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Trust and Religiosity: Integrating Technological Acceptance Factors into the Extended Unified Theory of Acceptance and Use of Technology (UTAUT) Model for Zakat Online Payment Systems

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ABSTRACT

The aim of this study is to examine the adoption of digital zakat payment platforms among micro-entrepreneurs, incorporating trust and religiosity into the Unified Theory of Acceptance and Use of Technology (UTAUT) model. This research extends the traditional UTAUT framework by integrating trust and religiosity as additional determinants of technology adoption intention, alongside the model's core constructs of performance expectancy and social influence. Primary data for this study was gathered through a digital survey disseminated to 110 micro-entrepreneurs in the state of Kedah, all of whom are actively registered with the Malaysian Company Commission (SSM), under the auspices of the Ministry of Domestic Trade, Cooperatives, and Consumerism (KPDNKK). The methodological approach is rooted in structural equation modelling, which facilitates a rigorous empirical analysis of the relationships between technological constructs and user intention. The results reveal that trust and performance expectancy, along with social influence, significantly impact micro-entrepreneurs' intentions to engage with online zakat payment systems. Interestingly, despite the religious nature of zakat, religiosity did not emerge as a significant predictor in the context of this digital payment adoption. This insight suggests that while religious obligation drives the act of zakat itself, it is the technological aspects of trust and anticipated performance that influence the preference for digital payment methods over traditional ones. This research provides valuable implications for zakat institutions and policymakers aiming to foster the digitalization of religious financial transactions. By highlighting key factors that influence digital adoption, the study underscores the potential for zakat management bodies to innovate and promote digital solutions that align with micro-entrepreneurs' expectations and trust requirements. Ultimately, this study charts a path forward for enhancing digital inclusivity in religious financial practices, marking a transition from conventional to modern, technology-enabled means of fulfilling zakat obligations.

Keywords:
Trust; religiosity; zakat; online payment; micro-entrepreneurs; UTAUT

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1. Introduction

Several research works have discussed the usage of technology when collecting zakat in Malaysia [14,35,39]. Kaslam [19] observes that online zakat has surfaced as one of the government's programs for assimilating internet applications and is utilized to back the way zakat institutions render services, particularly in the gathering and distribution of zakat treasuries. This outlook is backed by Chowdhury *et al.,* [8] who noted that utilizing online applications can decrease leakage issues in fiscal management and enhance service efficacy. The goal of this study is to examine the UTAUT model that includes trust and religiosity as additional variables to determine the intention of Muslim micro-entrepreneurs in using the Zakat online payment. This study builds on the UTAUT model to look at how Muslim business owners' intent to use technology as well as to demonstrate their willingness to switch from traditional to digital payment methods. UTAUT is one of the most recent models of technology acceptance created by Venkatesh *et al.,* [41] UTAUT integrates eight prior theories of technology acceptance into a single theory. It is regarded as a useful theory for evaluating the introduction of recent technologies and comprehending acceptance factors, which can contribute to the design of multiple interventions such as training, campaign programs, and website designs aimed at encouraging individuals to adopt and utilize the new system. According to Khechine *et al.,* [45] the UTAUT model is the most accurate model for predicting the intention to implement and utilize recent technology. Venkatesh *et al.,* [41] stated that UTAUT was more effective than the other theories in explaining up to 70 percent of the variance in the intention to use technology.

Online zakat has been launched extensively in Malaysia since 2014. However, study carried out by Roni and Tarmidi [27] observed only 29 percent of the zakat payers in Selangor are not yet acquainted with the system. Besides, only limited respondents utilized the online zakat system for their zakat payments and majority respondents prefer the conventional way of zakat payment, i.e. on the zakat counters. Likewise, in Indonesia, 70.8 percent of zakat payers face dearth of information regarding online zakat, which resulted in its low utilization. Although 90 percent of them hold accounts on the social media, they fail to notice online zakat advertisements [35]. In contrast to these research works, many researchers noted that online zakat has been extensively acknowledged by Malaysian zakat payers [7,11,37]. Inconsistent observations led to this study's objectives.

Furthermore, converting the habit of paying cash into e-payment is not just a problem about online zakat but it is also the largest obstacle in the progress of e-payment [24]. Prior research works have observed that customers are more contented with the usage of cash not just for paying zakat but also for other matters. For instance, as an innovative technology, e-wallet might help customers in accessing financial services easily and offer a platform for banks or non-bank organizations to enhance their performance [31]. However, customers still choose to utilize bank cards or cash in Malaysia, which means local banking institution is a faraway success in inspiring a cashless revolution [22,34,36].

