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Adopting Online Zakat Payments: Insights from Malaysian Micro-Entrepreneurs

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Abstract

Zakat, a fundamental pillar of Islam, is obligatory for eligible Muslims based on specified criteria of wealth and duration of possession. It holds potential to alleviate poverty in Malaysia, underscoring the need for transparent and accountable systems in its collection, management, and distribution. This study explores the micro-entrepreneurs' intention to adopt the zakat cashless payment system using the Unified Theory of Acceptance and Use of Technology (UTAUT). Employing a quantitative methodology suited to its deductive approach, the research gathered data via a questionnaire. Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied to analyze responses from 300 micro-entrepreneurs in Kedah, Malaysia. Findings reveal that Effort Expectancy, Performance Expectancy and Facilitating Conditions significantly influence micro-entrepreneurs' intention to use online zakat payments. These insights can guide the development of strategies to enhance technology adoption, contributing valuable knowledge to the fields of zakat, technology adoption, and community development.

Keywords
Zakat Cashless Payment, UTAUT, Performance Expectancy, Effort Expectancy, Social Influence

1.0 Introduction

The concept of zakat in Islam serves multiple purposes, including social security for the needy, economic stability, and spiritual purification. Ismail (2017) emphasizes that zakat, rooted in the Arabic word for purification and growth, symbolizes the cleansing of wealth through charitable distribution. This obligation, underscored repeatedly in the Qur'an and Hadith, highlights its integral role in the Islamic economic framework (Kassim et al., 2021). In Malaysia, zakat collection has seen significant growth, particularly from business zakat, which has become a crucial contributor to national zakat revenues (JAWHAR, 2023). However, despite its importance, challenges such as low compliance rates among Muslim traders and misperceptions about zakat management efficiency persist (Paizin & Abd Aziz, 2021; Rosele et al., 2022). The introduction of cashless zakat payment systems aims to enhance efficiency and transparency in zakat management, yet its adoption remains hindered by issues of trust and familiarity among zakat payers (Roni & Tarmidi, 2015; Tantriana & Rahmawati, 2019). These dynamics underscore the need for further exploration into the factors influencing zakat payment behavior, particularly among microentrepreneurs in states like Kedah, where poverty rates and limited infrastructure pose additional challenges (Amin, 2019; Noordin, 2020).

The transition from traditional cash payments to electronic methods in zakat collection reflects broader trends in financial technology adoption (Nguyen & Huynh, 2018). Despite the potential advantages in terms of accessibility and efficiency, concerns over trust and preference for familiar payment methods persist among zakat payers (Abuyea, 2011; Nashwan et al., 2021). This study shapes the intention towards using

cashless zakat payment methods among microentrepreneurs in Kedah (Venkatesh et al., 2003). By examining these variables within the context of zakat payment behaviors, this research aims to provide insights into enhancing the effectiveness and acceptance of cashless zakat payment systems in Malaysia's diverse economic landscape.

2.0 Literature Review

The zakat cashless payment system in Malaysia aims to enhance responsiveness and accessibility for zakat payers, thereby increasing participation in zakat-related activities (Roni & Tarmidi, 2015; Tantriana & Rahmawati, 2018). However, its adoption remains limited among zakat payers, posing challenges to establishing an electronic relationship between the zakat authority and stakeholders. Many prefer traditional methods of payment, such as direct transactions at zakat counters, which undermines the system's intended convenience and efficiency (Roni & Tarmidi, 2015). The effectiveness of online zakat collection faces hurdles including accessibility issues in rural areas, concerns over security and transparency, and inadequate technological infrastructure (Hashim et al., 2019; Al-Fadhli & Rahman, 2018; Abdul Rahim et al., 2021). Addressing these challenges requires investments in improving internet access, building trust through enhanced security measures, upgrading technological infrastructure, and conducting comprehensive outreach campaigns (Hashim et al., 2019; Al-Fadhli & Rahman, 2018; Abdul Rahim et al., 2021).

Technological advancements offer opportunities to improve zakat systems, replacing outdated manual processes with efficient, user-friendly platforms (Hairunnizam et al., 2004; Abu Bakar & Abdul Rashid, 2010). However, obstacles such as limited internet access in rural areas and low digital literacy among certain populations hinder widespread adoption of cashless zakat payments (Danila & Abdullah, 2014).

