

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The literature review is an essential part of research writing. It critically reviews existing knowledge on the study area, identifying similarities and differences (Mweetwa, 2020). The researchers widely use several techniques like systematic review which is also known as systematic literature review (SLR), forward snowballing and backwards snowballing.

In looking for a suitable paper, this research use earlier versions of the systematic literature's method, which follows the citation known as forward snowballing and backwards snowballing tracks through the reference list (Badampudi et al., 2015). Both snowballing techniques will discover the relevant articles. Furthermore, it helps to improve the study's understanding by following the thrill of the discussion and argument.

Next, SLR applied to systematically identify, evaluate, and synthesize relevant literature pertaining to *zakat* by following clear, specific, and structured procedures (Mohamed Shaffril et al., 2021). Inception applied in medical research, now, SLR is widely used in social science including Islamic finance. In essence, SLR serves as a rigorous methodology for systematically transparency reviewing and synthesizing past studies is integral to the continuous development of knowledge within a comprehensive and unbiased overview specific phenomenon like digital payment of *zakat* (Booth et al., 2021; Page et al., 2021).

Applying SLR helped developing the research questions, finding the research gaps, building the research framework, and constructing the research methodologies. PSALSAR consists of protocol, search, appraisal, synthesis, analysis and report is applied as the framework of SLR for this study (Mengist et al., 2020).

2.2 Protocol

Protocol is a preliminary stage in SLR to define the research by developing the research questions (Mengist et al., 2020). It serves as a research scope that authors can follow to ensure that the review process is systematic, well-structured, and aligned with the research objectives (Page et al., 2021). The research scope can be developed by applying certain framework like PICOC framework. This study applied PICOC framework that abbreviation of five elements, which are Population, Intervention, Comparison, Outcome, and Context (PICOC) to develop searchable questions. The keywords are determined from the sub-chapter Conceptual and Operational Definitions in previous Chapter. The list of the keywords and alike keywords (brainstorming with the supervisors) based on the PICOC framework were listed as below (Carrera-Rivera et al., 2022):

Table 2.1: The PICOC Framework

PICOC	Context of Study	Alike
Population	<i>Muzakki</i>	<i>Zakat, Zakah, Zakat al-Fitr, Almsgiving</i>
Intervention	Digital	Financial technology, FinTech, Internet banking, Mobile banking, Mobile payment, E-wallet
Comparison	Non-digital	Traditional
Outcome	Determinant factors	Couse, Reason, Intention, Acceptance, Use
Context	Payment	Transaction, Transfer

Using all these keywords, the research questions were built to guide the study as followed:

RQ1: What are the factors that influencing muzakki on using digital transaction for paying Zakat al-Fitr?

RQ2: Which model is suitable to evaluate muzakki's acceptance on using digital transaction for paying Zakat al-Fitr?

RQ3: Would muzakki use digital transaction for paying Zakat al-Fitr?

The research questions could be answered by past studies that being synthesized following the PSALSAR procedures (Abdullah et al., 2022; Mengist et al., 2020).

2.3 Search

The following stage is to search the relevant previous studies pertaining to the research scope (Abdullah et al., 2022). Applying a right procedure will help researchers to discover the existing studies to become the literature review. Some methods can replicate and become generalisability. Multiple resources like a book from the library and a journal article from the online database can be applied to find the related studies to review. However, only online database was becoming the resource on this study. Three online databases, EBSCOhost, Scopus, and Emerald Insight that published peer reviewed articles were selected in this study. Scopus and EBSCOhost were chosen based on the recommendation by Gusenbauer & Haddaway (2020), while Emerald Insight found a lot of articles on the context of the study. Several search strings were developed to retrieve the articles.

A search string is a combination of keywords, Boolean operators (AND, OR and NOT) and symbols (truncation and wildcat symbols) uses to conduct a search in online

databases, to locate relevant information on a specific topic (Carrera-Rivera et al., 2022). Applying right combination of search string will help authors to discover past studies which can give some review on the research topic. Choosing a search string with a general keyword like focus only on the element of population which is (muzak*i) OR (zaka*) OR (zaka* AND #fitr#) OR (alm#) would retrieve many articles (total number of articles from EBSCOhost, Scopus, and Emerald Insight were more than 34,000), including vague write-ups (Mohamed Shaffril et al., 2021).

Therefore, a pilot search is important to refine and enhance the search strategy by selecting several combinations of keywords. Summary of the pilot search for this study was reported as below:

Table 2.2: Summary of Search

21 December 2023	Scopus	Ebscohost	EmeraldInsight
(muzak*i) OR (zaka*) OR (zaka* AND #fitr#) OR (alm#)	11736	19130	>4000
((muzak*i) OR (zaka*) OR (zaka* AND fitr#) OR (alm#)) AND (digital OR fintech OR technology OR internet OR wallet OR bank# OR mobile OR Non-digital OR tradition#)	986	4245	>4000
((muzak*i) OR (zaka*) OR (zaka* AND #fitr#) OR (alm#)) AND (digital OR fintech OR technology OR internet OR wallet OR bank# OR mobile OR Non-digital OR tradition#) AND (determinant OR factor* OR c?use OR reason OR intention OR accept# OR use#)	379	505	>4000
((muzak*i) OR (zaka*) OR (zaka* AND #fitr#) OR (alm#)) AND (digital OR fintech OR technology OR internet OR wallet OR bank# OR mobile OR Non-digital OR tradition#) AND (determinant OR factor* OR c?use OR reason OR intention OR accept# OR use#) AND (transfer OR pay# OR transaction*)	44	25	3522

A combination of keywords and alike in PICOC elements gave more specific searching and relevant to the research questions. Pilot search was conducted to determine the suitable combination. Finally, when all keywords and alike were combined with Boolean operators and symbols, the number of articles reduced to 3,591. The combination used as the search string was ((muzak*i) OR (zaka*) OR (zaka* AND #fitr#) OR (alm#)) AND (digital OR fintech OR technology OR internet OR wallet OR bank# OR mobile OR Non-digital OR tradition#) AND (determinant OR factor* OR c?use OR reason OR intention OR accept# OR use#) AND (transfer OR pay# OR transaction*).