For aligning the intention to use online zakat with UTAUT, religiosity is added into the model as to the researcher's knowledge, there is a limited number of the research works from the online zakat perspective have studied religiosity as the variable with regards to intention of paying zakat through the internet among the micro-entrepreneurs. The UTAUT and religiosity have been studied from another perspective like Islamic banking, investment, financing, marketing, and halal offerings [5,9,13,23,26,38]. Thus, this study analysed the religiosity as a variable that is part of the study.

It is deemed that zakat cashless payment system will offer higher responsiveness and improved accessibility as it takes into consideration the expectations and needs of zakat payers. It is predicted to be an effective tool to nurture larger involvement of Muslim citizens in the matters of zakat. But one of the substantial deterrents with regards to the online zakat application is its low usage among

zakat payers [27,35]. The incongruity between the low level of usage of the online zakat application among zakat payers and the institution's initiatives to adopt online zakat application in administrative services proves to be an impediment towards the ability of the zakat authority to build a relationship with its stakeholders electronically. The preference for majority of the zakat payers is the conventional method of zakat payment made over the zakat counters [27]. Instigated by these issues, the current study intends to determine the factors that impact the zakat payers' choice to use online zakat and thereby assesses the extent of influence of these recognized factors. This will enable the formulation and coordination of efforts required in improving the usage of online zakat among the zakat payers.

The paper is structured as follows. The second section examines previous research on the topic. The third section describes the methodology utilized to accomplish the aims of this study. Section four contains the findings. Section five discusses this research's contribution and makes suggestions for future research.

2. Literature Review

Zakat contributes significantly to the financial growth of the Ummah. Zakat is a significant factor in governing Muslim properties in Malaysia and other Islamic nations [1]. It is because zakat is an important means by which income equality is achieved. With a well-organised zakat custom, it enables financial growth and income equivalence - in other words, equity of income [29]. Additionally, zakat not only contributes to the economy of the Muslim nations by efficiently using zakat funds but also is an income source to the nation [12]. Zakat impacts consumption through marginal tendency of zakat receivers who use zakat money on fundamental needs.

Today, technology plays a crucial role in facilitating and simplifying people's daily activities, such as online bill and debt payment and zakat payment. This simplifies matters, as Muslims no longer need to pay in person at the counter, but can instead do so via computer or mobile device. The applicability of information systems has been improved with the progression of technologies. The traditional manual systems are fast being substituted by new, user-friendly technologies that help to surmount the ineffectiveness and inefficiencies of government services. However, the existing information on electronic zakat applications in Malaysia indicates the contrary. For instance, factors such as dilapidated facilities, security issues, out-dated software, inaccessible internet connection, low internet bandwidth, contribute to the lack of online zakat adoption in government agencies [4]. Moreover, there are challenges with citizens such as a lack formal education, aging population, unemployment, and physical or mental disabilities that contribute to the low usage of online zakat, as these citizens are completely out of touch with the ICT development. The data published recently on internet usage indicate that 70 percent of internet access are concentrated in the major cities such as Pulau Pinang, Kuala Lumpur, Selangor, and Johor Baharu [20], where on the other hand, rural areas lack any sort of telecommunication infrastructure. This kind of significant gap in digital infrastructure compels the government to take essential steps that will ensure that low-income citizens in rural areas can also have equal access to and participation in ICT.

Although several studies have been conducted in Malaysia on zakat compliance [2,3,4,6,30,32] it is difficult to find studies related to zakat literature on the zakat online payment system environment among the micro-entrepreneurs. Studies conducted on the factors that impact the usage of online zakat in Malaysia are still in nascent stage. A few literatures exist on zakat that emphasizes on the manual method of zakat payment. The majority of research works carried out by Malaysian academics are on zakat compliance [15,21,25,28,30. As concern, there are lack of studies on zakat that are related to the digital environment. Due to this reason, the present study tries to explore the

determinants of the usage of zakat online payment system among the micro-entrepreneurs in Malaysia.