Based on a review of the previous literature, Venkatesh et al. (2003) 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 behavioral intention to use a technology. This study applies these constructs to the context of Muslim entrepreneurs. Behavioral Intention refers to the degree to which an individual plans to perform a particular behavior, such as adopting a new technology. In the context of Muslim entrepreneurs, behavioral intention plays a pivotal role in determining whether they will use cashless zakat payment systems. Research indicates that when Muslim entrepreneurs perceive the cashless zakat system as beneficial and aligned with their religious and business practices, their intention to use it increases (Roni & Tarmidi, 2015). The convenience and efficiency offered by cashless systems can motivate these entrepreneurs to transition from traditional payment methods to digital platforms. Thus, understanding the behavioral intention of Muslim entrepreneurs is crucial for the successful implementation of cashless zakat payment systems. Performance Expectancy is a key factor in technology adoption, as it relates to the belief that using a system will provide significant benefits like convenience, time savings, and efficiency. In the case of zakat cashless payment systems, the perception that these platforms make it easier and quicker to fulfill zakat obligations greatly influences their adoption. When users find a technology beneficial, they are more likely to use it, as demonstrated in studies by Venkatesh et al. (2003) and Roni and Tarmidi (2015), which highlight the impact of perceived efficiency and ease of use on the intention to adopt online zakat payment systems.

Effort Expectancy, or the ease of using a technology, is another crucial predictor of adoption. For zakat payments, a user-friendly cashless payment system that requires little effort to learn and use is more likely

to be accepted, especially in areas with lower digital literacy. This ease of use reduces the cognitive burden on users, making the system more appealing, as discussed by Venkatesh et al. (2003) and Danila and Abdullah (2014). Additionally, Social Influence, or the impact of social pressure from family, friends, or community leaders, can significantly affect the adoption of zakat cashless payment systems, particularly in close-knit communities. Facilitating Conditions, such as access to technology infrastructure and support services, are also essential, as they enable users to adopt and continue using the system. Without these resources, especially in rural areas, the adoption of cashless payment systems can be significantly hindered (Brown & Venkatesh, 2005; Hashim et al., 2019) relationships.

Adapting the UTAUT model's four key constructs; performance expectancy, effort expectancy, social influence, and facilitating conditions, provides a well-rounded framework for understanding technology acceptance among Muslim entrepreneurs or zakat payers. This model is comprehensive and proven effective in various contexts, addressing essential aspects such as the perceived benefits of technology, ease of use, social pressures, and available resources. By applying these constructs, the study can better analyze how these factors influence both the intention to use and the actual use of technology for zakat payments, while also considering how individual differences like age, gender, and experience might affect these dynamics. This tailored approach ensures that the unique aspects of the zakat payment context are thoroughly examined.

2.1 Hypotheses Development

The hypotheses developed for this study draw upon established theories and empirical findings to explore various factors influencing the intention of microenterprises in Kedah to adopt a cashless zakat payment system. Firstly, Performance Expectancy (H1) focuses on how businesses perceive the potential enhancement of efficiency through online zakat payment systems, as documented in previous studies (Venkatesh et al., 2003; Li et al., 2018). Effort Expectancy (H2) examines the perceived ease of use of such systems, emphasizing its critical role in influencing adoption intentions (Nuryahya et al.). Social Influence (H3) considers the impact of societal attitudes and norms towards zakat payment systems, known to influence technology adoption (Martins et al., 2014; Baba et al., 2023).

Facilitating Conditions (H4 and H5) encompass factors like infrastructure availability and technical support, essential for creating an enabling environment for intention to use or using online zakat payment adoption (Venkatesh et al., 2003; Thaker et al., 2019). The study also explores the relationship between Intention to Use and Actual Usage (H6), highlighting the gap between intention and behavior in technology adoption (Venkatesh & Bala, 2008; Mansoori et al., 2023). In the UTAUT model, Facilitating Conditions is directly linked to the actual usage of a technology because it represents the practical resources and support needed to use it. Unlike other factors that influence the intention to use the system, Facilitating Conditions determine whether someone can carry out that intention. For instance, even if a Muslim entrepreneur intends to use a cashless zakat payment system, they need access to the internet, proper devices, and sufficient knowledge to do so. If these conditions are met, the likelihood of actual usage increases, making Facilitating Conditions a crucial factor in moving from intention to action.

This framework provides a structured approach to understanding the interplay of psychological, social, and contextual factors influencing the adoption of cashless zakat payment systems among microenterprises in

Kedah. Each hypothesis is grounded in established theories and empirical evidence, aiming to contribute to both theoretical knowledge and practical insights for zakat organizations and policymakers.

3.0 Methods

The study focuses on assessing the intention of Muslim microentrepreneurs in Kedah to adopt a cashless zakat payment system. The targeted population includes Muslim microentrepreneurs who are registered with the Companies Commission of Malaysia (SSM) and are actively engaged in trading activities in Kedah. This selection criteria aligns with the demographics of the majority-owned Malay Muslim community, which constitutes a significant portion of the business entities in the region (SSM, 2019). The study aims to survey individuals who have a direct role in zakat contributions, given their pivotal contribution to zakat collections in the region (Department of Statistics Malaysia, 2022).