2.4 Appraisal

Next, all 3,591 retrieved articles were assessed to reject irrelevant papers according to the scope of the research (Fernández del Amo et al., 2018). In the beginning, inclusion and exclusion criteria were determined through the screen filter and advanced search on all research databases. The inclusion and exclusion criteria were listed in Table 2.3.

Table 2.3: Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Publication date	2019 to 2023	2018 and before
Subject area	Economics, econometrics and finance, business, management and accounting, social sciences, computer science, psychology, decision science, art and humanities	Other areas
Type of document	The article, review, conference paper and book chapter	Other than the article, review, conference paper and book chapter
Language	English	Other than English

Sources: (Wan Nawang et al., 2022; Shaffril et al., 2021; Mengist et al., 2020)

The total number of articles was half reduced to 1,686. There were 1,026 articles left when duplicated or inaccessible articles were filtered out. After that, each title and abstract of the selected articles were manually reviewed determining the relevancy to digital transaction in Islamic finance. Most of the articles were filter out and only 31 articles were remained. Finally, only 18 articles were accepted after conducting content skim reading by excluding articles not related to digital payment of *zakat*. Summarizing of the steps is shown in Figure 2.1.

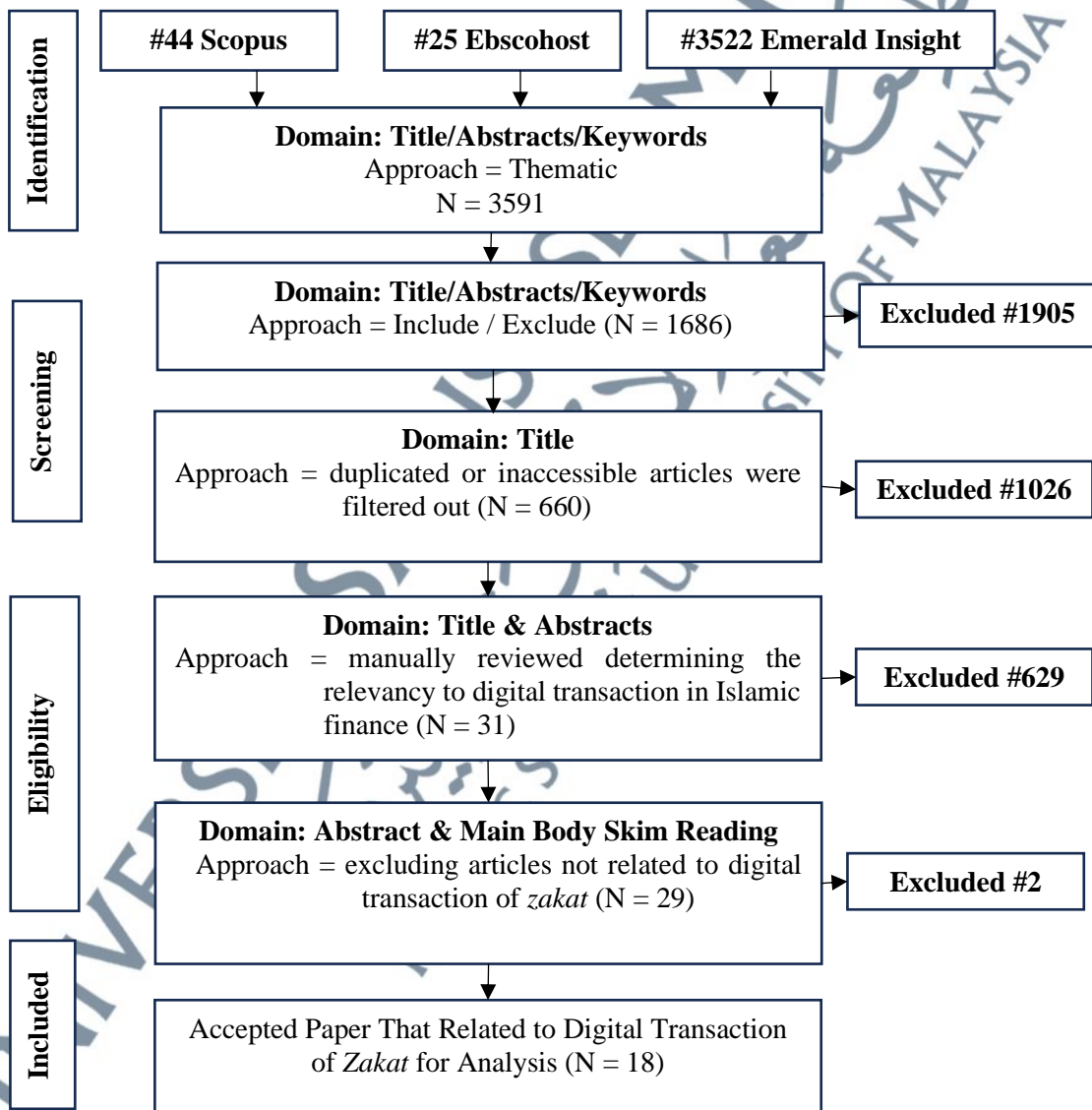


Figure 2.1: Flow Diagram of SLR

2.5 Synthesis

Then, all 18 articles were being reviewed again to extract data for this study. These data were coding for mapping and segregated according to variables of interest for qualitative or quantitative analysis (Carrera-Rivera et al., 2022; Mengist et al., 2020). The variable of interest are the criteria setting on extracting the data.

