knowledge ($p > 0.005$, $t = 1.179$), and trust ($p > 0.005$, $t = 0.160$) were found to be non-significant predictors of the intention to use an online platform for Zakat payments. Consequently, the findings did not support H2, H4, and H5. This finding aligns with previous studies by Othman et al. (2018), which concluded that subjective norm does not significantly influence the intention to pay Zakat using an online platform. However, it contradicts the findings of Ninglasari (2021), who found a significant relationship between subjective norms and the intention to pay Zakat using an online platform. Regarding knowledge, the findings align with studies conducted by Cahyani et al. (2022) and Daniyal et al. (2021), which found no significant relationship between Zakat knowledge and the intention to use digital Zakat payments. These results contradict the findings of Kasri & Yuniar (2021), who reported a significant influence of Zakat literacy on the intention to use online platforms for Zakat payments. Lastly, trust aligns with the findings of Sikdar & Makkad (2015), indicating that trust plays a relatively weaker and insignificant role in customer satisfaction when using online platforms for Zakat payments.

Table 4. Regression Model

Variable	Standardise β	*t*-value	*p*-value
Attitude	0.490	7.880	0.001**
Subjective Norm	-0.058	-1.194	0.234
Perceived Behavioural Control	0.462	8.331	0.001**
Knowledge	0.058	1.179	0.240
Trust	0.009	0.160	0.873

Note: Significant level **p<0.05

8. Discussion and Conclusion

The research objective of this study was to investigate the impact of TPB factors, knowledge, and trust on the intention to use online platforms for Zakat payments. The findings revealed that attitude and perceived behavioural control were positively related to the intention to use online platforms for Zakat payments. This suggests that individuals with favourable attitudes towards online Zakat payments and a perceived sense of control over their ability to perform such transactions are more likely to engage in this behaviour. These findings support the tenets of the TPB and highlight the importance of considering attitudes and perceived control in understanding individuals' intentions to use online platforms for Zakat payments.

Additionally, this study found that subjective norms, knowledge, and trust were not significant predictors of the intention to use online platforms for Zakat payments. These findings deviate from some prior research, indicating the complexity of these factors in the context of online Zakat payments. While subjective norms, knowledge, and trust did not directly influence the intention to use online platforms for Zakat payments in this study, future research should explore their potential indirect effects or consider alternative variables that may mediate or moderate these relationships.

The findings of this study contribute to the existing literature by focusing specifically on online Zakat payments, as previous research predominantly examined other modes of payment. By emphasising the role of attitudes and perceived control, this study enriches our understanding of the factors influencing individuals' intentions to use online platforms for Zakat payments. Practically, the results of this study have important implications for Zakat institutions. They can use these findings to improve the efficiency of digital payments and establish norms that encourage Zakat payers to use online platforms. Policymakers can also benefit from these findings by focusing on proactive indicators such as developing ICT infrastructure, ensuring the reliability and accessibility of Zakat websites, and providing technical support to enhance the overall digital Zakat experience.

This study has several limitations that should be taken into account. Firstly, the sample size was small and limited to specific regions in Malaysia, primarily focusing on students. This may restrict the generalizability of the findings to the broader population. Future research could benefit from including larger and more diverse samples and targeting specific demographics or locations to obtain a more comprehensive understanding of online Zakat payment.

Another limitation relates to the limited time allocated for data collection, which resulted in a relatively short data collection period. Expanding the duration of data collection could lead to a larger sample size and more robust analysis. Additionally, this study lacked an extensive review of prior literature, which limits the depth of knowledge in this area. Future studies

should aim to conduct more comprehensive literature reviews to build upon the existing research and gain further insights into the intention to use online Zakat payment.

In summary, while this study offers valuable insights, its limitations include the sample size, limited data collection period, and scarcity of prior literature reviews. Addressing these limitations in future research through larger samples, extended data collection periods, and more comprehensive literature reviews will enhance our understanding of online Zakat payment and its implications.

References

Ab Rahman, A., Alias, M. H., & Omar, S. M. N. S. (2012). Zakat institution in Malaysia: Problems and issues. Global Journal Al-Thaqafah, 2(1), 35–41.

Abdullah, M. S. I. L. (2014). © Penerbit Universiti Sains Malaysia, 2014. Kajian Malaysia, Vol. 32, No.1, 2014, 119–148 JATI, 32(1), 119–148.