The population consists of approximately 12,741 eligible businesses in Kedah, based on their registration with Lembaga Zakat Negeri Kedah (LZNK) for zakat payments. The sampling method employed is simple random sampling. To conduct simple random sampling for the research, we first obtained a complete list of all 12,741 eligible businesses registered with Lembaga Zakat Negeri Kedah (LZNK). Then a unique number is assigned to each business before randomly selected 300 businesses from this list using SPSS software. This ensures that every business has an equal chance of being chosen. The sample size of 300 is sufficient, as it exceeds the minimum requirement for Structural Equation Modeling (SEM), ensuring a robust and representative sample for your study (Sukmawati et al., 2023). A sample size of 300 participants was determined, exceeding the minimum requirement of 130 respondents for Structural Equation Modeling (SEM), as recommended by Hair et al. (2021) and based on the rule of 10 times the highest number of arrowheads directed towards a latent variable in the PLS path model (Barclay et al., 1995).

The survey utilized a cross-sectional methodology, conducted over a specific time period, to capture a snapshot of intention towards cashless zakat payment systems among the sampled businesses. A five-point Likert scale was employed in the questionnaire to gauge respondents' agreement with statements, ranging from 'strongly disagree' (1) to 'strongly agree' (5), with a midpoint (3) indicating neutrality (Cavana et al., 2001; Hair et al., 2006). This approach aimed to gather precise and reliable data on the factors influencing the adoption of cashless zakat payments, ensuring robust statistical analysis and meaningful conclusions for zakat organizations and policymakers alike.

3.1 Research Framework

This section outlines the conceptual framework that underpins this study, providing a clear roadmap for how the research objectives will be achieved. Focusing on Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, this research framework aims to clarify how these factors affect the decision-making process regarding the adoption of a cashless zakat payment system. Through this structured approach, the study seeks to offer insights into enhancing the effectiveness and acceptance of digital zakat payment solutions within the region.

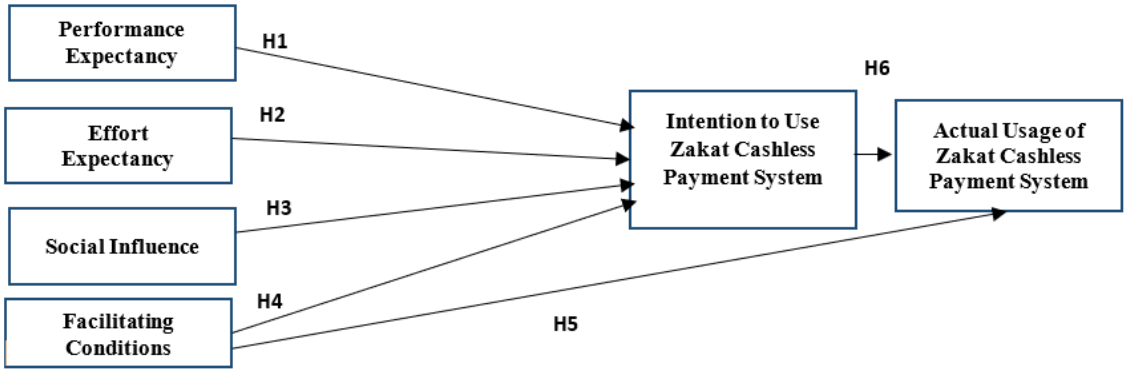

Figure 1: Conceptual Framework

4.0 Results and Discussion

4.1 Descriptive analysis

The demographic information of the study respondents includes gender, age, education, business experience, business type, employee count, zakat payment history, beneficiaries, and payment methods. An online survey was conducted to 500 microenterprises listed in the LZNK directory. A total of 300 responses were received, yielding a response rate of 60%. The sample consists of 51.3% males and 48.7% females, with the majority (36%) aged 40-49 years. Most respondents (69.7%) have undergraduate degrees, 43.3% have over 10 years of business experience, and 64.3% run sole proprietorships. Additionally, 44.3% have fewer than five employees. Among the 300 respondents, 76.3% pay zakat, with 55.7% preferring to remit to the Lembaga Zakat Negeri Kedah, 20.3% to other welfare institutions, and 24% to asnaf. A significant proportion (54.3%) choose to pay zakat online, as opposed to physical methods or salary deductions by employers.