The criteria setting of this literature review consisted of identifying the conceptual framework, the key variables, the research methodologies, and the findings of all 18 articles. The extracted data sought were categorised as following Table 2.4.

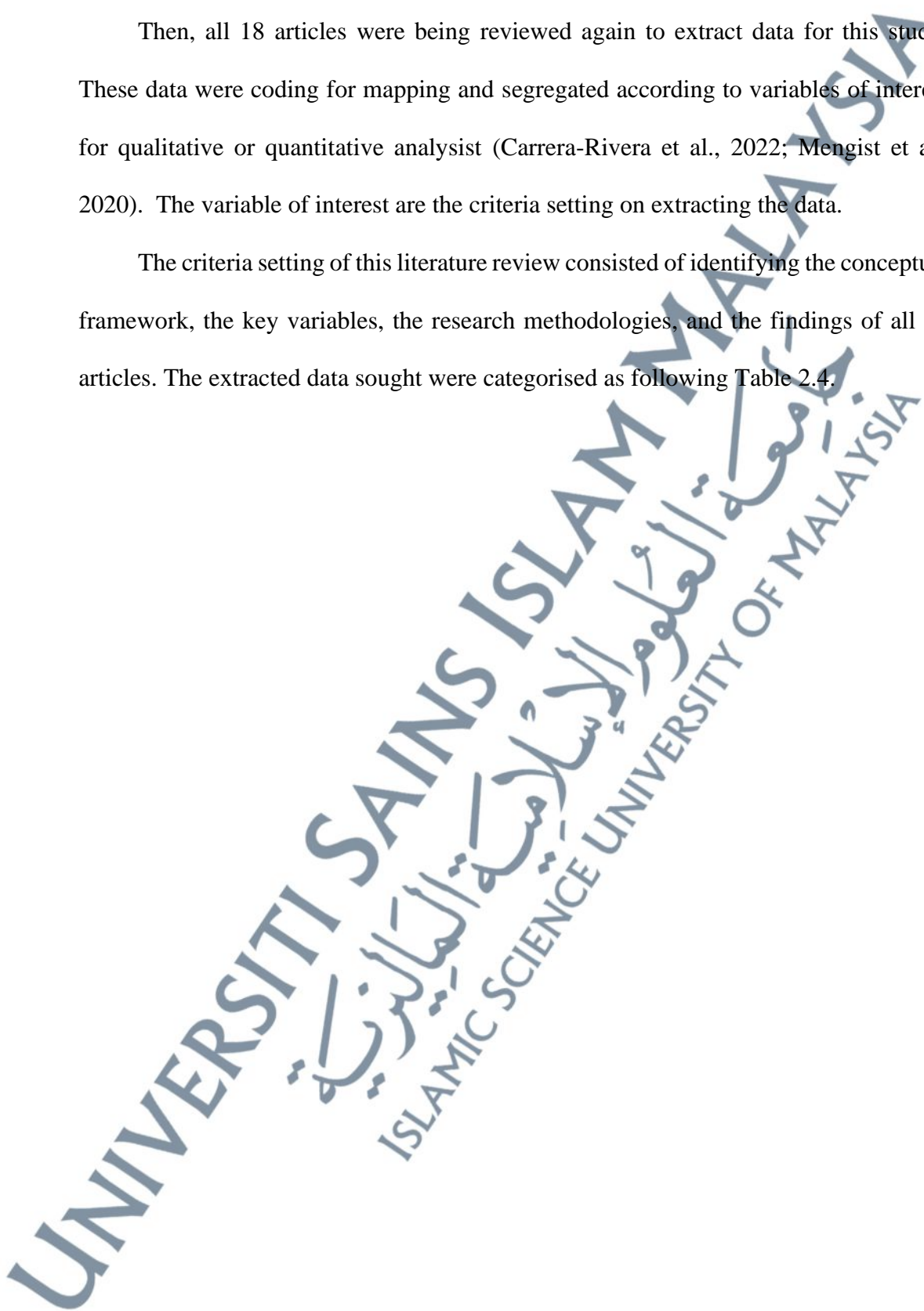


Table 2.4: Summary of 18 Articles

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
Analysis on the Determinant of Millennials' Zakat Payment Through Digital Platform in Indonesia: a Multinomial Logistic Approach	(Beik et al., 2023)	Indonesia	Self-developed	Zakat Payment, Education, Religiosity, Altruism, Accessibility, Income and Age	i. Multinomial logistic regression To analyse the determinant factors of Zakat payment ii. Cross-tabulation to classify the characteristics of respondents iii. Digital questionnaire distributed in February–March 2021. iv. 150 Samples among payers either paying zakat through direct, private, or public zakat institutions (50 respondents per each category)	i. Education, accessibility, and age were significant influence on zakat payment through online platforms provided by private zakat institutions. ii. Education, accessibility, and income were significant influence zakat payment through online platforms provided by public zakat institutions. iii. The millennials have the highest probability to select online platforms provided by private zakat institutions. iv. The millennials tend to pay directly to the zakat recipients due to their limited knowledge.

