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FACTORS INFLUENCING THE INTENTION TO USE ONLINE ZAKAT PAYMENT AMONG UiTM KELANTAN BRANCH STAFF

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Abstract: *In this era, the traditional way of doing business is rapidly emerging online. More companies are realizing that they need to digitize their operational processes. This practice is not an exception for Zakat institutions in Malaysia, which must seize the evolution of technology to make it easier for Zakat payers to fulfil their obligations as Muslims through the online payment system. This study aims to determine the significant influence of perceived usefulness, perceived ease of use, security and privacy risk, and trust on intention to use online Zakat payment. Therefore, an online survey was utilized to collect data on Zakat payment factors because it is faster and cheaper. Data were collected using a structured questionnaire from staff at UiTM Kelantan Branch. From the 271 questionnaires distributed, 201 usable responses were obtained and included in the analysis. This study used stratified sampling, in which academic and non-academic staff represent strata within the population of interest. This study uses descriptive statistics and Structural Equation Modelling (SEM). From the findings, there are two constructs that have a significant influence on intention to use online Zakat payment, namely: perceived ease of use and security and privacy risk, while perceived usefulness and trust have no significant influence on intention to use online Zakat payment.*

Keywords: *Online Zakat Payment, Digital Payment, Online Payment Platform, Structural Equation Modeling*

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Introduction

Every Muslim is obliged to carry out Islamic obligations. One of them is to pay Zakat. Zakat can be found in the Quran because this obligation is very important (Sabiq, 2013). Muslims in Mecca were the first to pay Zakat. The main purpose of the Zakat policy is to offer convenience to the poor (Olanipekun et al., 2015). The growth of the Zakat institution has been carried out across various features, including the Zakat payment system. The E-Zakat portal was created in 2002 to provide information about Zakat on their website (Jorani et al., 2023). However, at that time, Zakat payers could not make payments directly through this website. The Selangor Zakat Board was among the earliest to develop and update their Zakat payment system, allowing users to pay Zakat via websites and other online platforms, starting in May 2016 (Jorani et al., 2023). Different Zakat payment options have been introduced in recent years in line with technological advancements involving online banking, post offices, mobile counters, messaging, and more by Zakat institutions (Jorani et al., 2023).

In Malaysia, each state has a specific institute where it handles Zakat every year. For example, the department that collects Zakat in the state of Kelantan is the Majlis Agama Islam dan Istiadat Melayu Kelantan (MAIK), in Terengganu, it is managed by the Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM), while in Pahang it is the Pusat Kutipan Zakat dan Wakaf Pahang (PKZP). Taking the 2023 Collection and Distribution Report for each state, Kelantan's Zakat collection record reached RM 256,846,401 on average (MAIK, 2023); meanwhile, for the State of Terengganu, Zakat collection showed a total revenue as high as RM 255,274,985.43 (MAIDAM, 2023); and for the State of Pahang, it had RM 215,056,404.33 (SPMJ JAWHAR, 2023). Over the years, Zakat foundations have undergone many changes and improvements in their approach. From an innovative point of view, nowadays, foundations use many ways to make payment strategies through internet banking, post offices, mobile counters, and others. (Jorani et al., 2023).

Moreover, in this period of modernization, the world is at a pace where technology is developing rapidly. In Malaysia, the total number of internet users is 26,353,017, equivalent to 81.4 percent, recorded in June 2019 according to Internet World Stats (Salleh and Chowdhury, 2020). The internet can be used on a computer or any device; this is called mobile internet. Online shopping, banking on the internet, or via mobile phones is increasing rapidly. In practice, the mobile value (RM/Mil) and internet banking (RM/Mil) have increased in Malaysia over the past ten years, as evidenced by Figures 1 and 2:

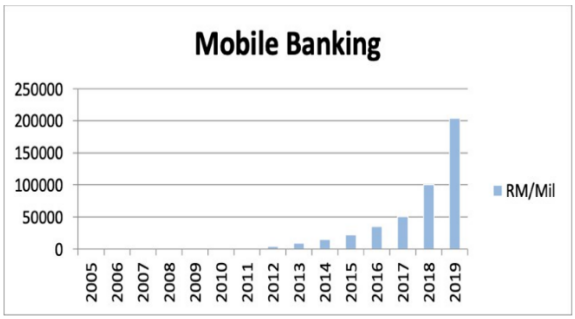

Figure 1: Mobile banking in Malaysia

Source: (BNM, 2020)

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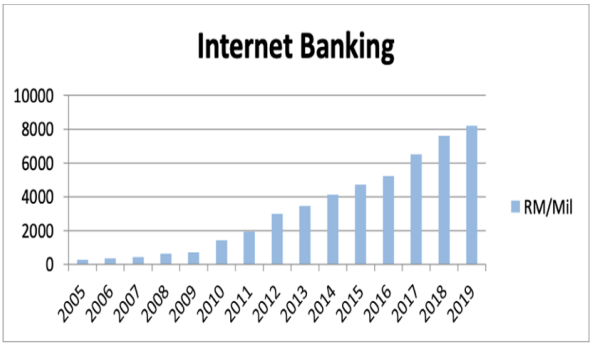