4.2 Evaluation of PLS-SEM Results

This study employs Structural Equation Modeling (SEM) with Partial Least Squares (PLS) as our primary analytical method to examine the data collected from Muslim businesses in Kedah regarding their intention to adopt a cashless zakat payment system. SmartPLS version 4.0 software was employed for all PLS-SEM model assessments in this study. The assessments aimed to validate the measurement model and estimate the structural model. The measurement model specifies the relationships between constructs, while the structural model predicts the direct and indirect relationships among latent variables. Validation of the measurement model was performed prior to estimating the structural model.

In PLS-SEM analysis, the initial focus is on evaluating the outer model, or the measurement model, which defines the relationships between indicators and constructs. In this study, the suitability of the measurement models was determined by assessing both the reliability of individual items and internal consistency. Additionally, two forms of validity—convergent and discriminant validity—were examined to ensure the appropriateness of the measurement models (Hair et al., 2021; Henseler et al., 2009). Figure 2 illustrates the measurement model.

4.3 Assessment of Measurement Model

This section presents the results of PLS path modeling as outlined by Henseler, Ringle, and Sinkovics (2009), which involves a two-step process. The process first entails evaluating both the measurement model and the structural model of the study (Henseler, Ringle, & Sinkovics, 2009; Hair J. F., et al., 2021). Initially, the measurement model assessment focuses on the reliability of individual items and internal consistency, as well as examining convergent and discriminant validity. Following this, the structural model assessment involves evaluating path coefficient significance, R-squared (R^2), effect size (f^2), construct cross-validated redundancy (i.e., model Q^2), and the moderating effect.

Before conducting the PLS-SEM analysis, it is important to configure the model for clarity and determine whether its indicators are reflective or formative. Hair et al. (2021) emphasize the necessity of identifying the model configuration, as the testing approach differs between reflective and formative measurement models. In this study, all indicators for latent variables are reflective, meaning the arrows point from the construct to the indicator variables, indicating that the construct influences the measurement of the indicator variables (Hair J. F., Hult, Ringle, & Sarstedt, A primer on partial least squares structural equation modeling (PLS-SEM) (2nd ed.), 2017).

A measurement model in Structural Equation Modeling (SEM) outlines how observed variables (indicators) are used to measure latent variables (constructs). It examines the connections between these indicators and constructs to assess the accuracy and reliability of the measurements. This model is essential for verifying that the indicators accurately reflect the theoretical concepts and that the constructs are measured consistently. In SEM, the measurement model ensures that the data effectively represents the theoretical ideas being investigated. The measurement model employed in this study is depicted in Figure 2, showcasing the results of the Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis conducted with SmartPLS.