Afandi. (2019). Antecedents of Digitizing ZIS Payments: A TAM and TPB Approaches. 4(2), 9–25. https://doi.org/10.22515/jfib.v4i2.4899

Afriyenis, W., Rahma, A. A., & Aldi, F. (2018). Implementasi Teknologi Informasi Dan Komunikasi Dalam Zakat Untuk Meningkatkan Kesejahteraan Masyarakat Miskin. JEBI (Jurnal Ekonomi Dan Bisnis Islam), 3(2), 227. https://doi.org/10.15548/jebi.v3i2.181

Ahmad, N., Roslin, R. I., & Nazrin, N. F. S. (2021). Analysing the Drivers Affecting the Intention to Use Online Zakat Payment Among Muslim in Shah Alam, Selangor. International Journal of Islamic Business, 16(1), 32–48. https://doi.org/10.32890/ijib2021.6.1.3

Ahmad, R. A. R., Othman, A. M. A., & Salleh, M. S. (2015). Assessing the Satisfaction Level of Zakat Recipients towards Zakat Management. Procedia Economics and Finance, 31(15), 140–151. https://doi.org/10.1016/s2212-5671 (15)01141-7

Ajzen, I., & Fishbein, M. (1980) Understanding Attitudes and Predicting Social Behavior. Prentice Hall, Englewood Cliffs, NJ.

Ajzen, I. (1991). The theory of planned behavior. Organisational Behavior and Human Decision Processes, 50(2), 179–211. https://doi.org/10.1016/0749-5978 (91)90020-T

Ajzen, I. (2012). The theory of planned behavior. Handbook of Theories of Social Psychology: Volume 1, 211, 438–459. https://doi.org/10.4135/9781446249215.n22

Ajzen, I., & Fishbein, M. (2005) The Influence of Attitudes on Behavior. In: Albarracín, D., Johnson, B.T. and Zanna, M.P., Eds., The Handbook of Attitudes, Erlbaum, Mahwah, 173-221.

Al, R., Saad, J., & Kadir, D. A. (2018). Business Zakat compliance behavioral intention in a developing country. 11(2), 511–530. https://doi.org/10.1108/JIABR-03-2018-0036

Alam, S. S., Janor, H., Zanariah, Wel, C. A. C., & Ahsan, M. N. (2012). Is Religiosity an important factor in influencing the intention to undertake Islamic home financing in Klang Valley? World Applied Sciences Journal, 19(7), 1030–1041. https://doi.org/10.5829/idosi.wasj.2012.19.07.392

Annahl, M. A. F., Al Anshory, A. C., & Aulia, M. (2021). Why Do Muzaki Pay Zakat Through Institutions? The Theory of Planned Behaviour Application. Journal of Islamic Monetary Economics and Finance, 7(1), 203–226. https://doi.org/10.21098/jimf.v7i0.1313

Aziz, P. F., & Fianto, B. A. (2019). Factors Determining Behavioral Intentions to Use Islamic Financial Technology : Three Competing Models. BAZNAZ Publication, (2021). Laporan Keuangan BAZNAS.

Beik, I. S. (2015). Towards International Standardization of Zakat System towards International Standardization of Zakat System 1. December. https://doi.org/10.13140/RG.2.1.4490.1207

Cahyani, U. E., Sari, D. P., & Afandi, A. (2022). Determinant of Behavioral Intention to Use Digital Zakat Payment : The Moderating Role of Knowledge of Zakat. 9(1), 1–16.

Che, M., & Salleh, M. (2020). Technological Transformation in Malaysian Zakat Institutions : A Qualitative Analysis. 5(3), 44–56.

Fishbein, M., & Ajzen, I. (1975). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. Reading, MA: Addison-Wesley.

Ghazali, M. Z., Saad, R. A. J., & Wahab, M. S. A. (2016). A conceptual framework for examining trust towards Zakat institution. International Journal of Economics and Financial Issues, 6(7Special Issue), 98–102.

Gogtay, N. J., & Thatte, U. M. (2017). Principles of correlation analysis. Journal of Association of Physicians of India, 65(MARCH), 78–81.

Gumilang, R. C. (2020). Tinjauan Hukum Islam Terhadap Keabsahan Pembayaran Zakat Yang Dilakukan Secara Online Yang Berafiliasi Dengan Baznas Menurut Imam Syafi'I. Dinamika, Jurnal Ilmiah Ilmu Hukum, 26(7), 929–939.

Hakimi, F., Widiastuti, T., Ubaidillah, M., & Husanaa, R. Al. (2021). Positive Effect of Attitude, Peer Influence, and Knowledge Zakat on Zakat Compliance Behavior : Update in Covid 19. 4(2), 1–16.

Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2012). The Analysis of Attitudes, Subjective Norms, and Behavioral Control on Muzakki's Intention to Pay Zakah. International Journal of Business and Social Science, 3(22), 271–279

Jamaludin, N., Abd Wahab, N., & Hamed, A. B. (2017). Muslim perception on online zakat usage in Kuala Lumpur. *The Journal of Muamalat and Islamic Finance Research*, 55-71.

Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital Zakat payments : lessons from Indonesian experience. 2019. https://doi.org/10.1108/JIABR-08-2020-0258

Ke, D., Chen, A., & Su, C. (2016). Online trust-building mechanisms for existing brands: the moderating role of the e-business platform certification system. Electronic Commerce Research, 16(2), 189–216. https://doi.org/10.1007/s10660-016-9217-8

Majid, R. (2021). The Role of Religiosity in Explaining the Intention to use Islamic FinTech among MSME Actors. International Journal of Islamic Economics and Finance (IJIEF), 4(2), 207–232. https://doi.org/10.18196/ijief.v4i2.11833

Mariyanti, T., Zaenul Basri, Y., & Jazuli, J. (2022). The Basic Factors Driving the Intention to Pay Zakat. APTISI Transactions on Management (ATM), 6(1), 30–41. https://doi.org/10.33050/atm.v6i1.1692

Martono, S., Nurkhin, A., Lutfhiyah, F., & Rofiq, A. (2019). The Relationship between Knowledge, Trust, Intention to Pay Zakah, and Zakah-Paying Behavior. International Journal of Financial Research, 10(2), 75–81. https://doi.org/10.5430/ijfr.v10n2p75

Mohd Khalil, N., Amin, H., & Azman, N. S. (2020). Compliance Intention to Pay Zakat on Salary. International Journal of Zakat, 5(2), 37–50. https://doi.org/10.37706/ijaz.v5i2.204

Mustafa, M., Har, M., & Mohamad, S. (2011). Antecedents of Zakat Payers' Trust: The Case of Nigeria. International Journal of Economics, Management and Accounting, 19(3), 1–24.

Ninglasari, S. Y. (2021). Determinants of Online Zakat Intention amongst Muslim Millennials: An Integration of Technology Acceptance Model and Theory of Planned Behavior. Shirkah Journal of Economics and Business, 6(2), 141–160. https://doi.org/10.22515/shirkah.v6i2.387

Niswah, F. M., Mutmainah, L., & Legowati, D. A. (2019). Muslim Millennial's Intention of Donating for Charity Using Fintech Platform. Journal of Islamic Monetary Economics and Finance, 5(3), 623–644. https://doi.org/10.21098/jimf.v5i3.1080

Olanipekun, W. D., Brimah, A. N., & Sanusi, H. B. (2015). The Role of Zakat as a Poverty Alleviation Strategy and a Tool for Sustainable Development: Insights from the Perspectives of the Holy Prophet (PBUH). Oman Chapter of Arabian Journal of Business and Management Review, 5(3), 8–17. https://doi.org/10.12816/0019109

Pallant, J. (2020). SPSS Survival Manual: A Step by Step Guide to Data Analysis Using IBM SPSS (7th edition). Open University Press.

PPZ-MAIWP. (2021). Ringkasan Laporan Zakat 2021. Retrieved from BUKU RINGKASAN LAPORAN 2021.pdf - Google Drive

Samuels, P. (2017). Advice on Reliability Analysis with Small Samples - Revised Version. 1997, 1–4.

Sikdar, P., & Makkad, M. (2015). Online banking adoption. International Journal of Bank Marketing, 33(6), 760–785. https://doi.org/10.1108/IJBM-11-2014-0161

Usman, H. (2020). Integrating trust, religiosity and image into technology acceptance model: The case of Islamic philanthropy in Indonesia. Journal of Islamic Marketing, 13(2), 381–409. https://doi.org/10.1108/JIMA-01-2020-0020

Vallerand, R. J., Deshaies, P., Cuerrier, J. P., Pelletier, L. G., & Mongeau, C. (1992). Ajzen and Fishbein's Theory of Reasoned Action as Applied to Moral Behavior: A Confirmatory Analysis. Journal of Personality and Social Psychology, 62(1), 98–109. https://doi.org/10.1037/0022-3514.62.1.98

Wahid, H., Ahmad, S., Ali, M., Nor, M., & Rashid, M. A. (2017). Prestasi Kecekapan Pengurusan Kewangan dan Agihan Zakat: Perbandingan antara Majlis Agama Islam Negeri di Malaysia [Financial Management and Zakat Distribution Efficiency Performance: A Comparison among State Islamic Religious Councils in Malaysia]. Jurnal Ekonomi Malaysia, 51(2), 33–46. http://dx.doi.org/10.17576/JEM-2017-5001-4

Wijesinghe, C. (2021). Re: What is the minimum acceptable range for factor loading in SEM? [Online forum comment]. Retrieved from: https://www.researchgate.net/post/What-is-the-minimum-acceptable-range-for-factor-loading-in-SEM/602e854d161a1c277a3ffac3/citation/download.

Yean, T. F., Johari, J., & Sukery, A. F. M. (2015). The influence of attitude, subjective norms, and perceived behavioral control on intention to return to work: A case of SOCSO's insured employees. Kajian Malaysia, 33(August), 141–154.

Yusfiarto, R., Setiawan, A., & Setia Nugraha, S. (2020). Literacy and Intention to Pay Zakat: A Theory Planned Behavior View Evidence from Indonesian Muzakki. International Journal of Zakat, 5(1), 15–27.