This study aims to explore the potential impact of trust on the decision-making process of micro entrepreneurs regarding the utilization of online zakat payment services. Trust has been defined as ''the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party''. Trust is a specific belief in integrity (the honesty of trustworthy parties and ability to keep promises), benevolence (thoughtfulness and motivation believed to act in the interests of trust them), competency (the ability of the trusted party to carry out the trusting needs), and predictability (consistent behaviour of the trusted party). Similarly, digital trust refers to the confidence and reliance that individuals, businesses, and societies have in the security, privacy, and reliability of digital systems, technologies, and interactions. It encompasses factors such as data protection, cybersecurity, transparency, and the overall integrity of digital platforms. Establishing digital trust is crucial in the online world, influencing user behaviour, online transactions, and the adoption of digital services such as paying zakat online. Based on this reason, the survival of zakat institutions has a direct relationship with the level of trust vested in zakat institutions by contributors of zakat funds which is in line with the previous studies by Ahmad *et. al.,* [4], Ab Rahman *et. al.,* [13] and Zainal *et al.,* [10], which asserted that trust displays significant positive results in terms of zakat cashless payment system usage among the micro- entrepreneurs.

Research highlights the importance of privacy as a key component of trust in digital environments [33]. Trust in digital platforms is also discussed as the role of information technology in shaping trust relationships within organizations. Moreover, Guihan *et al.,* [17] explores and advocates for the significance of digital trust building as a fundamental element in the success of a sharing economy ecosystem. The relationship between trust and behavioural intention is consistent with the Trust Model by Mayers *et. al.,* [46]. The theory claims that trust is a party's willingness to be vulnerable to the actions of another party based on the expectation that the other party will perform a specific action that is important to the vulnerable party, regardless of the vulnerable party's ability to monitor or control the other party. Kim and Ahn [47] define trust as the assumption that the other party in an exchange relationship will behave dependably. Jarvenpaa *et. al.,* [43] define trust in the context of Internet shopping malls as a consumer's propensity to rely on the vendor and take action when doing so renders them exposed to the seller. With regards to the relationship between trust and behavioural intention of micro-entrepreneurs to use zakat cashless payment system, therefore, the following hypothesis is formulated:

2.1 H1: Trust is Positively Associated with Intention to use Online Zakat

This paper also aims to examine whether religiosity plays a role in influencing micro entrepreneurs to opt for online payment methods when fulfilling their zakat obligations. The definition of religiosity can be summarized as the extent of commitment of a person towards his or her religion. In the study conducted by Alam *et al.,* [44] it is stated that religiosity has a significant role to play as it has the potential to impact an individual's behavioural or cognitive traits. As per Harun *et al.,* Islam can be defined as the process of believing in God and this belief is declared in the form of worship based on the Hadith and the Quran. As stated by Kamil *et al.,* [16] religiosity constitutes of various dimensions that have a positive relationship with Zakat compliance behaviour. Additionally, Othman *et al.,* [27] established that Islamic religiosity has a positive influence on and a substantial relationship with people's intention towards zakat payment. In a different study conducted by Khamis *et al.,* [48] religiosity is acknowledged as one of the fundamental determinants

of intention and a primary factor of motivation in adhering to religious duties such as zakat. Therefore, it can be concluded that the more religious an individual is, the greater is the intention towards zakat payment compliance.

Farouk *et al.,* [49] found that relationship between subjective norm and behavioural intention moderated by religiosity is supported. Al Mamun *et al.,* [71] found that religiosity of Muslim consumers are positive significant factors of growing perceptions towards tax rebate over zakat on income in Malaysia. Abdullah and Haqqi [1] research shows that three dimensions of religiosity, namely obligation, virtues and vices and optional ritual had significant influence on zakat compliance. Furthermore, religiosity is found to have minimal but statistically significant positive impact on voluntary tax compliance. The above discussion shows that religiosity influences the behaviour, social norms and intention to pay zakat. Hence, the purpose of the present study is to analyse and explore the relationship between religiosity and the intention to use online zakat. Based on this, the following hypothesis is formulated.

2.2 H2: Religiosity is Positively Associated with Intention to use Online Zakat

The anticipation of performance expectation is a factor that motivates micro entrepreneurs to engage in zakat transactions through online platforms. Performance expectation is the degree to which an individual believes that utilizing the system would improve one's job performance. Under the UTAUT paradigm, performance expectation is defined as when a person believes that key others believe he or she should use a new system and that using that system will help individuals enhance their performance. In other terms, performance expectation is the anticipation of a system's performance in enhancing the efficiency of an online activity. Consequently, in the context of this study, performance expectation may be conceptualised as the extent to which participants believe that using online platforms to pay zakat will increase their efficiency, particularly with regard to payment. Li *et al.,* [50] in China and Choi *et al.,* [72] in South Korea revealed a substantial positive relationship between performance expectations and intentions to utilise and adopt technology. In a similar vein, during the pandemic in Indonesia, performance expectations had a favourable effect on zakat collection. Based on this, the following hypothesis is formulated.

