

**DETERMINANT FACTORS OF THE BEHAVIORAL
INTENTION TO USE DIGITAL PAYMENT FOR ZAKAT AL-
FITR AMONG GOVERNMENT SERVANT IN PUTRAJAYA**

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UNIVERSITI SAINS ISLAM MALAYSIA

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INTENTION TO USE DIGITAL PAYMENT FOR ZAKAT AL-
FITR AMONG GOVERNMENT SERVANT IN PUTRAJAYA**

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Thesis submitted in partial fulfilment for the degree of
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AUTHOR DECLARATION

I hereby declare that the work in this thesis is my own except for quotations and summaries, which have been duly acknowledged.

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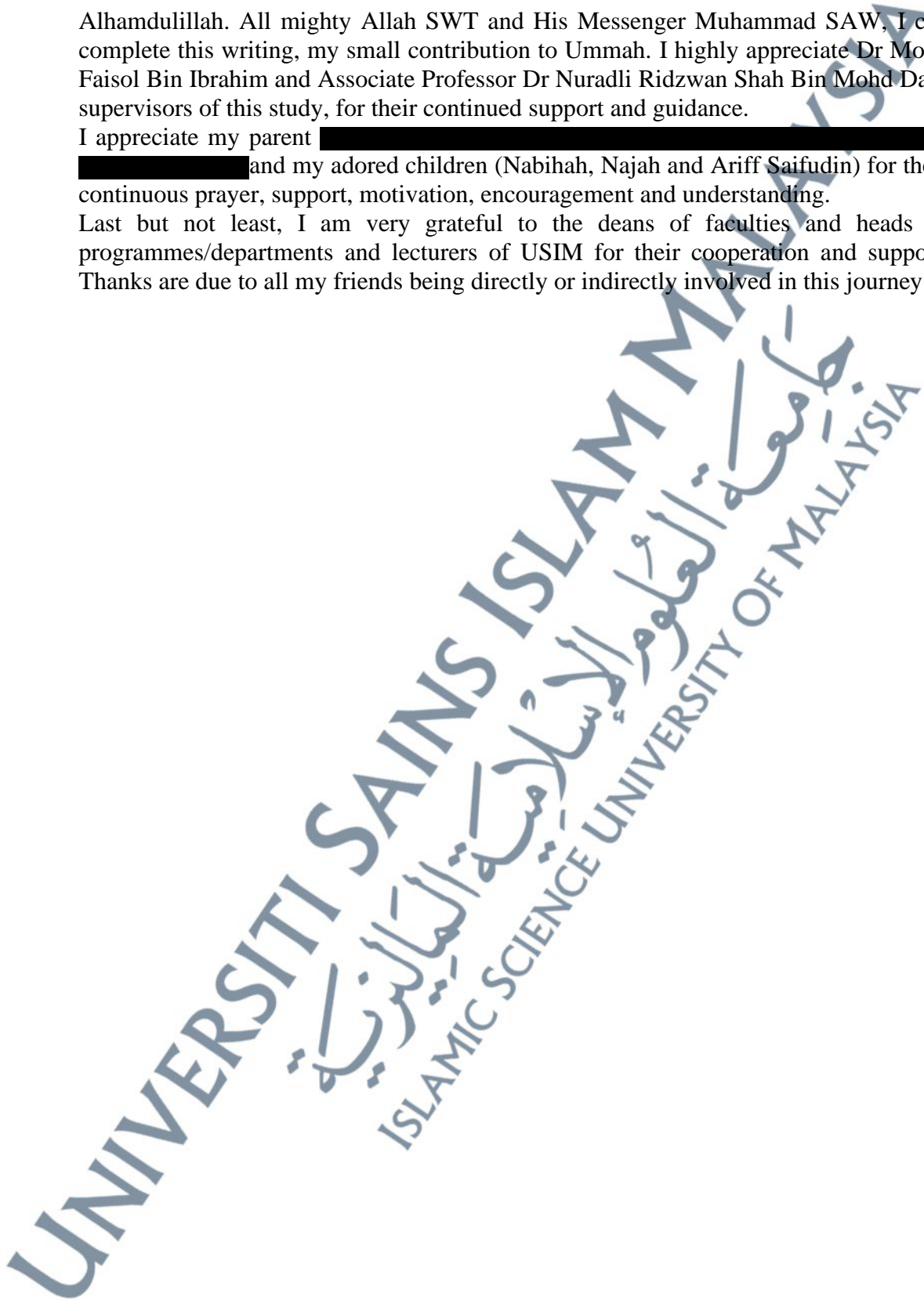