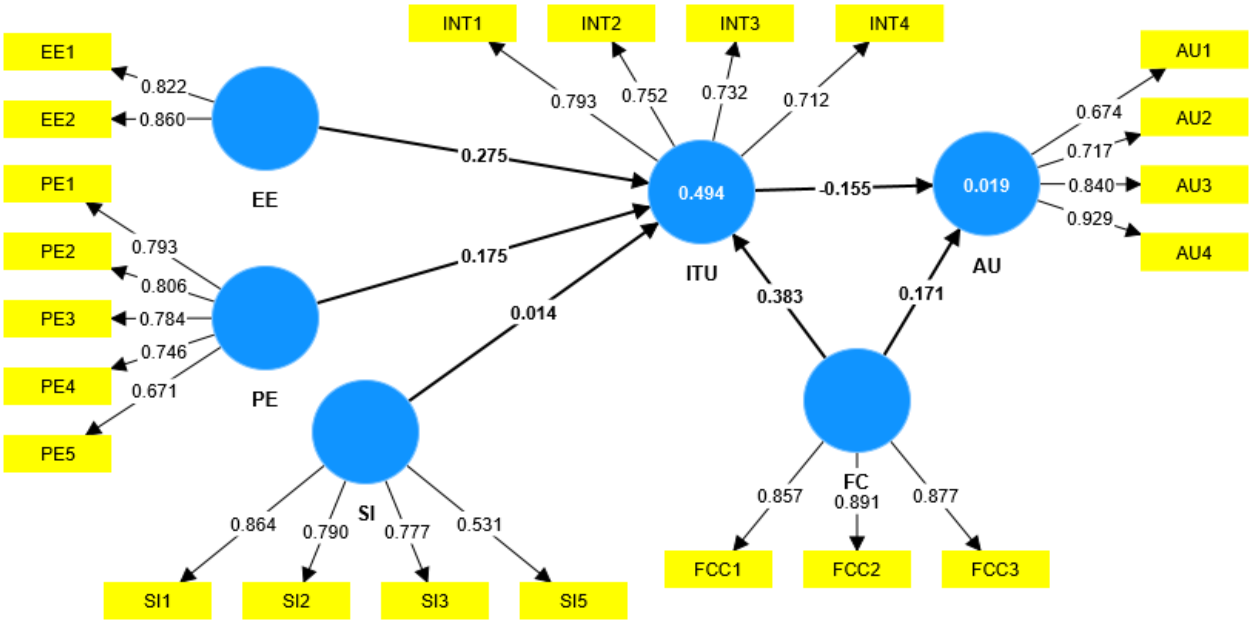

Figure 2: Measurement Model

Figure 2 presents a path diagram from a Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis performed using SmartPLS. This diagram includes constructs such as Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC), which influence Intention to Use (ITU) and Actual Usage (AU). The diagram also shows the loading factors for each indicator, the path coefficients between constructs, and the R^2 values for the endogenous constructs. In investigating the factors influencing technology adoption, PLS-SEM analysis provides a robust methodological framework for evaluating both measurement and structural models (Hair, Hult, Ringle, & Sarstedt, 2017). The loading factors, representing the correlations between indicators and their corresponding latent constructs, are well above the accepted threshold of 0.7, indicating high indicator reliability (Henseler, Ringle, & Sarstedt, 2015). In this model, loadings range mostly from 0.712 to 0.929, demonstrating strong measurement quality. While it is generally recommended that indicator loadings should exceed 0.7 to ensure sufficient indicator reliability (Henseler, Ringle, & Sarstedt, 2015), there are scenarios where loadings slightly below this threshold can still be acceptable. According to Hair et al. (2017), loadings between 0.4 and 0.7 can be retained if the indicators contribute to the content validity of the construct and if the composite reliability and average variance extracted (AVE) for the latent construct are within acceptable ranges. This is particularly relevant in this study and in the case of SI5, PE5, and AU1, these items are conceptually important for the construct and the overall model fit remains satisfactory (e.g., AVE is above 0.5, and composite reliability exceeds 0.7), hence these indicators could be retained. affect the model's explanatory power.

Individual item reliability was measured regarding the standardised factor loadings of every single item on their own constructs (Hair et al., 2021). Standardised loadings must be at a minimum of 0.708, which specifies that more than 50% of an item variance was explained by the allocated construct (Henseler *et al*., 2009). However, items with standardised factor loadings ranging between 0.40 and 0.70 can be retained if the Average Variance Extracted (AVE) value is achieved, and indicators with outer loadings between 0.40 and 0.70 should be considered for removal only if the deletion leads to an increase in composite reliability (CR) and AVE above the recommended threshold value (Hair *et al*., 2017).

The construct's internal consistency reliability can be assessed using a construct's CR or Cronbach's alpha (Hair *et al*., 2021). Hair et al. (2021) recommended that the CR coefficient must be at a minimum of 0.70 or above. As shown in the Table 1 in the present study, the latent construct's CR coefficients exceeded the lowest adequate level of 0.70 and more as the CR values ranged between 0.738 and 0.848, representing adequate internal consistency reliability of the used measurements.

Convergent validity is the extent to which indicators of a specific construct converge or share a high proportion of variance in common (Hair, Black *et al*., 2019, p.656). In this study, AVE was used to assess the convergent validity of the latent constructs. The AVE values described the average variance shared between a construct and its connected items (Fornell & Larcker, 1981). Generally, in this study, as shown in the table, the AVE value must be greater than 0.5, indicating that a construct represents more than half of its indicator's variance. (Henseler *et al*., 2009).

Table 1: Items Loadings, Variables Composite Reliability and Variables Average Variance Extracted

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AU	0.829	1.18	0.872	0.634
EE	0.789	0.594	0.829	0.708
FC	0.848	0.857	0.907	0.766
INT	0.738	0.739	0.835	0.559
PE	0.819	0.834	0.873	0.580
SI	0.744	0.85	0.834	0.564

Note: PE= performance expectancy, EE= effort expectancy, SI= social influence, FC= facilitating conditions, ITU = intention to use and AU= actual usage.

Discriminant validity assesses the extent to which a theoretical construct is distinct from other constructs. This ensures that each construct is measuring a unique aspect and is not merely a reflection of other constructs within the model (Duarte & Raposo, 2010; Hair et al., 2021). Establishing discriminant validity is crucial to confirm that the constructs are capturing different phenomena and thus provide a more precise and accurate understanding of the research model.