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
Can Bitcoin be Used for <i>Zakat</i> Payment?	(Basarud-Din & Nik Abdullah, 2023)	Malaysia	-	-	i. Qualitative approach Interview and thematic analysis	<ul style="list-style-type: none"> i. Paying zakat using Bitcoin (BTC) currency could increase zakat income, particularly in areas where access to traditional banking services is limited. ii. BTC offer a more accessible and efficient means of payment. iii. Digital shift from traditional banking systems and towards more decentralized and secure payment methods. iv. Zakat institutions must have clear guidelines on cryptocurrency transactions as zakat payments.
Determinants Of Digital Zakat Payments: Lessons from Indonesian Experience	(Kasri & Yuniar, 2021)	Indonesia	Modified Unified Theory of Acceptance and Use of Technology (UTAUT)	Performance Expectancy, Effort Expectancy, Facilitating Conditions, Social	<ul style="list-style-type: none"> i. Purposive sampling Online Survey ii. Sample 223 Indonesian Muslims who have used various 	Performance expectancy, effort expectancy, facilitating conditions and zakat literacy were significantly affect the intention to use an online platform to pay zakat in Indonesia.

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
			(Zakat Literacy is added)	Influence, Zakat Literacy, and Intention to Use	online channels to pay zakat. iii. Structural equation modelling (SEM)	
Determinants Of the Intention to Pay Zakat Online: The Case of Indonesia	(Kasri & Sosianti, 2023)	Indonesia	Modified UTAUT (Trust in Zakat Institutions, Zakat Literacy and Islamic Religiosity are added)	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Trust in Zakat Institutions, Zakat Literacy, Islamic Religiosity and Behavioral Intention	i. Non-probability and purposive sampling Online Survey ii. Sample 734 Indonesian Muslims who have used various online channels to pay zakat. iii. SEM	Facilitating conditions, performance expectancy, trust in zakat institutions, social influence, and zakat literacy influence the intention to pay zakat online.
Digital Zakah Campaign in Time of Covid-19 Pandemic in	(Hudaefi & Beik, 2020)	Indonesia	-	-	i. Qualitative approach A case study and a netnographic approach.	i. 6 parent nodes (“donation”, “ <i>infaq</i> ” (Islamic spending for charities), “Ramadan

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
Indonesia: A Netnographic Study					<ul style="list-style-type: none"> ii. 549 posts National Board of Zakat Republic of Indonesia (BAZNAS RI) social media (Facebook, Instagram, Twitter and YouTube). iii. NVivo 12 Plus 	<ul style="list-style-type: none"> ii. 64 child nodes. iii. These nodes detail digital campaign of BAZNAS RI posted in its social media during COVID-19 period in Ramadan. iv. Inclusiveness of digital contents is significant in campaigning zakat as a religious obligation that contributes to social and financial benefits.
Generation Z Perceptions in Paying Zakat, <i>Infaq</i> , And <i>Sadaqah</i> Using Fintech: A Comparative Study of Indonesia and Malaysia	(Alam et al., 2022)	Indonesia and Malaysia	-		<ul style="list-style-type: none"> i. Purposive sampling Focus Group Discussion ii. Sample 10 Indonesian and 10 Malaysians iii. Thematic analysis 	<ul style="list-style-type: none"> i. Similarities <ul style="list-style-type: none"> a. Fully aware of FinTech's interest in paying Zakat, <i>Infaq</i>, And <i>Sadaqah</i> (ZIS) b. Satisfied with FinTech services as users.

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
						<p>c. FinTech's reputation is not so important.</p> <p>ii. Differences Indonesia felt lack of security in personal data, and suspicions with data leakage.</p>
Motivational Factors to Paying Zakat Through Institutions: A Multigroup Analysis of Urban and Suburban <i>Muzakki</i> Based on Digital Payment Scheme	(Sunarsih et al., 2023)	Indonesia	Modified UTAUT (with self-determination theory)	Performance Expectancy, Effort Expectancy, Facilitating Conditions, Social Influence, Attitude, Habit, Intrinsic Motivation, Extrinsic Motivation, and Intention	<p>i. Stratified sampling Online survey</p> <p>ii. Sample 298 <i>muzakki</i></p> <p>iii. partial least squares technique (multigroup analysis)</p>	<p>i. Different sociodemographic aspects gave varied performances of motivation in using technology between the two groups.</p> <p>ii. Positive preference aspects (e.g. attitude) was catalyst in improving the motivation of paying zakat through institutions.</p>
Acceptance Model for Predicting Adoption of Zakat, <i>Infaq</i> , And <i>Sodaqoh</i> (Zis) Digital Payments in Generation Z	(Oktavendi & Mu'ammal, 2022)	Indonesia	Modified Technology Acceptance Model (TAM) (with Innovation	Social Influence (SI), Facilitating Conditions (FC), Perceived	<p>i. Online survey</p> <p>ii. Sample 323 undergraduate students</p> <p>iii. SmartPLS</p>	AR and BI are influenced by PI. In addition, BI is also influenced by TR, where TR will increase if risk can be minimized. This study was not

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
			Diffusion Theory (IDT))	Ease of Use (PEOU), Perceived Usefulness (PU), Personal Innovativeness (PI), Adoption Readiness (AR), Perceived Risk (PR), Trust (TR), Privacy Risk (PV), Security Risk (SR) And Behavioral Intention (BI)		able to prove the role of risk on BI.
Adoption of Zakatech in The Time of Covid-19: Cross-Country And Gender Differences	(Bin-Nashwan, Ismaiel, et al., 2023)	Saudi Arabia and Egypt	Modified UTAUT (With Social Cognitive Theory (SCT))	Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Conditions (FC), Social Influence (SI), Self-Efficacy (SE),	i. Online survey ii. Sample 1,006 zakat payer users in Saudi Arabia and Egypt iii. SmartPLS	i. Both countries a. PE, FC and SI were significant. b. Effects of SE and ISO towards Intention To Adopt were supported c. Gender was moderated SE, TZ, ISO and SI. ii. Saudi Arabia

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
				Perceived Risk (PR) Social Isolation (ISO), Trust in Technology (TT), Trust In E-Zakat System (TZ) And Intention to Adopt		TT reduced PR and increased Intention to Adopt. iii. Egypt TT predictor of PR
ICT-Based Collaborative Framework for Improving the Performance Of Zakat Management Organisations In Indonesia	(Mutamimah et al., 2021)	Indonesia	Communication, Coordination and Cooperation (3C) Model	-	i. Purposive sampling In-depth interviews, questionnaires, and Focus Group Discussion ii. Sample 50 private amil zakat institutions and 6 government amil zakat institutions	The proposed conceptual framework of collaborative zakat management was developed to extend the current usage of ICT in the administration of zakat management, provision of services to society and reporting as well as to reduce overlaps between zakat-related activities. Communication, coordination, and cooperation are necessary for zakat collection, distribution and empowerment to prevent overlaps. The collaboration of using ICT will be able to increase zakat collections.