2.3 H3: Performance Expectancy is Positively Associated with Intention to use Online Zakat

The strong likelihood exists that social influence plays a significant role in motivating microentrepreneurs to adopt online zakat payment methods. Social influence refers to an individual's perception of how others feel about the necessity of using a particular technology. In using technology to pay zakat online, this study analyses the social influence (such as friends, relatives, and influential individuals around them) and the extent to which people perceive that people around them expect them to use online platforms to pay zakat. Numerous research has proven that social influence promotes technological adoption. Karahanna *et al.,* [51] found that social influence strongly affects technology use. Through the UTAUT model, Martins *et al.,* [57] found that social impact strongly predicts internet banking adoption. Abbasi *et al.,* [59] found that social influence boosts internet banking intentions. Mathieson [58], Lewis *et al.,* [60], Shih and Fang [62], Malhotra and Galletta [61] found no social influence on behavioural intention.

Mastura *et al.,* [40] that evaluates the role of attitude toward zakat compliance on saving behaviour, for instance, reveals a significant beneficial effect. This outcome is also in line with Farouk *et al.,* [84] who investigated the moderating effect of religiosity on the desire to comply with the Zakat on employment income, discovered that societal pressure had a beneficial effect on the

intention to pay zakat among government employees. Thus, it is thought that social influence has a large and favourable effect on the use of internet platforms for zakat payment. Based on this, the following hypothesis is formulated.

2.4 H4: Social Influence is Positively Associated with Intention to use Online Zakat

3. Underpinning Theory and Research Framework

Taking technological factors into account, it is believed that the UTAUT (Unified Theory of Acceptance and Use of Technology) model provides the most comprehensive explanation for understanding the behaviour of micro entrepreneurs in utilizing digital platforms for their zakat-related transactions. Based on a review of the previous literature, Venkatesh *et al.,* [41] developed UTAUT as a comprehensive synthesis of prior technology acceptance research. UTAUT has four key constructs (i.e., performance expectancy, effort expectancy, social influence, and facilitating conditions) that influence behavioural intention to use a technology. This study adapts these constructs and definitions from UTAUT to the Muslim micro-entrepreneurs' technology acceptance and use context. Here, performance expectancy is defined as the degree to which using a technology will provide benefits to entrepreneurs in paying zakat; effort expectancy is the degree of ease associated with entrepreneurs' use of technology; social influence is the extent to which entrepreneurs perceive that important others (e.g., family and friends) believe they should use a particular technology; and facilitating conditions refer to entrepreneurs' perceptions of the resources and support available to perform a behaviour.

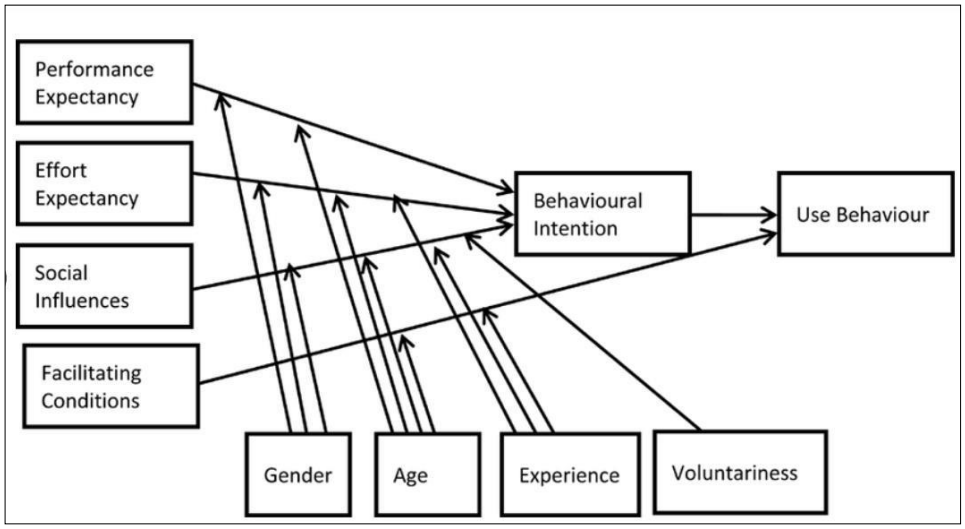


Fig. 1. Model of UTAUT

According to UTAUT (Figure 1), performance expectancy, effort expectancy, and social influence are theorized to influence behavioural intention to use a technology, while behavioural intention and facilitating conditions determine technology use. Also, individual difference variables, namely age, gender, and experience and voluntariness are theorized to moderate various UTAUT relationships.