Figure 2: Internet banking in Malaysia

Source: (BNM, 2020)

As the number of internet users in Malaysia continues to grow, the adoption of innovations associated with the Fourth Industrial Revolution is also expected to increase (Salleh and Chowdhury, 2020). Mobile and internet banking provide flexibility, ease of use, cost savings, and convenient access to Zakat fund collection and distribution services anytime and anywhere. These benefits can help make the Zakat payment process more efficient (Salleh and Chowdhury, 2020). Therefore, Malaysian Zakat institutions have started integrating technology into the Zakat system (Salleh and Chowdhury, 2020). As a result, the development of technology in this digital era will contribute to the country's economy and society (Salleh and Chowdhury, 2020). Technology can be used as a strategic tool to enhance financial goals to be more efficient and systematic (Salleh and Chowdhury, 2020).

Figure 3: Zakat collection for each state in 2020

Source: (SPMJ JAWHAR, n.d)

Figure 3 reveal that state of Selangor recorded the highest Zakat collection because it has the largest population. However, Johor, among the states that also have a large population compared to Kuala Lumpur, recorded less Zakat collection than Kuala Lumpur. Zakat collection is still not satisfactory because it is still at a low rate when compared to the number of people in a state. Meanwhile, Zakat collection in Kelantan is quite satisfactory; this study is still being conducted so that Kelantan's Zakat collection can be comparable to Zakat collection from other states as well. The focus only be given to 'Zakat Pendapatan', which is received for certain reasons such as salary, work allowance, wages, gifts, and so on. Zakat collection in Malaysia is increasing every year (Ahmad, 2025). However, Zakat institutions still face several problems for example Zakat collection is still minimal when measured against the actual number of residents in each state. This is because the Zakat institutions themselves lack digital technology to collect Zakat (Jorani et al., 2023). According to Aristiana (2019), if viewed based on the expected growth and Muslim population, the Zakat collection obtained is less than

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satisfactory. The reason is that most Zakat institutions use old methods to collect Zakat which is the collection of zakat directly from individuals (Aristiana, 2019). In addition, Zakat institutions continue to face challenges due to the limited technological features in their online payment systems (Mohd Salleh and Chowdhury, 2020).

Therefore, this may influence users not to use online Zakat payments. To provide online Zakat payments at a larger scale, it is important for Zakat institutions to ensure trust and security among users. As a result, online Zakat payment platforms still face problems that can reduce the amount of Zakat funds collected. Despite the growing use of online Zakat payment services, research on the factors that influence users' intention to use these services remains limited. This study therefore examines whether perceived usefulness, perceived ease of use, security and privacy risk, and trust influence users' intention to use online Zakat payment. The study focuses on university staff as the target population, who generally have experience with technology and online services. The findings from this research will add to the limited knowledge about the use of online Zakat payment systems in related institutions, especially among UiTM Kelantan Branch staff. The low level of system usage may be due to the above factors. Therefore, these issues must be addressed to enable the development of an effective, secure, and accessible digital Zakat payment system. This study aims to examine the factors influencing UiTM Kelantan Branch staff's intention to use online Zakat payment services.

Literature Review

Intention to Use Online Zakat

According to Ajzen (1991), intention to use refers to an individual's willingness or readiness to use a particular technology or system in the future. In online zakat payment, the intention to use pertains to the likelihood that individuals will adopt and use digital platforms to pay zakat based on their beliefs, attitudes, and perceptions of the system. It is influenced by various factors like the perceived benefits of the platform, its ease of use, security, and overall user experience (Amin et al., 2019). Perceived usefulness is an important factor influencing users' intention to use online Zakat payment systems. Previous studies have shown that users' perceptions of the benefits provided by a system can influence their intention to use it. Yusoff et al. (2019) found a positive relationship between perceived usefulness and the intention to use mobile applications for Zakat payments. These findings suggest that users may have a stronger intention to use online Zakat payment systems when they perceive the technology as beneficial and useful for making Zakat payments.

According to Al-Tamimi and Al-Ali (2020), perceived ease of use is positively associated with the intention to use online payment platforms for zakat, as users who experience minimal barriers or complications when using these systems are more inclined to adopt them. A study by Liu and Tai (2021) found that individuals who perceive online zakat payment systems as secure and protective of their privacy are more likely to use these platforms. Conversely, if users believe there are significant security risks, their intention to adopt the platform decreases. The findings from Alhumoud (2021) also support this, demonstrating that security concerns are among the most significant factors affecting users' willingness to engage in online zakat payments. Rahman et al. (2022) found that trust in the platform's security and reliability was significantly related to intention to use online zakat payment systems. System trust assures users that their financial and personal information is protected, which encourages them to engage with the platform. The findings from Ahmad and Saleh (2021) revealed that when users trust

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the platform to process their zakat payments accurately and securely, users are more likely to prefer and regularly use online zakat payment systems.