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
Integrating Trust, Religiosity and Image into Technology Acceptance Model: The Case of The Islamic Philanthropy in Indonesia	(Usman et al., 2022)	Indonesia	Modified TAM (Image Trust, Religiosity, Subjective Norm are added)	Perceived Usefulness (PU), Perceived Ease Of Use (PEOU), Image Trust, Religiosity, Subjective Norm, Attitude and Intention	i. Online survey ii. Sample 425 respondents iii. Multiple linear regression model and multi-variate analysis of variance	Trust and religiosity would be strengthening the relationship on PU and PEOU towards attitude and intention of Subjective Norm.
Islamic Social Financing and Efficient Zakat Distribution: Impact of Fintech Adoption Among the <i>Asnaf</i> in Malaysia	(K. Ahmad & Yahaya, 2023)	Malaysia	Modified UTAUT2 (Religiosity, Attitude, And Trust (Initial Trust Model) are added)	Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Conditions (FC), Social Influence (SI), Initial Trust (IT), Attitude, Religiosity (RE), Hedonic Motivation (HM), Price Value (PV), Habit (HT),	i. Survey ii. Sample 470 <i>asnaf</i> in Selangor iii. SEM	i. FC, HT, RE and INT had directly significant decision of the <i>asnaf</i> to use mobile banking for zakat. ii. PE, EE, FC, HT and IT had positively significant on the BI of the <i>asnaf</i> to use mobile banking. iii. SA and PT influenced the IT of the <i>asnaf</i> .

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
				Intention (INT), adoption/use behaviour, (USE), Firm Reputation (FR), Structural Assurance (SA), and Propensity to Trust (PT)		
44 Measurement And Structural Modelling on Factors of Islamic Fintech Adoption Among Millennials in Malaysia	(Rahim et al., 2023)	Malaysia	Modified UTAUT (Behavioral Intention (BI) is the moderator variable, whereas age, gender, experience, and voluntariness are excluded)	Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Conditions (FC), Social Influence (SI), BI and user adoption (UA)	1. Multistage Clustered Sampling Survey questionnaire ii. Sample 418 respondents in Malaysia iii. SEM	i. The mediating construct is BI. ii. PE, SI and FC had positively significant on the UA.
<i>Muzakki's</i> Adoption of Mobile Service: Integrating the Roles of Technology Acceptance Model	(Muflih, 2023)	Indonesia	Modified TAM (perceived trust and religiosity are added)	Perceived Easiness (PE), Perceived Usefulness (PU), Perceived	i. Survey questionnaire ii. Sample 209 muzakkis iii. PLS	i. PE and R were positive and significant in increasing the zakat's MSA.

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
(TAM), Perceived Trust and Religiosity				Trust (PT), Religiosity (R), Intention To Use (IU) and Mobile Service Adoption (MSA)		
Toward Diffusion Of E-Zakat Initiatives Amid The COVID-19 Crisis and Beyond	(Bin-Nashwan, 2022)	Saudi Arabia	Modified UTAUT (Trust in Technology, Trust in Zakaty and Intention to Use Zakaty are added)	Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Conditions (FC), Social Influence (SI), Trust in Technology (TT), Trust in Zakaty (TZ), Intention to use Zakaty (USE)	i. Online questionnaire ii. Snowball Sampling iii. 479 muzakkis SmartPLS	i. UTAUT model was 72% of the predictive capability. ii. PE, SI and FC were significant. iii. TT was a significant moderator.
Social-Related Factors in Integrated UTAUT Model for Zakatech	(Bin-Nashwan, Shah, et al., 2023)	Saudi Arabia	Modified UTAUT (With SCT)	Performance Expectancy (PE), Effort Expectancy	i. Online questionnaire ii. Purposive Sampling	i. UTAUT model was 70% explanatory power.

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
Acceptance During The COVID-19 Crisis				(EE), Facilitating Conditions (FC), Social Influence (SI), Social Isolation (ISO), Trust in Technology (TT), Trust In E-Zakat System (TE), And Intention to use ZakaTech services (BI)	510 muzakkis in Saudi Arabia SmartPLS	ii. PE, SI and FC were significant. iii. ISO and TZ were a significant moderator.
The Role of Blockchain Technology in Enhancing Islamic Social Finance: The Case of Zakah Management in Malaysia	(Mohd Nor et al., 2021)	Malaysia	N/A	Trust In Technology, Perceived Ease of Use of Technology, Perceived Usefulness Of Technology, Behaviour, Intention	i. Phase 1: Qualitative semi-structured interviews on zakat institutions, the governing agency, and academic experts. Narrative analysis. ii. Phase 2: Quantitative Online	i. Zakat institutions have opportunity embracing blockchain. ii. The communities can accept it based on the trust, usefulness, and positive behaviour towards the technology. iii. The blockchain is acceptable and has the potential to improve

Table 2.4, continued

Title	Authors	Country	Conceptual Framework	Variables	Research methodology	Findings
					Questionnaires distributed to 200 recipients (zakat payers and zakat recipients). iii. SPSS	the zakat management system.
Zakat Institutions' Adoption of Social Media	(Abdullah et al., 2023)	Malaysia	Technology Organization Environment (TOE) framework	Perceived Benefits, Ease of Use, Accessibility, Formalization, Training, Management Push, Public Indirect Push, Adoption Decision and Adoption of a Social Media	1. Exploratory Qualitative Research ii. Semi-Structured Interviews Ten respondents from eight zakat institutions across Malaysia iii. Data reduction, data display and conclusion drawing	i. Perceived benefits, ease of use, accessibility, formalization, training, management push and indirect public push to be the determinant factors that contribute to the adoption of a social media application in zakat institutions. ii. Using social media applications with the proper plan, strategy and adequate training for staff involved zakat institutions can help create a better organizational image for the public.