This study seeks to investigate the adoption of digital zakat payment platforms among micro-entrepreneurs. Based on the previous research, it incorporates trust and religiosity into the Unified Theory of Acceptance and Use of Technology (UTAUT) model. By extending the traditional UTAUT framework (Figure 2), this research introduces trust and religiosity as additional factors influencing

technology adoption intention, alongside the model's fundamental constructs of performance expectancy and social influence. The proposed research framework is outlined below.

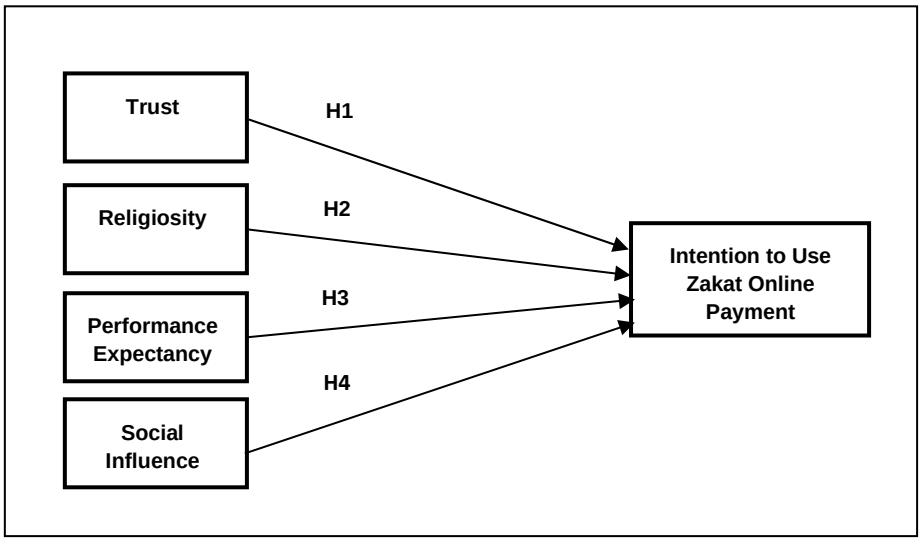


Fig. 2. Research framework

4. Methodology

The population for this study comprises all the micro entrepreneurs in the state of Kedah who is active and registered with the Company Commission of Malaysia (SSM). The study samples micro entrepreneurs who were engaged in their business in 2020. This particular demographic is being singled out because their contributions to the overall zakat collection are relatively low. The list of traders 2020 is an active trader throughout 2021 and the one-year period (2020- 2021) is known as haul period for them to pay zakat. Data for this study was obtained from 110 cross-sectional survey conducted during a specific time period. This sample size exceeds the size recommended by Hair, *et al.,* [70] who set it between 100 and 200 respondents to ensure that samples are sufficient for statistical analysis employing Structural Equation Modelling (SEM).

To meet the requirements of the study, all questionnaire items were adapted and modified based on existing UTAUT models (Figure 1). The questionnaires were subsequently pilot tested to determine their validity and reliability. Thirty participants comprised the sample size for the pilot test. This questionnaire was originally drafted in English but was subsequently translated into Bahasa Melayu. Before being distributed to the respondents, the language instructors verified the veracity of the translated questionnaire items. The researchers would alter the queries based on the responses they received. The responses were evaluated using a 5-point Likert scale.

Table 1
Measurement of variables

Construct	No. of items	Source
Behavioural Intention (BI)	4	Ajzen [52], Venkatesh *et al.,* [41]
Performance Expectancy (PE)	3	Venkatesh *et al.,* [41]
Social Influence (SI)	3	Venkatesh *et al.,* [41]
Trust (TR)	5	Mayers *et al.,* [46]
Religiosity (R)	4	Kamil [18], Chatters *et al.,* [69]

5. Results

In order to report the results after evaluating them through PLS-SEM path modelling, the two-step process was adopted as recommended by Hair *et al.,* [53] and Henseler *et al.,* [54]. Both of these researchers recommended putting measurement model assessment as the first step and structural model assessment as the second step. In the current research, there are six latent constructs included eight exogenous constructs (trust, performance expectation, social influence, and religiosity) and one dependent variable (Behavioural Intention).

6. Assessment of Measurement Model

In the first step, the researcher in the present study assessed the measurement model with the purpose to ascertain the appropriateness of factor loading of items which were devised on theoretical constructs. The objective of evaluating measurement model is to confirm that items are measuring the same construct which they were supposed to measure, thus, confirming that using this instrument is reliable. Henseler *et al.,* [54] and Hair *et al.,* [53] recommended performing discriminant validity, convergent validity, internal consistency (reliability) and individual item reliability test for the assessment of measurement model. The measurement model is displayed in Figure 3.