Perceived Usefulness

Perceived usefulness refers to the extent to which an individual believes that using a system can improve their job performance (Ahmad et al., 2021). It reflects users' perceptions that technology can help them complete tasks more effectively. Ghani et al. (2022) highlighted the role of perceived usefulness in digital banking, showing that it can influence consumers' acceptance and use of digital banking platforms. In the context of Zakat payment, Al Arif et al. (2023) found that perceived usefulness influences Indonesian Muslim adolescents' intention to use online Zakat payment services. Similarly, Yusfiarto et al. (2020) reported that perceived usefulness is an important factor influencing the intention of Indonesian Muzakkir to pay Zakat online. These findings suggest that users may have a stronger intention to use online Zakat payment services when they perceive the system as efficient and convenient.

While a study conducted by Rahim et al. (2024) shows that perceived usefulness is significantly influences users' attitudes towards using e-payment platforms for zakat, indicating that when individuals believed that these platforms enhanced their zakat payment experience, their intention to use them increased. Furthermore, a previous study conducted by Ahmad et, al. (2021) has also revealed the relationship between perceived usefulness and intention to use online banking. These studies support the significant influence of perceived usefulness in explaining individuals' responses to the use of online banking and information technology. However, several studies have shown no correlation between perceived usefulness and acceptance of online Zakat payments (Amin et al., 2014). This may be due to a lack of awareness of the benefits of online transactions or insufficient institutional support. However, the effect of usefulness remains an important determinant of consumers' intention to use online Zakat payments, as it facilitates faster transactions and saves time by eliminating the need to visit physical counters.

Perceived Ease of Use

Davis (1989) defines perceived ease of use as the extent to which an individual believes that using a particular technology requires little effort. It refers to users' perceptions of how simple and easy a platform is to navigate. Ahmad et al. (2021) reported that the ease of using digital payment platforms significantly influences users' intention to use them, including for Zakat payments. Liu and Tai (2022) also found that perceived ease of use is an important factor influencing users' intention to adopt mobile payment systems in Vietnam. In addition, Arpaci et al. (2023) identified perceived ease of use as an important factor affecting users' intention to use mobile payment services, particularly within Islamic digital platforms. These findings indicate that a simple and easy-to-use platform can encourage users to adopt online Zakat payment services.

However, there is also evidence that suggests that perceived ease of use may not always have a significant impact on intentions to use online zakat payment systems. Nuryahya et al. (2022) found no significant effect of ease of use on users' intentions to pay zakat online, suggesting that other factors, such as trust and familiarity with digital platforms, may play a larger role. This finding is consistent with the study conducted by Oktavendi and Mu'ammal (2022), which found that perceived ease of use did not have a significant impact on the acceptance of digital zakat payments among Generation Z in Indonesia. This finding implies that as the younger

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generation becomes more familiar with digital technology, perceived ease of use may become less influential in their decision to use online zakat payment platforms.

Security and Privacy Risk

Security and privacy risks are critical considerations in the context of online transactions. Security risks refer to potential threats that could compromise system integrity and data security, such as unauthorized access, hacking, or data breaches (Zhao et al., 2018). In contrast, privacy risks involve the possibility of sensitive personal information being exposed or misused without the user's consent (Suh and Han, 2003). These risks are particularly important in online payment systems, where personal, financial, and demographic information is exchanged. Perceptions of security and privacy risks can influence users' intentions to adopt or avoid using technologies, including online zakat payment systems. Research has shown that concerns about these risks may hinder users' acceptance of online platforms for financial transactions, including paying zakat online (Koehler et al., 2022).

Several studies have highlighted a significant relationship between security and privacy risks and intentions to use online zakat payment systems. A study conducted by Ahmad et al. (2021) showed that concerns about the security of online transactions and the potential for personal data exposure significantly influence users' decisions to use digital payment platforms, including for religious obligations such as zakat. Their findings suggest that when users perceive high security risks, their intention to use online zakat payment services decreases. Similarly, Tohidi et al. (2020) found that users' concerns about privacy risks, including concerns about their financial data being misused, directly affect their intention to use online zakat services. Yusof et al. (2022) examined factors influencing the intention to use online zakat payment platforms in Malaysia. The study revealed that perceived security and privacy risks were major barriers to adoption, as users expressed concerns over the protection of their personal and financial information. Their research concluded that minimizing these risks could increase the likelihood of users using online zakat payment systems. Furthermore, a study by Ismail et al. (2021) found that when users believe that their privacy and security are guaranteed, they are more likely to accept online zakat transactions, reinforcing the importance of security in influencing acceptance.