2.6 Analysis

Applying from Table 2.4, the yearly number of articles distributed from 2019 to 2023 summarized in Table 2.5. The most articles published in the year 2023 with the mod is ten articles and no article published in 2019. Interestingly, studying relationship between human, technology and *zakat* management is popular after 2020, which when COVID-19 was outbreak.

Table 2.5: Number of Articles by Years

Year	Number of Articles
2019	0
2020	1
2021	3
2022	4
2023	10

There are four Muslim majority countries involved which are Malaysia, Indonesia, Saudi Arabia, and Egypt. Those countries are also becoming the member of Organization of Islamic Cooperation (OIC). Throughout these 18 articles, two articles were studying more than one country. Most studies came from Asia, consists of Indonesia (10 articles) and followed by Malaysia (six) and Saudi Arabia (three). Table 2.6 shows the number of articles according to the countries.

Table 2.6: Number of Articles Based on Countries

Country	Number of Articles
Egypt	1
Saudi Arabia	3
Malaysia	6
Indonesia	10

In term of research approach, 12 studies apply quantitative compared to qualitative (five) and only one research applied mixed method as reported in Table 2.7.

Table 2.7: Number of Articles Based on Method

Method	Number of Articles
Quantitative	12
Qualitative	5
Mixed	1

Referring to Table 2.4, there are a lot of factors that influencing *muzakki* on using digital transaction for paying zakat including *Zakat al-Fitr*. The factors may fall under theory or model including the adaption or self-developed by those researchers. The use of different research methodologies either a quantitative, qualitative, or mixed-mode study had brought diversity to the context of the phenomena. Therefore, the data in Table 2.4 needed to be analysed to extract the meaningful information for answering the research questions (Carrera-Rivera et al., 2022).

2.6.1 RQ1: What are the Factors that Influencing *Muzakki* on Using Digital Transaction for Paying *Zakat al-Fitr*?

There are several factors that influencing *muzakki* on using digital transaction for paying *Zakat al-Fitr*. Table 2.8 summarises the determinant factors according to the number of articles.

Table 2.8: Number of Articles Based on Factors

Factors	Number of Articles
Significant Moderators	
Trust / Initial Trust	4
Attitude	1
Age	1
Income	1
Social Isolation	1
Significant Independent Variables	
Performance Expectancy / Accessibility / Perceived Usefulness of Technology / Perceived Benefits	11
Facilitating Conditions / Training	8
Social Influence / Management & Indirect Public Push	5
Effort Expectancy / Perceived Easiness Self-Efficacy / Zakat Literacy / Education	5
Religiosity	3
Personal Innovativeness	3
Habit	1
Formalization	1

2.6.2 RQ2: Which Model is Suitable to Evaluate *Muzakki*'s Acceptance on Using Digital Transaction for Paying *Zakat al-Fitr*?

Researchers for these 18 studies applied five different theories or models as the conceptual framework. Some of them, applied multiple theories/models or extending existing theory/model with multiple variables. The frequency of conceptual framework for these 18 articles was reported in Table 2.9.

Table 2.9: Number of Articles Based on Theory/Model

Conceptual Framework	Number of Articles
Modified Unified Theory of Acceptance and Use of Technology (UTAUT)	7
Modified Technology Acceptance Model (TAM)	3
Communication, Coordination and Cooperation (3C) Model	1
Modified UTAUT2	1
Technology Organization Environment (TOE) framework	1

Among these 18 articles, modified UTAUT is the most common model used by the researchers. In fact, the first four groups discovered as the most significant independent variables as Table 2.8 which can be categorised as performance expectancy, facilitating conditions, social influence and effort expectancy are the constructs of the UTAUT model.

2.6.3 RQ3: Would *Muzakki* Use Digital Transaction for Paying *Zakat al-Fitr*?

Comprehending the intention to adopt or integrate technology in *zakat* management, as scrutinized across these 18 articles, serves as a crucial determinant in assessing *muzakki*'s readiness to engage in digital payment of *Zakat al-Fitr*. Among these articles, twelve indicated a positive inclination among *muzakki* towards utilizing digital transactions for paying *Zakat al-Fitr* as reported by Table 2.9. Conversely, five articles were not directly relevant as they explored various contexts in the study of technology and *zakat* management.

Table 2.10: Number of Articles Based on Feedback of *Muzakki* on Would Use Digital Transaction for Paying *Zakat al-Fitr*

Overall Feedback	Number of Articles
Yes	12
No	1
Not Related	5

2.7 Development of Hypothesis

2.7.1 Acceptance Theory or Model Towards Technology

The Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) and the Theory Of Planned Behaviour (TPB) by Ajzen (1985) explain the relationship between human attitude, behaviour and intention (Mohd Nor et al., 2021). Both theories had derived by next researchers studying the factors that influencing human to use or adopt the technology (Usman et al., 2022)

Fred D. Davis (1985) introduced the Technology Acceptance Model (TAM) to determine the intention and acceptance behaviour of the technology's user by extending the framework of TRA (Mohd Nor et al., 2021; Usman et al., 2022; Oktavendi & Mu'ammal, 2022; Muflih, 2023). Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are the two factors under TAM that influencing intention of human to use technology (Davis, 1985; Mohd Nor et al., 2021; Usman et al., 2022; Oktavendi & Mu'ammal, 2022; Muflih, 2023). PU is the situation when individual believes that certain technology will enhance their job performance or make their tasks easier to accomplish (Davis, 1985; Mohd Nor et al., 2021; Usman et al., 2022). On the other hand, PEOU happens when an individual believes that using a particular technology will be effortless or require minimal mental and physical effort (Oktavendi & Mu'ammal, 2022; Usman et al., 2022; Muflih, 2023).