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ABSTRAK

Penggunaan pembayaran digital merupakan satu bentuk teknologi kewangan (FinTech). Selain itu, terdapat peningkatan kecenderungan di kalangan sesetengah rakyat Malaysia untuk menunaikan tanggungjawab agama secara digital, seperti zakat fitrah. Oleh itu, kajian ini memberi tumpuan kepada menganalisis niat tingkah laku kakitangan kerajaan di Putrajaya berkenaan sumbangan zakat fitrah mereka secara *digital*. Ia menggunakan versi model Teori Penerimaan dan Penggunaan Teknologi Bersatu (UTAUT) yang diubahsuai tanpa moderator. Kajian ini melibatkan 444 sampel. Di antara faktor-faktor yang dikaji, jangkaan prestasi muncul sebagai penentu tunggal yang signifikan. Selain itu, kajian mendapati bahawa majoriti pembayar adalah wanita, dewasa muda, dan lebih suka membayar pada kadar terendah. Ini menekankan keperluan institusi zakat untuk bekerjasama dan menyediakan garis panduan yang seragam untuk pembayaran tuntutan zakat fitrah secara *digital* sebagai implikasi dasar. Berbeza dengan kaedah tradisional, transaksi digital tidak melibatkan *amil*, maka, pentingnya penekanan ke atas pembayar memahami segala tanggungjawab dan sekatan dengan jelas.

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ABSTRACT

The use of digital payment is one form of financial technology (FinTech). Furthermore, there's a growing inclination among some Malaysians to digitally meet religious obligations, such as Zakat al-Fitr. Therefore, this study focuses on analyzing the behavioral intentions of government employees in Putrajaya concerning their Zakat al-Fitr contributions through digital means. It employs a modified version of the Unified Theory of Acceptance and Use of Technology (UTAUT) model, omitting a moderator. The study encompassed 444 participants. Among the factors examined, performance expectancy emerged as the sole significant determinant. Additionally, the research reveals that the majority of payees are females, young adults, and prefer the lowest payment rate. This underscores the need for Zakat institutions to collaborate and establish standardized guidelines for digitally fulfilling Zakat al-Fitr obligations as a policy implication. Unlike traditional methods, digital transactions lack the involvement of an amil, emphasizing the importance of payees understanding all obligations and restrictions clearly.

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الملخص

ذلك يعد استخدام الدفع الرقمي أحد أشكال التكنولوجيا المالية (FinTech). علاوة على ذلك، هناك ميل متزايد بين بعض الماليزيين للوفاء بالالتزامات الدينية رقمياً، من بينها زكاة الفطر. ولذلك ركزت هذا الدراسة على تحليل النوايا السلوكية لموظفي الحكومة في بوتراجايا فيما يتعلق بدفعهم زكاة الفطر من خلال الوسائل الرقمية. استخدمت الدراسة نسخة معدلة من نموذج النظرية الموحدة لقبول واستخدام التكنولوجيا (UTAUT) مع حذف الوسيط. شملت الدراسة ٤٤٤ مشاركاً. ومن بين العوامل التي تم فحصها، برز توقع الأداء باعتباره المحدد الوحيد المهم. بالإضافة إلى ذلك، كشف البحث أن غالبية المستخدمين هم من الإناث وصغار السن، ويفضلون أقل معدل للدفع. وهذا يؤكد الحاجة إلى تعاون مؤسسات الزكاة ووضع مبادئ توجيهية موحدة للوفاء بالالتزامات زكاة الفطر رقمياً كأحد الآثار المترتبة على السياسات. على عكس الطرق التقليدية، فإن المعاملات الرقمية تفتقر إلى مشاركة العامل، مما يؤكد أهمية فهم المستحقين لجميع الالتزامات والقيود بوضوح.

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LIST OF ABBREVIATIONS

| | |
|-----------|---|
| AI | artificial intelligence |
| apps | application |
| ATM | automated teller machine |
| AVE | Average Variance Extracted |
| N/A | non-available |
| CR | composite reliability |
| VC | variable correlation |
| B2B | business to business |
| BI | behavioural intention |
| BNM | Bank Negara Malaysia |
| COVID-19 | Coronavirus Disease 2019 |
| C-TPB-TAM | Combined TPB and TAM |
| DV | dependent variable |
| EE | effort expectancy |
| et al. | and others |
| e-wallet | electronic wallet |
| f^2 | effect size |
| FC | facilitating conditions |
| FinTech | financial technology |
| FPX | financial process exchange |
| IDT | Innovation Diffusion Theory |
| InsurTech | insurance technology |
| IV | independent variable |
| JAWHAR | Jabatan Zakat, Wakaf dan Haji |
| MAIWP | Majlis Agama Islam Wilayah Persekutuan |
| MCO | Malaysian Movement Control |
| ML | machine learning |
| MM | Motivational Model |
| MPCU | Model of PC Utilization |
| PE | performance expectancy |
| PLS-SEM | Partial Least Squares Structural Equation Modelling |
| Q^2 | predictive relevance |
| R^2 | coefficient of determination |
| RegTech | regulatory technology |
| RO | research objective |
| Ha | hypothesis |
| RQ | research question |
| SAW | <i>Sallallahu Alaihi Wasallam</i> |
| SCT | Social Cognitive Theory |
| SI | social influence |
| SLR | systematic literature review |
| SMS | short messaging system |
| SPSS | Statistical Package for the Social Sciences |
| SWT | <i>Subhanahu Wa Taala</i> |

TAM
TPB
TRA
UTAUT

VIF

Technology Acceptance Model
Theory of Planned Behaviour
Theory of Reasoned Action
Unified Theory Of Acceptance And Use
Of Technology
variance inflation factors

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