Trust

Trust in online services, including online zakat payment systems, is particularly important because it influences users' willingness to use online platforms that manage sensitive information. Recent studies have shown that trust is a significant factor of users' intention to adopt and use online payment platforms, including zakat payments, where users need confidence in the security and functionality of the technology (Poudel et al., 2023). Abbas and Jalees (2021) support this finding, stating that trust in the reliability and privacy policies of a system is a key determinant in users' decisions to engage in online zakat payments. Users are more likely to use digital platforms when they feel confident that their personal and financial information is secure, and that the system will effectively fulfil its purpose (Alhumoud, 2021).

Trust in the security and transparency of a platform is positively correlated with the intention to use an online zakat payment system in Malaysia (Rahman et, al. (2022). Their research highlighted that perceptions of trustworthiness influence user acceptance, especially among users who are unfamiliar with online zakat platforms. Additionally, Al-Fraihat et al. (2020) reveal that trust is significantly influences users' behavioral intention to use mobile banking applications, a concept that can be transferred to the use of online zakat payment systems, where

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users rely on secure and transparent transactions. However, several studies have found that there is no relationship between trust and intention to use online zakat payment systems. Trust has been found not to significantly influence intention to use online zakat platforms, especially among the younger generation who are more comfortable with technology and digital transactions Nuryahya et al. (2022). The study suggests that as digital platforms become more common and widely used, trust may have less influence on users' intention to use online services. Likewise, Oktavendi and Mu'ammal (2022) concluded that although trust is important, it does not always significantly influence the acceptance of online zakat payments, as other factors such as convenience and ease of use may take precedence.

Methodology

This study used a cross-sectional research design, with data collected once over a four-week period. The target population consisted of 676 staff members at UiTM Kelantan Branch, comprising 354 academic staff and 322 non-academic staff. The staff population was divided into two strata, namely academic and non-academic staff. Stratified sampling was applied to ensure that both groups were represented in the study, with academic staff selected from the faculties and non-academic staff from the respective departments. The required sample size was determined using the Raosoft sample size calculator. Based on a population of 676 staff, a 95% confidence level, and a 5% margin of error, the minimum sample size was 246 respondents. To account for an anticipated 10% non-response rate, the target number of questionnaires was increased to 271 (246 × 1.10 = 270.6, rounded to 271).

Table 1: Proportionate Allocation of the Target Questionnaires

Strata	Population	Sample Size
Non-Academic	322	$\frac{322}{676} \times 271 = 129$
Academic	354	$\frac{354}{676} \times 271 = 142$
Total Population	676	271

Table 2: Constructs and Their Abbreviations

Construct	Abbreviation
Intention to Use Online Zakat Payment	ITUOZP
Perceived Ease of Use	POU
Perceived Usefulness	PEU
Security and Privacy Risk	SPR
Trust	TR

Accordingly, 271 questionnaires were distributed to the selected staff. A total of 201 usable responses were collected and used for the final analysis, resulting in a response rate of 74.17%. The online survey questionnaire method was chosen for this study because of its simplicity and many benefits. For example, the ability to send questionnaires to many respondents via email at a lower cost and the ability for respondents with busy schedules to complete them at a time that was most convenient for them were among the benefits of using this approach. In this study,

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a questionnaire was used as the main data collection instrument. The questionnaire was adapted from a previous study, as presented in Table 3, and was divided into two main sections. The first part presents the demographic profile of respondents, while the second part comprises 39 items rated on a 5-point scale from strongly disagree to strongly agree. This part assesses the degree of agreement among respondents on five constructs: intention to use online zakat payment, perceived usefulness, perceived ease of use, security and privacy risk, and trust.

Table 3: Research Instruments

Constructs	Number of Items	Source
Intention to Use Online Zakat Payment	8	Ahmad, N. et. al, (2021) Jorani, M.K., et. al, (2023)
Perceived Usefulness	8	Ahmad, N. et. al, (2021)
Perceived Ease of Use	7	Omar (2022)
Security and Privacy Risk	8	
Trust	8	Oktavendi and Mu'ammal (2022)

Figure 4 presents the research framework of this study. The endogenous construct is intention to use online Zakat payment, while the four exogenous constructs are perceived usefulness, perceived ease of use, security and privacy risk, and trust.