Then, Viswanath Venkatesh et al. (2003) formulated UTAUT as an extension of TAM on explaining user intentions and usage behaviour towards information

technology based on four core determinants and four moderators (Kasri & Yuniar, 2021; Bin-Nashwan, 2022; Kasri & Sosianti, 2023; Bin-Nashwan, Shah, et al., 2023; Sunarsih et al., 2023). Oktavendi & Mu'ammal (2022), Ahmad & Yahaya (2023) and Rahim et al. (2023) believed that UTAUT is a comprehensive, unified theory since it covers several variables without replicating, which developed from eight different models: TRA, TPB, TAM, Social Cognitive Theory (SCT), Innovation Diffusion Theory (IDT), the Model Of PC Utilization (MPCU), the Combined TPB and TAM (C-TPB-TAM), and the Motivational Model (MM).

The four variables are effort expectancy (EE), performance expectancy (PE), social influence (SI) and facilitating conditions (FC), and the moderators are gender, age, experience, and voluntariness of use (Kasri & Sosianti, 2023). Then, Venkatesh et al. (2012) extended it into UTAUT2 by introducing three more independent variables which are hedonic motivation (HM), price value (PV) and habit (HT), with omitting Voluntariness as one of the moderators (K. Ahmad & Yahaya, 2023). Kasri & Yuniar (2021) Bin-Nashwan (2022), Kasri & Sosianti (2023) and Bin-Nashwan, Shah, et al., (2023) applied modified UTAUT on their respective studies. Kasri & Yuniar (2021) added zakat literacy as a new construct but omit moderator factor in their research framework. Kasri & Sosianti (2023) were also not applying the moderator factor but introduced trust in zakat institutions, zakat literacy and Islamic religiosity as new independent variables.

2.7.2 Behavioural Intention (BI)

Mohd Nor et al. (2021) defined BI as an association of effort, motivation, plan and actual behaviour made towards doing something. For instance, Mohd Nor et al. (2021) and Bin-Nashwan (2022) discovered that BI attracts people to use new

technology like digital payment, which may bring them to adopt it. As BI can become a predictor of an individual's behaviour, there are some factors influencing people to consider before adopting or accepting the technology to use (K. Ahmad & Yahaya, 2023).

2.7.3 Performance Expectancy (PE)

Kasri & Yuniar (2021) discovered that users perceiving digital finance increases the efficiency and effectiveness of the payment system of *zakat*. Bin-Nashwan (2022) revealed that digital transaction helped the payee save time and resources compared to the traditional method of paying *zakat*. These evidences are example of PE, which is a person trusts that technology can supporting on reaching enhanced performance (Venkatesh et al., 2003; Kasri & Sosianti, 2023).

Scholars discovered that PE has a positive and significant relationship with the user's BI (Kasri & Yuniar, 2021; Bin-Nashwan, 2022; Kasri & Sosianti, 2023). Therefore, this study would determine the relationship of PE towards BI in paying digitally *zakat fitrah*.

Ha1: The performance expectancy positively affects the behavioural intention to use digital payment for Zakat al-Fitr.

2.7.4 Effort Expectancy (EE)

Venkatesh et al. (2003) discovered that people tend to use a new technology that needs less effort (Bin-Nashwan, Ismaiel, et al., 2023). Kasri & Yuniar (2021) revealed that EE became one factor for Indonesians paying their *zakat* online.

Contradicted with the finding in Indonesia, Bin-Nashwan (2022) revealed that Arabs digitally paid their *zakat* during the pandemic COVID-19, not because of the

easiness but felt that the online system was the only means to comply with their religious obligation (Bin-Nashwan, 2021). However, a study by Bin-Nashwan, Ismaiel, et al. (2023) in Saudi Arabia and Egypt, revealed that Arabs in Saudi Arabia adopted on digitally paid *Zakat al-Fitr* compared to Egyptians due to easiness and effortlessness on digital transaction.

Mohd Nor et al. (2021) also discovered that Malaysians might pay their *zakat* using blockchain due to several factors. However, the EE is insignificant to the BI because of the lack of exposure and knowledge, as blockchain is still in the infancy stage in Malaysia (Mohd Nor et al., 2021).

Therefore, do Malaysians think that a new system with easy to use will attract them to accept? Do they feel an effortless mechanism is a reason for them to replace the traditional way of paying? Adopter users are ready to pay electronic *zakat fitrah*, including via blockchain, but are they believed that EE becomes one of the influential factors?

Ha2: The effort expectancy positively affects the behavioural intention to use digital payment for *Zakat al-Fitr*.

2.7.5 Social Influence (SI)

Satisfied users of technology may encourage and influence their close persons to use it (Bin-Nashwan, Ismaiel, et al., 2023). Venkatesh et al. (2003) defined SI as the opinion of others, especially relatives and friends, that affects personal beliefs about a particular technology (Kasri & Sosianti, 2023). Therefore, SI is vital in encouraging people to adopt *zakat* digitally (Kasri & Yuniar, 2021; Bin-Nashwan, Ismaiel, et al., 2023).