The literature identifies several methods for evaluating discriminant validity, with the Heterotrait-Monotrait Ratio (HTMT) being one of the most widely used and recommended approaches. The HTMT ratio is calculated by taking the average of all pairwise correlations between indicators of different constructs and dividing it by the average of all pairwise correlations among indicators of the same construct. A common threshold for HTMT is 0.85. Ratios above this threshold may suggest a lack of discriminant validity, indicating that constructs may be overlapping or not sufficiently distinct from each other (Henseler, Ringle, & Sarstedt, 2015). An HTMT value below 0.85 indicates that the constructs are sufficiently distinct, meaning that each construct captures a unique dimension of the model. Conversely, HTMT values above this threshold suggest that constructs may not be adequately differentiated. In our analysis, the HTMT ratio was computed for all pairs of constructs to assess their discriminant validity. The HTMT values for the constructs were as follows in Table 2.

Table 2: Discriminant Validity HTMT

	AU	EE	FC	INT	PE	SI
AU						
EE	0.076					
FC	0.09	0.815				
ITU	0.113	0.845	0.8			
PE	0.097	0.536	0.696	0.632		
SI	0.161	0.284	0.168	0.198	0.189	

Note: PE= performance expectancy, EE= effort expectancy, SI= social influence, FC= facilitating conditions, ITU = intention to use and AU= actual usage.

All HTMT values were below the 0.85 threshold, confirming that our constructs are sufficiently distinct and possess adequate discriminant validity. The HTMT analysis confirms that the constructs in our model are distinct and do not overlap significantly, supporting the discriminant validity of the measurement model. This ensures that each construct is capturing a unique aspect of the theoretical framework and contributes to the robustness of the model.

The results from both Cronbach's alpha and HTMT analyses confirm the reliability and validity of the constructs used in our study. Cronbach's alpha values demonstrate internal consistency, while the HTMT ratios indicate that the constructs are sufficiently distinct from one another. These findings support the robustness of our measurement model and its effectiveness in capturing the intended constructs.

Furthermore, Chin's (1998) recommendation of determining discriminant validity by comparing indicator loadings with cross-loadings of other reflective indicators was followed. This study followed the suggestion that all the indicator loadings should be higher than the cross-loadings as shown in Table 3.

Table 3: Cross Loadings

	AU	EE	FC	INT	PE	SI
AU1	0.674					
AU2	0.717					
AU3	0.84					
AU4	0.929					
FCC1			0.857			
FCC2			0.891			
FCC3			0.877			
EE1		0.822				
EE2		0.86				
PE1					0.793	
PE2					0.806	
PE3					0.784	
PE4					0.746	
PE5					0.671	
INT1				0.793		
INT2				0.752		
INT3				0.732		
INT4				0.712		
SI1						0.864
SI2						0.79
SI3						0.777
SI5						0.531

Note: PE= performance expectancy, EE= effort expectancy, SI= social influence, FC= facilitating conditions, ITU = intention to use and AU= actual usage.

Partial Least Squares Structural Equation Modeling (PLS-SEM) and PLS Predict are sophisticated statistical techniques used to model complex relationships between observed variables and latent constructs. PLS-SEM is recognized for its robustness in exploratory research and its capability to manage complex models with multiple constructs and indicators (Hair J. F., Hult, Ringle, & Sarstedt, 2016). PLS Predict, as an extension of PLS-SEM, evaluates the out-of-sample predictive power of the model (Shmueli, Ray, Velasquez Estrada, & Chatla, 2016). In this review, both PLS-SEM and PLS Predict were applied using SmartPLS software to analyze the predictive relationships within a conceptual model of attitudinal and behavioral constructs (Ringle, Wende, & Becker, 2015).

4.4 Structural Model Evaluation

Following the evaluation of the measurement model for reliability and validity, the focus shifts to assessing the structural model. This assessment provides empirical evidence for the proposed theoretical framework and tests the hypotheses outlined in this study. The primary goal of the structural model is to examine the relationships (paths) between latent constructs and evaluate the model's predictive capabilities (Hair et al., 2019). According to PLS-SEM literature, the structural model was analyzed based on several criteria: the significance of structural path coefficients, effect size (f^2), coefficient of determination (R^2), and the predictive relevance of PLS estimates at the construct level (Q^2) (Hair et al., 2021; Roldan & Sanchez-Franco, 2012).

The structural model in Structural Equation Modeling (SEM) outlines the relationships between latent variables (constructs) and how they affect each other. It shows the causal links and interactions based on the theoretical framework. This model helps to test hypotheses about how different constructs are connected and the strength and direction of these connections. It is crucial for understanding how well the theoretical framework fits the observed data. The structural model in the current study includes the main effects of the direct relationships between performance expectancy, effort expectancy, social influence, facilitating conditions, intention to use, and actual usage of the zakat cashless payment system.