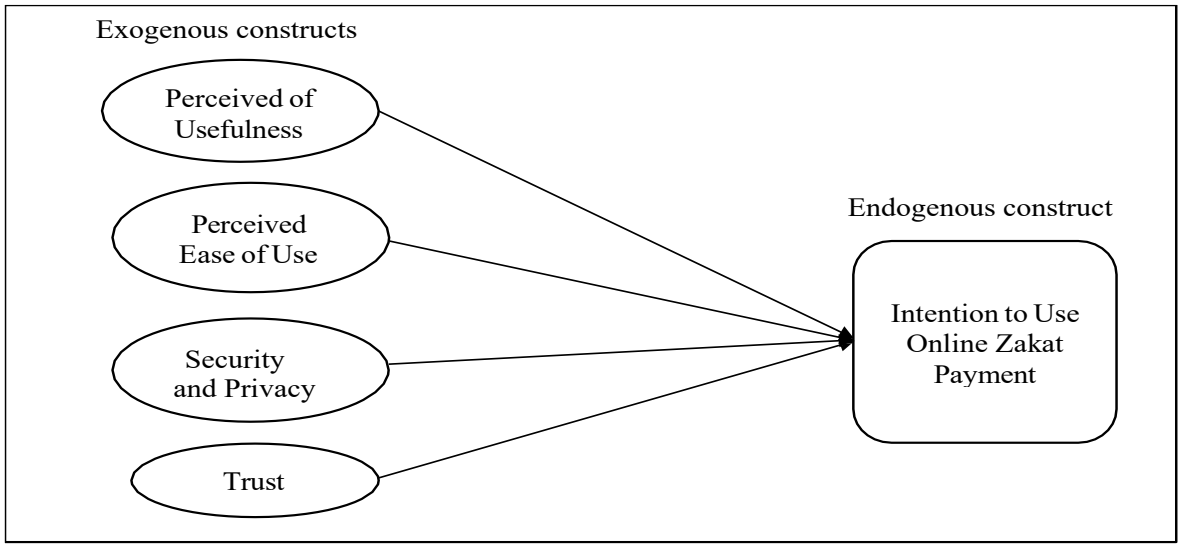

Figure 4: Research Framework

The data were analysed using two software programs: IBM SPSS Statistics 29.0 and Analysis of Moment Structures (AMOS) version 28.0. Descriptive statistics were used to summarise the data, while Structural Equation Modelling (SEM) was employed for further analysis.

Results and Findings

The sample for this study was initially 271 respondents. However, only 201 respondents were considered for this study. Although the respondents did not reach the target, the study can continue using 201 respondents because Field (2013) stated that there is no "ideal" sample size, and many factors need to be considered. Field emphasized that a smaller sample size can provide meaningful results if the data is taken in the right way.

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Descriptive Statistics

The total number of respondents was 201 staff at UiTM Kelantan Branch, of whom 89 were males (44.3%) and 112 females (55.7%). All of them consisted of various age groups, 10 staff in the age range of 21 to 30 years (5.0%), 86 staff were in the age range of 31 to 40 years (42.8%), 82 staff were in the age range, 41 to 50 years (40.8%), while 23 staff were in the age range of 51 to 60 years (11.4%). Each staff member had a different income, only 8 staff (4.0%) earned below RM2001. Staff with incomes from RM2001 to RM4999 are 92 people (45.8%), while incomes from RM5000 to RM7999 are 56 people (27.9%), and staff with incomes of RM8000 and above are 45 people (22.4%). Next, for marital status among staff, 9.5% are single, 88.6% of staff are married, while only 2.0% of staff are divorced. Regarding the use of online Zakat payments among staff, a total of 107 staff (53.2%) use online Zakat payments, while the rest do not use online Zakat payments, which is 94 staff (46.8%). A total of 65.2% of staff is willing to accept salary deductions, while 34.8% are the opposite.

Table 4: Characteristics of Respondents

Variables	Frequency (N = 201)	Percentage (%)
Gender		
Male	89	44.3
Female	112	55.7
Age		
21 – 30 years	10	5.0
31 – 40 years	86	42.8
41 – 50 years	82	40.8
51 – 60 years	23	11.4
Staff Category		
Academic	93	46.3
Non-academic	108	53.7
Income		
Less than RM2001	8	4.0
RM2001 – RM4999	92	45.8
RM5000 – RM7999	56	27.9
RM8000 and above	45	22.4
Marital Status		
Single	19	9.5
Married	178	88.6
Divorced	4	2.0
Use of Online Zakat Payment		
Yes	107	53.2
No	94	46.8
Willingness to Salary Deduction		
Yes	131	65.2
No	70	34.8

Reliability Analysis

The reliability of the measurement items was assessed using Cronbach's alpha. According to Sekaran and Bougie (2016) and Awang (2014), a Cronbach's alpha value above 0.60 indicates an acceptable level of internal consistency. The analysis was conducted for all constructs, namely intention to use online Zakat payment, perceived usefulness, perceived ease of use,

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trust, and security and privacy risk. As shown in Table 5, the Cronbach's alpha values for all constructs exceeded 0.90, indicating a high level of reliability.

Table 5: Constructs' Reliability

Variables	No. of Items	Cronbach's Alpha
Intention to Use Online Zakat Payment	8	0.971
Perceived Usefulness	8	0.979
Perceived Ease of Use	7	0.983
Trust	8	0.979
Security and Privacy Risk	8	0.973

Measurement Model

This section describes the validation process of the measurement model in Structural Equation Modelling (SEM). The SEM analysis consists of two main stages: (i) evaluation of the measurement model and (ii) evaluation of the structural model. The measurement model specifies the relationship between the latent constructs and their respective measurement items. Before proceeding to the structural model, the measurement model is assessed in terms of unidimensionality, validity, and reliability. The structural model then examines the relationships among the constructs included in the study. Confirmatory Factor Analysis (CFA) was performed by pooling all constructs into a single measurement model. All factor loadings in the measurement model were greater than 0.6, indicating acceptable item loadings, as shown in Figure 5. However, the overall fitness indexes still did not achieve the recommended levels. Therefore, Modification Indices (MI) were examined to identify potential sources of local model misfit. An MI value greater than 15 was used as a criterion to identify parameters that could potentially contribute substantially to model misfit. Based on the MI results, SPR1, SPR2, SPR8, POU2, TR5, TR6, TR8, and PEOU3, with an MI value greater than 15, were identified and subsequently removed from the measurement model. As recommended by Awang et al. (2023). Table 6 showed that fitness indices achieved the recommended levels for model fit and constructs.