Bin-Nashwan (2022) revealed that SI is the most reason Arabs paid *zakat* through ZAKATY. In addition, the effect of relevant social networks among family and pals who gave positive feedback towards ZAKATY created an excellent perception, encouraging them to use the system (Bin-Nashwan, 2022). This finding is also in line with the result of the research done by Kasri & Sosianti (2023). They discovered that SI had affected the respondents in Jakarta, Indonesia to *zakat* digitally. Are Muslims in Putrajaya pay *Zakat al-Fitr* digitally due to SI too?

Ha3: The social influence positively affects the behavioural intention to use digital payment for Zakat al-Fitr.

2.7.6 Facilitating Conditions (FC)

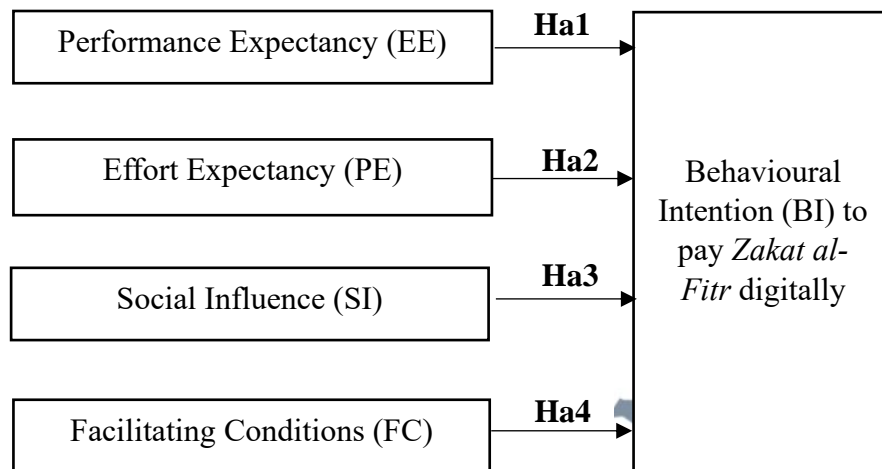
According to Sunarsih et al. (2023), the special features and facilities providing by the online zakat system, including supporting infrastructures, would improve the adoption of digital payment by *muzakki* in urban. Venkatesh et al. (2003) defined facilitating conditions as the level of users' perception of how the accessibility of organizational and technological resources have facilitated them to use the technology (Bin-Nashwan, 2022).

In the context of *zakat*, both studies by Kasri & Yuniar (2021) and Bin-Nashwan (2022) revealed that facilitating conditions is an essential factor to encourage Muslims to digitally pay *zakat*. In addition, those scholars foresee the importance of improving the quality of the organizational and technical infrastructures like upgrading the online infrastructure, improvising the portal's content, and developing the technical services.

A decent quality support system will encourage Muslims to pay *zakat* digitally.

Ha4: The facilitating conditions positively affect the behavioural intention to use digital payment for Zakat al-Fitr.

2.7.7 Research Theoretical/Conceptual Framework



Sources: Sulaeman & Ninglasari, 2020; Kasri & Yuniar, 2021; Idria Maita et al., 2021; Kasri & Sosianti, 2023)

Figure 2.2: Conceptual Framework

This research followed previous studies' conceptual framework adopting Sulaeman & Ninglasari (2020) and also adapting Kasri & Yuniar (2021), Idria Maita et al.(2021) and Kasri & Sosianti (2023). Those researchers adapted UTAUT model by omitting moderating factor to determine factors that influencing Indonesians paying *zakat* digitally. Study by Sulaeman & Ninglasari (2020) was discover after snowballing the papers of Kasri & Yuniar (2021) and Kasri & Sosianti (2023).

Moreover, Li (2020) criticised using moderators in UTAUT model as he argued that the variable is needless and only exaggeratedly increases the value of the coefficient of determination (R^2). He believed that a simple model also could provide excellent predictive accuracy by applying appropriate initial screening procedures. Adopting a similar conceptual framework will create generalisability for the reference of future scholars. As one of the research objectives was to determine the factors influencing Muslims to use and adopt digital payment in contributing *Zakat al-Fitr*, knowing the independent variables are more important. Whereas moderators are description of

demographic of the sample which explain the characteristics like gender and age not the determinant factors. In other words, while moderators may provide valuable descriptive information about the samples, they may not directly influence the technology adoption behavior under investigation.

The empirical tests will determine the influencing factors of Muslim behavioural intention in Putrajaya to pay *Zakat al-Fitr* digitally. Based on the conceptual framework in Figure 2.1, effort expectancy, performance expectation, facilitation condition and social influence are the determinants that become the independent variables (IV) to the behavioural intention, which become the dependent variable (DV). Therefore, the research would test each IV correlation with the DV and become the Ha1, Ha2, Ha3 and Ha4. Examining the conceptual framework would determine the adopted modified UTAUT model can become the predictor.

2.8 Conclusion

Scholars have studied digital payment, *Zakat al-Fitr* and acceptance model in and outside Malaysia. Each has examined the subjects in different contexts.

Reviewing past studies, created understanding the phenomena of *Zakat al-Fitr* especially in the context of payment. This helped to determine the research gap. It also provide good practices that can be followed and benchmarked like developing the conceptual framework.

This study has reviewed past qualitative and quantitative research on users' acceptance of paying *Zakat al-Fitr* digitally. Applying the SLR method, the researcher retrieved 18 articles related to the subject matter. All the three research questions guiding the procedure of SLR and well answered. These articles together with other

articles that discovered by doing snowballing became the basis to develop the research framework.

In shortly, the literature review is important to give first impression on *Zakat al-Fitr*, acceptance model and the digital payment mechanism base on previous research.