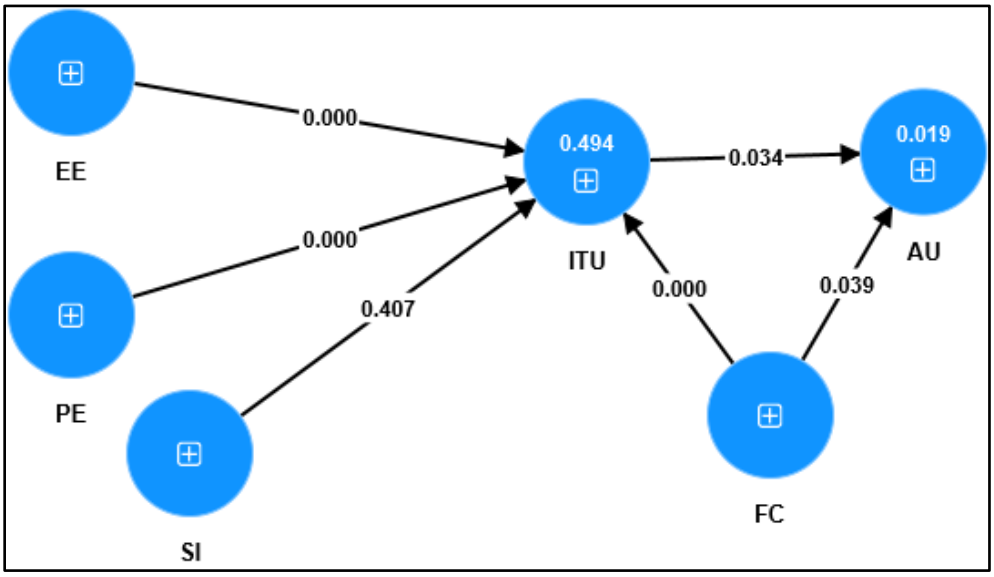

Figure 3: Structural Model

Within the domain of technology acceptance, the PLS-SEM approach is instrumental in elucidating the pathways through which various predictors influence usage intentions and behaviors (Hair, Ringle, & Sarstedt, 2013). In the present study, SmartPLS was utilized to calculate the total effects of each construct on 'Actual Usage' and 'Intention to Use', as well as to evaluate construct performance (Ringle, Wende, & Becker, 2015).

The coefficient of determination (R^2) is a key measure in PLS-SEM indicating the proportion of the variance in the dependent variable that is predictable from the independent variables (Chin, 1998). In the provided model, R^2 values for Intention to Use is 0.494 and Actual Usage is 0.019 suggest a moderate to substantial level of explained variance, which indicates that the model has good predictive power.

4.5 Hypotheses Results

The structural model in this study examines the direct effects of performance expectancy, effort expectancy and perceived security on the behavioral intention to use the zakat cashless payment system. Additionally, it explores the moderating effects of culture, organizational religiosity, and non-organizational religiosity. To assess the significance of the path coefficients, a bootstrapping procedure with 5,000 samples and 108 cases was employed. This procedure generated p-values, t-values, beta values, and standard errors to evaluate the precision of the PLS model (Hair et al., 2021; Henseler et al., 2009). Given that the hypotheses in this study are one-tailed, the threshold for accepting the hypotheses is set at a t-value of 1.64 with a significance level of 0.05 (Hair, Risher, et al., 2019).

Path coefficients in SEM represent the strength and direction of the relationship between variables. In PLS-SEM, these coefficients are estimated using a partial least squares approach, which is suitable for predictive analysis and theory building, especially when the research model is complex and the sample size is relatively small (Hair J. F., Sarstedt, Ringle, & Gudergan, 2018).

Table 4: Result of Hypotheses Testing

Hypotheses	Path	Beta	Sample mean (M)	Standard deviation (STDEV)	T values	P values	Results
H1	PE - > INT	0.175	0.176	0.05	3.495	0.000	Accepted
H2	EE- > INT	0.275	0.276	0.061	4.539	0.000	Accepted
H3	SI -> INT	0.014	0.03	0.061	0.237	0.407	Rejected
H4	FC- > INT	0.383	0.384	0.063	6.116	0.000	Accepted
H5	FC - > AU	0.171	0.179	0.097	1.76	0.039	Accepted
H6	ITU-> AU	-0.155	-0.165	0.085	1.821	0.034	Accepted

Note: PE= performance expectancy, EE= effort expectancy, SI= social influence, FC= facilitating conditions, ITU = intention to use and AU= actual usage.