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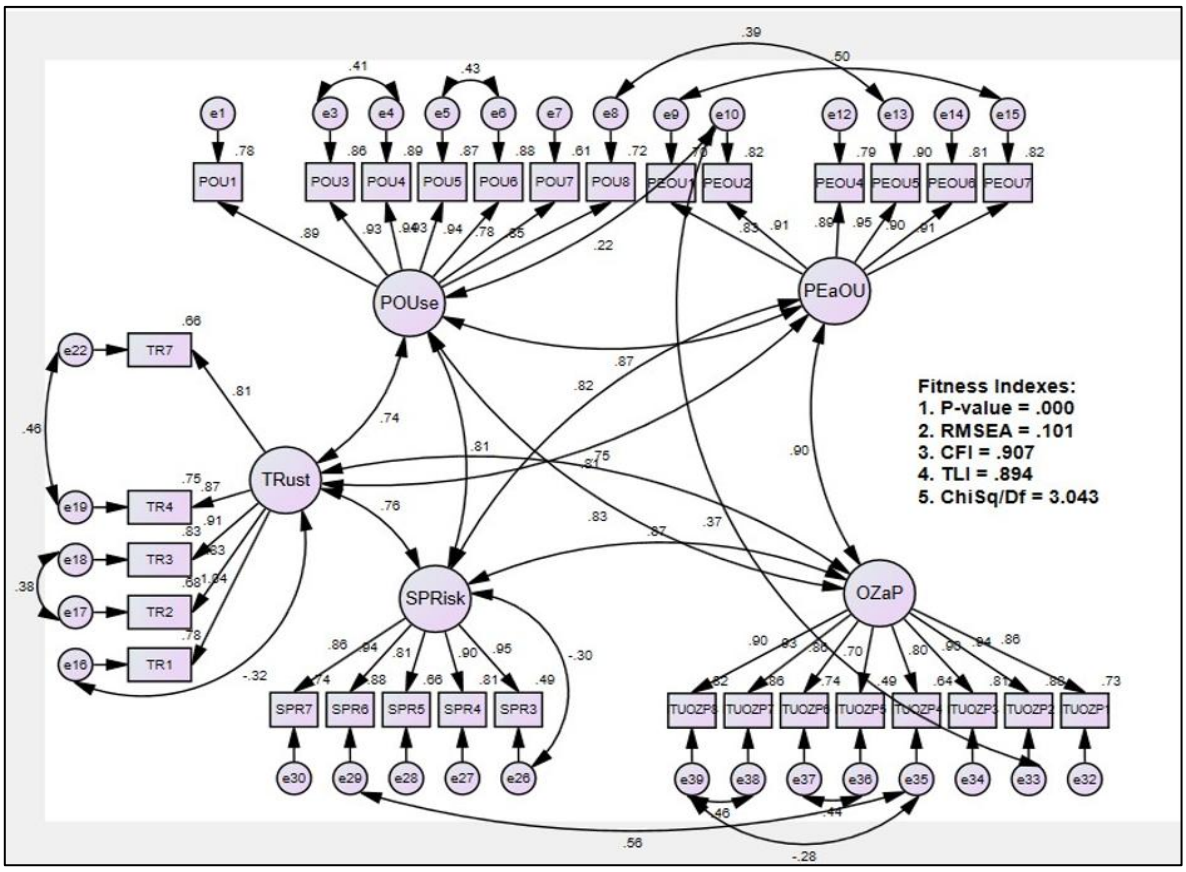

Figure 5: Pooled CFA Measurement Model

Table 6: Fitness Indexes for Final Measurement Model

Category	Index	Index Value	Cronbach's Alpha
Absolute Fit	Chisq	0.000	The required level is achieved
Incremental Fit	CFI	0.907	The required level is achieved
	TLI	0.894	TLI > 0.85 is still acceptable
Parsimonious Fit	Chisq/df	3.043	The required level is achieved

According to Table 7 and 8, the findings revealed that the measurement model meets the requirements and is still acceptable for discriminant validity, convergent reliability, and validity. Convergent validity is the degree to which items of a construct measure the same concept. Reliability refers to how consistently the items are measured and free of measurement errors. Discriminant validity refers to the extent to which constructs are unique and do not overlap (Babatunde et al., 2023). These results show that the measurement model meets the required criteria for validity and reliability. The factor loadings for all items exceed 0.6, which indicates that the loadings are significant and relevant for their respective constructs. An average variance extracted (AVE) value more than 0.5 reveals that the items account for over 50 percent of the item variance. Composite reliability (CR) for each construct greater than 0.7 reveals that the items under each construct are reliable and consistent. The square root of AVE for each construct should exceed the correlations between constructs. It indicates that each construct has a stronger association with its items than with other constructs. These results reveal that the measurement model in this study has higher reliability and validity. The constructs and items are well-defined and measured (Hair et al., 2010).