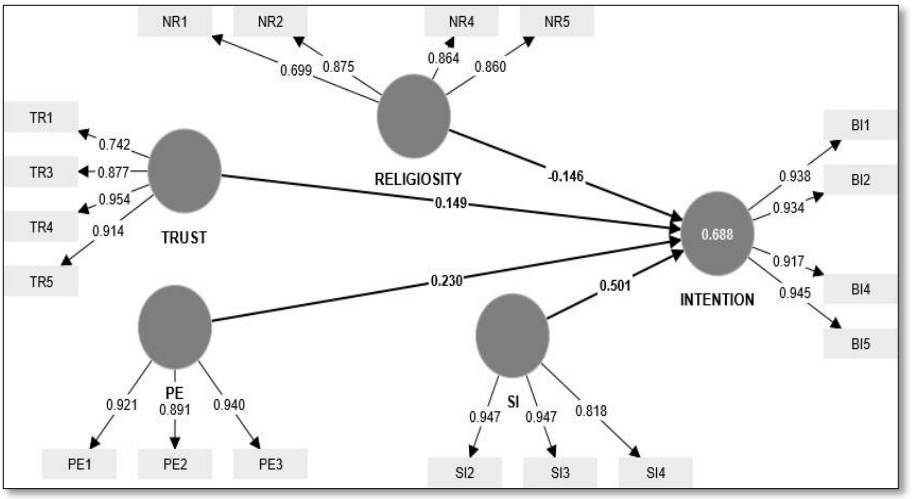


Fig. 3. PLS-SEM algorithm for measurement model

7. Individual Item Reliability

The first criteria to assess the measurement model is the assessment of individual item's reliability which is examined by outer loadings of the construct. Hu *et al.,* [68] proposed that the item loading can be termed as poor if it is less than 0.30, fair if it is in range of 0.31 to 0.50, moderate if it is between 0.51 to 0.60, moderately strong if it is in range of 0.61 to 0.80, and very strong if it is between 0.81 to 1. In the same line, Hair *et al.,* [53] suggests that outer loadings between 0.40 and 0.70 should be carefully inspected and should only be deleted if their deletion improves the values of composite reliability (CR) and average variance extracted (AVE). Table 2 illustrates the construct loadings. According to Hair's proposed criteria, 19 items out of 57 items were removed as they had loading less than 0.50. Therefore, in the full model, only 38 items were retained as they had loadings between 0.60 and 0.92 which shows adequate loading (see Table 2).

Table 2
Cross-loadings

	BI	PE	NR	SI	TR	NR x SI
BI1	0.938					
BI2	0.934					
BI4	0.917					
BI5	0.945					
R1			0.699			
R2			0.875			
R4			0.864			
R5			0.86			
PE1		0.921				
PE2		0.891				
PE3		0.94				
SI2				0.947		
SI3				0.947		
SI4				0.818		
TR1					0.742	
TR3					0.877	
TR4					0.954	
TR5					0.914	

* Note: BI- Behavioural Intention, PE- Performance Expectancy, R- Religiosity, SI- Social Influence, TR- Trust

8. Internal Consistency Reliability and Convergent Validity

The second criteria for the assessment of the measurement model are the reliability of internal consistency. According to Tang *et al.,* [67] and Sideridis *et al.,* [66] internal consistency reliability refers to the level which all components are measuring the same concept. Hair *et al.,* [53] proposed to use Cronbach Alpha or CR for the assessment of internal consistency (reliability). For the evaluation of internal consistency in the present study, the researcher has opted to find out the CR. The main reason to choose CR over Cronbach alpha is because its less bias in estimation. Moreover, reliability of Cronbach alpha coefficient has consideration that all items have equal contribution to the construct without taking into account the real contribution of each factor loading. At least 0.70 value or more should be used to assess the CR coefficient. Table 3 showed CR of the constructs were well above the value of 0.70, meaning that the internal consistency exists.

According to Hair *et al.,* [53] "convergent validity is the extent to which indicators of a specific construct converge or share a high proportion of variance in common". Hair *et al.,* [53] suggested that a high proportion variance in items of a certain construct should be shared. The AVE of latent constructs was examined to assess the convergent validity of the present study, according to the criteria recommended by Fornell and Larcker [55]. Chin [65] suggested that the AVE for each variable should be at least 0.50 or more to achieve sufficient convergent validity. Table 3 showed that the value of AVE exceeds (0.50), which revealed high levels of convergent validity for all the constructs.