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Table 7: Reliability and Convergent Validity of the Measurement Model

Constructs	Items	Factor Loading	CR	AVE
Intention to Use Online Zakat Payment	ITUOZP1	0.90	0.963	0.765
	ITUOZP2	0.94		
	ITUOZP3	0.90		
	ITUOZP4	0.80		
	ITUOZP5	0.70		
	ITUOZP6	0.90		
	ITUOZP7	0.93		
	ITUOZP8	0.90		
Perceived Usefulness	POU1	0.89	0.966	0.803
	POU3	0.93		
	POU4	0.94		
	POU5	0.93		
	POU6	0.94		
	POU7	0.78		
	POU8	0.85		
Perceived Ease of Use	PEOU1	0.83	0.962	0.808
	PEOU2	0.91		
	PEOU4	0.89		
	PEOU5	0.95		
	PEOU6	0.90		
	PEOU7	0.91		
Trust	TR1	0.94	0.953	0.802
	TR2	0.83		
	TR3	0.91		
	TR4	0.87		
	TR7	0.81		
Security and Privacy Risk	SPR3	0.95	0.956	0.813
	SPR4	0.90		
	SPR5	0.81		
	SPR6	0.94		
	SPR7	0.91		

Table 8: Composite Reliability and Convergent Validity

Constructs	ITUOZP	POU	PEU	TR	SPR
ITUOZP	**0.88**				
POU	0.84	**0.91**			
PEU	0.80	0.87	**0.90**		
TR	0.75	0.74	0.81	**0.90**	
SPR	0.87	0.81	0.82	0.76	**0.90**

Structural Model

After confirming the validity and reliability of the measurement model, a structural model was employed to test the model. Figure 6 reveals the path coefficient results for each exogenous construct on the endogenous construct. R^2 value for the model is 0.83, indicating that 83.0% of the total variation in intention to use online zakat payment is explained by perceived usefulness, perceived ease of use, security and privacy risk, and trust. The measurement model

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demonstrates an acceptable fit, with most fitness indices meeting the recommended criteria and factor loadings exceeding 0.60. Table 8 shows the direct effects estimator for each construct. The analysis identified perceived ease of use and security and privacy risk as the two constructs that significantly influence the intention to use online Zakat payment. In contrast, perceived usefulness and trust did not show significant direct effects on users' intention to use online Zakat payment.

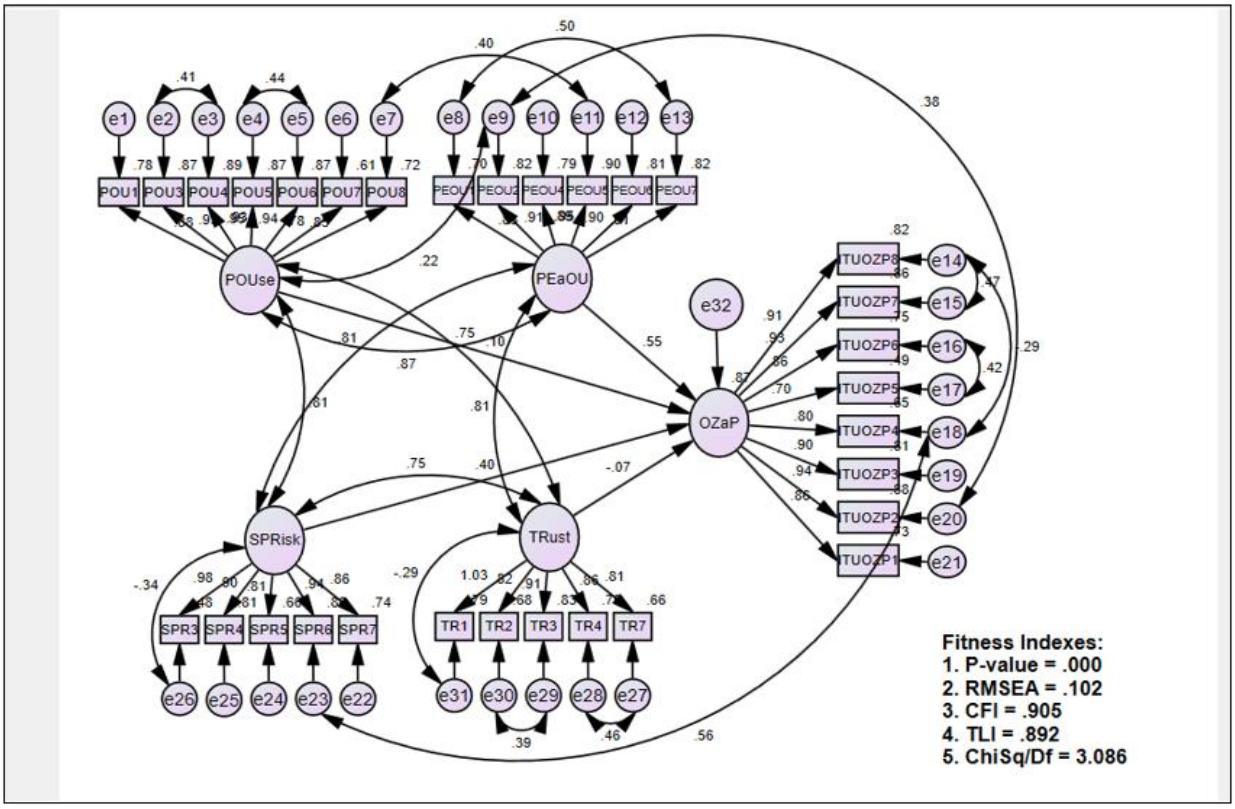

Figure 6: The Structural Model

Table 8: Fitness Indexes of Structural Model

Construct	Path	Construct	Estimate	p-value	SPR
Intention to use Online Zakat Payment	←	POU	0.90	0.161	Not Significant
	←	PEU	0.588	0.000	Significant
	←	TR	-0.073	0.240	Not Significant
	←	SPR	0.404	0.000	Significant

Discussion

The findings indicate that perceived ease of use and security and privacy risk are the two constructs that have a significant effect on the intention to use online Zakat payment. Perceived ease of use has a statistically significant effect on users' intention to use online Zakat payment (p-value < 0.000). This finding is similar to previous research by Shaikh (2021), who stated that perceived ease of use has a positive impact on users' willingness to use Islamic fintech platforms, including for zakat payments. This study shows that user-friendly platforms can increase users' intention to use them, especially in the context of online Zakat payment systems. A study by Ahmad et al. (2021) found that the ease of use of digital payment platforms significantly impacts users' intention to use them, including for zakat payments. Liu and Tai

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(2022) also found that perceived ease of use significantly influences users' behavioural intentions to adopt mobile payment systems in Vietnam.

Besides that, the findings also reveal that security and privacy risk is statistically significant for intention to use online zakat payment (p-value < 0.000). This result is in line with past research that has shown the concerns about these risks may hinder users' willingness to engage with digital platforms for financial transactions, including paying zakat online (Koehler et al., 2022). A study by Yusof et al. (2022) found that perceived security and privacy risks were major barriers to adoption, as users expressed concerns over the protection of their personal and financial information. Their research concluded that minimizing these risks could increase the likelihood of users using online zakat payment systems. Furthermore, a study by Ismail et al. (2021) found that when users believe that their privacy and security are guaranteed, they are more likely to engage in online zakat transactions, reinforcing the importance of security in influencing acceptance.

Conclusion

This study examined the factors influencing the intention to use online Zakat payment among UiTM Kelantan Branch staff. The results showed that perceived ease of use and security and privacy risk had significant effects on users' intention to use online Zakat payment, whereas perceived usefulness and trust did not have significant effects. From a theoretical perspective, this study adds to the limited empirical research on online Zakat payment adoption by providing evidence on the factors associated with users' intention to use online Zakat payment services. The findings highlight the importance of both ease of use and security and privacy concerns in understanding users' intention to use these services. In particular, users' intention is influenced not only by how easy the payment system is to use but also by their concerns about the security and privacy of personal and financial information.

Practically, the findings can be used as a guideline for zakat institutions that would like to boost the usage of online zakat payment services. Zakat institutions should focus on building platforms that are easy to use and navigate, provide clear instructions, and have streamlined payment processes to improve the perceived ease of use. Security and privacy protections need to be put in place and transparently communicated to users to minimize concerns about the risk of their personal and financial information being misused or leaked. These initiatives can help build trust among users in online zakat payments and promote more digital zakat collection.

Based on the findings, zakat institutions need to enhance the usability, security and privacy of online zakat payment platforms to ensure that more people access them. In terms of perceived ease of use, the online payment system should have an easy-to-use, intuitive, and user-friendly interface, having clear instructions, navigation and convenient payment procedures. Similarly, user trust in zakat institutions needs to be enhanced by equipping them with strong security tools such as payment gateways, data encryption, multi-factor authentication, and data privacy policies. It is crucial, however, to maintain regular communication and awareness-building campaigns to educate users about the security measures put in place and how personal and financial data is protected. By ensuring the online zakat payment process is easy to use and perceived as secure and trustworthy, zakat institutions can enhance users' confidence and subsequently increase their intention to use online zakat payment services.

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