Table 3
Convergent validity (loadings, composite reliability and average variance extracted)

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
BI	0.951	0.964	0.871
PE	0.907	0.941	0.842
R	0.852	0.896	0.685
SI	0.891	0.932	0.821
TR	0.898	0.929	0.766

* Note: BI- Behavioural Intention, PE- Performance Expectancy, R- Religiosity, SI- Social Influence, TR- Trust

9. Discriminant Validity

Discriminatory validity is aimed to confirm the validity of the constructs in the measurement model, to ensure the constructs are not related. HTMT values close to 1 indicates a lack of discriminant validity. Using the HTMT as a criterion involves comparing it to a predefined threshold. If the value of the HTMT is higher than this threshold, one can conclude that there is a lack of discriminant validity (Table 4).

Table 4
Heterotrait-monotrait ratio of correlations (HTMT)

	BI	PE	R	SI	TR
BI					
PE	0.778				
R	0.306	0.278			
SI	0.844	0.844	0.204		
TR	0.567	0.547	0.176	0.611	

* Note: BI- Behavioural Intention, PE- Performance Expectancy, R- Religiosity, SI- Social Influence, TR- Trust

Briefly, the measurement model of the present study was examined by means of several tests. All these tests were used to ensure that the measurement model was valid and reliable before proceeding further to test the hypotheses. The results of all the analyses confirmed that the study model was valid and reliable.

10. Structural Model

Figure 4 shows the PLS-SEM algorithm for structural model.

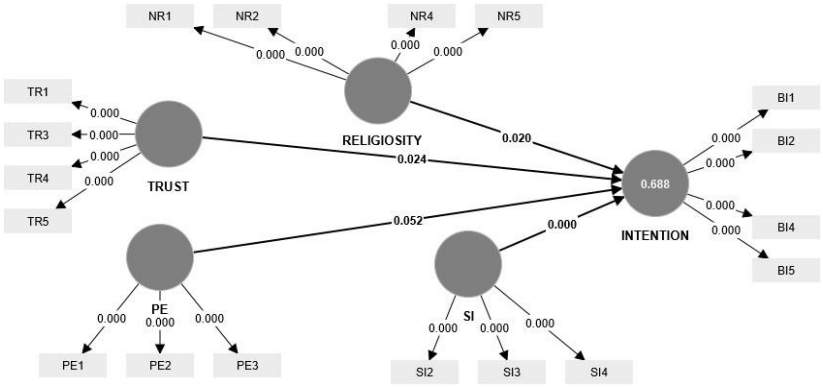


Fig. 4. PLS-SEM algorithm for structural model

11. Hypotheses Results

The structural model in the current study includes the main effects of the direct relationships between trust, social influence, performance expectancy, religiosity and behavioural intention to use the zakat cashless payment system. To evaluate the significance of the path coefficients in the current study, the bootstrapping procedure with 5000 samples and 110 cases was used to generate p values, t-values, beta values and standard errors of the estimate to determine the precision of the PLS model. As the proposed hypothesis in this study is one-tailed, the cut-off line to accept the hypothesis on the basis of the t-value is 1.64, with a significance level of 0.05.

Hypothesis H1 predicted that trust was positively related to behavioural intention to use the zakat cashless payment system. The findings presented in Table 5 and Figure 4 show that trust significantly and positively affects behavioural intention to use the zakat cashless payment system (β= 0.23, T= 1.945, p< 0.052). Hence, the first hypothesis is supported. This finding implies that 23% changes in trust explain the variance of behavioural intention to use the zakat cashless payment system. Thus, for every increase in trust, there is an expected 23% increase in behavioural intention to use the zakat cashless payment system.

Table 5
Result of hypotheses testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Findings
TR -> BI	0.149	0.148	0.066	2.256	0.024	Supported
R -> BI	-0.146	-0.155	0.063	2.334	0.02	Supported
PE -> BI	0.23	0.232	0.118	1.945	0.052	Not Supported
SI -> BI	0.501	0.494	0.114	4.407	0	Supported

* Note: BI- Behavioural Intention, PE- Performance Expectancy, R- Religiosity, SI- Social Influence, TR- Trust

12. Discussions

This section presents a discussion on the key findings of the current study in relation to the underpinning theory, supporting theories and outcomes from prior investigations. This research examines direct relationships involve four hypotheses (H1, H2, H3 and H4). As such, this study

examined the direct relationships between Behavioural Intention, Trust, Performance Expectancy, Religiosity and Social Influence. The results of these relationships are discussed in the following sections.

In Table 5, this study observes a significant relationship between Trust (TR) and Behavioural Intention (BI) to use Zakat Online Payment (β= 0.149, t= 2.256, p< 0.024). This result suggests that trust plays a pivotal role in predicting the intention to use Zakat Online Payment. The significance of trust has evolved as zakat payment methods have transitioned from traditional modes involving the amil or zakat representatives with akad to online payments. Trust has become a prerequisite for online payments, a sentiment echoed by Abuyea, who highlighted that the low level of online payments is primarily attributed to a lack of trust in the zakat institution. Nashwan *et al.,* [56] further emphasized the importance of trust in zakat institutions, as their sustainability hinges on the trust of zakat payers. This aligns with the argument made by Sargeant *et al.,* [42] regarding the significance of donor trust in charitable organizations, which is closely tied to their activities. It's worth noting, however, that while these studies emphasize trust in zakat institutions, they do not specifically address trust in online payment methods.

As illustrated in Table 5, the analysis of the Religiosity (R) to Behavioural Intention (BI) relationship demonstrates a statistically significant negative association (β= -0.146, t= 2.334, p< 0.02), indicating strong support for the hypothesis. This finding suggests that as individuals' level of religiosity increases, their behavioural intention to use Zakat Online Payment decreases. In practical terms, it implies that a higher degree of religiosity may lead to a reduced inclination to utilize online payment methods for zakat transactions. This result might be attributed to individuals with stronger religious beliefs preferring traditional zakat payment methods or having reservations about using digital platforms for religious obligations. Consequently, zakat institutions and policymakers should consider tailoring their strategies to address the specific concerns and preferences of individuals with varying degrees of religiosity when promoting online zakat payment services. Several studies have indicated that religious obligation is a crucial factor in determining intention. For instance, Jaffar and Musa [63] identified religious obligation as the most influential factor influencing customers' intentions to adopt Islamic financing. Kordnaeij *et al.,* [64] also discovered a positive relationship between religion and customers' views toward using halal-branded products.

Moreover, the result does not support the relationship between Performance Expectancy (PE) and Behavioural Intention (BI) by the data (β= 0.23, t= 1.945, p< 0.052). indicating that Performance Expectancy does not significantly influence individuals' behavioural intention to adopt this payment method. This result is inconsistent with the findings of Venkatesh *et al.,* [41] in the UTAUT, Davis in TAM, Venkatesh and Davis in TAM2, and other replications of these models which proved customers with high performance expectations intended to use internet payment frequently.

The analysis of the Social Influence (SI) to Behavioural Intention (BI) relationship reveals a highly significant and strong positive association (β= 0.501, t= 4.407, p< 0.00), providing robust support for the hypothesis. This finding suggests that as individuals perceive a greater degree of social influence regarding the use of Zakat Online Payment, their behavioural intention to adopt this payment method also significantly increases. This result underscores the significance of social connections and peer influence in the context of technology adoption for zakat purposes. This aligns with numerous research have proven that social influence promotes technological adoption Karahanna *et al.,* [51] found that social influence strongly affects technology use. Through the UTAUT model, Martins *et al.,* [57] found that social impact strongly predicts internet banking adoption. Abbasi *et al.,* [59] found that social influence boosts internet banking intentions. Mathieson [58], Lewis *et al.,* [60] Shih and Fang, [62] and Malhotra and Galletta [61] found no social influence on behavioural intention.

In conclusion, the current study delved into the direct relationships between Behavioural Intention, Trust, Religiosity, Performance Expectancy, and Social Influence in the context of Zakat Online Payment. The findings unveiled several critical insights. Trust emerged as a pivotal factor, with a significant positive relationship to Behavioural Intention, underlining its growing importance in the transition from traditional to online zakat payment methods. On the other hand, religiosity exhibited a noteworthy negative association with Behavioural Intention, indicating that stronger religious beliefs may lead to hesitance in adopting online payment methods for zakat. This underscores the importance of tailoring strategies to cater to the preferences of individuals with varying degrees of religiosity. Unexpectedly, Performance Expectancy did not significantly influence Behavioural Intention, deviating from prior findings in the field of technology adoption. However, Social Influence displayed a robust positive association with Behavioural Intention, highlighting the crucial role of social connections and peer influence in driving the adoption of Zakat Online Payment. These results shed light on the multifaceted dynamics of technology adoption in the context of religious obligations, offering valuable insights for zakat institutions and policymakers in promoting online payment services tailored to diverse individual needs and preferences.

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