The research objective here appears to be the examination of factors influencing 'Intention to Use' and 'Actual Usage' of a technology or system. The hypotheses (H1-H6) are formulated to test various paths in the model. For instance, H4's path coefficient (Beta = 0.383) indicates a strong positive effect of 'Facilitating Conditions' on 'Intention to Use', with a very high t-value of 6.116, suggesting this result is statistically significant ($p < 0.000$*). On the other hand, H6 shows negative effects (Beta = -0.155) of 'Intention to Use' on 'Actual Usage', but with p-values of 0.034 indicating that this result is statistically significant for this path. H1, H2, and H4 show significant p-values ($p < 0.05$*), indicating that the moderator significantly

affects the relationship between the variables. However, H3 shows p-values of indicating that this result is not statistically significant and the null hypothesis cannot be rejected for this path.

When summarizing the results, one can observe patterns where direct effects like 'Intention to Use' on 'Actual Usage' are strongly significant, whereas an expected direct effect such as 'Social Influence' on 'Intention to Use' are not. Additionally, 'Performance Expectancy' and 'Effort Expectancy' appear to have significant effects on several relationships, suggesting that these factors play a crucial role in technology acceptance.

In summary, the PLS-SEM analysis reveals that Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions are significant predictors of Intention to Use, which in turn, is a strong predictor of Actual Usage. These results not only substantiate the theoretical framework but also offer practical insights for designing interventions to enhance technology uptake.

The results suggest that 'Performance Expectancy', 'Effort Expectancy' and 'Facilitating Conditions' had a positive total effect on both 'Actual Usage' and 'Intention to Use', which aligned with the findings of Venkatesh et al. (2003) where these constructs were significant predictors. Notably, 'Social Influence' showed a substantial positive effect on 'Intention to Use' (0.014), emphasizing the role of personal beliefs in technology adoption, aligning with the theoretical propositions of Tarafdar and Zhang (2005). The strongest predictor for 'Actual Usage' was 'Intention to Use' (-0.155), reinforcing the central tenet of the Theory of Planned Behavior (Ajzen, 1991) that intentions are a proximal indicator of actual behavior.

In interpreting construct performance, high values suggest that the constructs were well-represented by their indicators. The consistency in high construct performance across all variables indicates a strong measurement model, supporting the reliability of the constructs used in the analysis (Hair et al., 2013).

In conclusion, the analysis underscores the varying influence of factors on technology usage, and intention remaining a robust predictor of actual usage. These findings contribute to the existing literature by highlighting the complex interplay of cognitive, social, and personal belief factors in the context of technology adoption and usage.

5.0 Conclusion

The main objective of Lembaga Zakat Negeri Kedah (LZNK) is to manage the collection, distribution, and utilization of Zakat funds effectively and efficiently in the state of Kedah, Malaysia. LZNK's primary goals include i) zakat collection; ii) zakat distribution; iii) poverty alleviation; iv) empowering the community; v) transparency and accountability; and vi) education and outreach. By effectively fulfilling these objectives, Lembaga Zakat Negeri Kedah (LZNK) plays a pivotal role in promoting social welfare, empowering communities, and fostering a culture of charitable giving and support within the state of Kedah, in line with the principles of Islam (Lembaga Zakat Negeri Kedah, 2023). However, there are still Muslim traders who do not fulfill their obligation to pay zakat even though there are various facilities for zakat payment such as online zakat payment. This has been seen through the decline of business zakat collection for LZNK which will have a great impact on improving social well-being in Kedah. Hence, the researcher intends to achieve the three objectives of the study which began by identifying the relationship between performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention of the micro-entrepreneurs in Kedah to use the zakat cashless payment system and in actual utilization of the

zakat cashless payment system. Then, the researcher tested the structural model empirically to improve the understanding of the structural relationship between performance expectancy, effort expectancy, social influence, facilitating conditions, trust and religiosity where the analysis of the structural relationship between the eight constructs was done simultaneously.

A limitation of this study is its reliance on a single methodological approach. Utilizing only quantitative methods may not fully capture the nuanced factors influencing how microenterprises accept and use cashless payment systems for zakat. Future research would benefit from incorporating a mixed-methods approach, combining qualitative techniques like focus groups and interviews with quantitative methods such as transaction data analysis or surveys. This broader methodological scope could provide a more comprehensive understanding of user experience, adoption factors, and the socio-economic impacts of cashless zakat systems.

Furthermore, this study, which combines eight research constructs (performance expectancy, effort expectancy, social influence, facilitating condition, trust, religiosity, intention to use, and actual usage) using SEM analysis, is unique in its application to Muslim microentrepreneurs in Kedah. However, this focus on a single region and specific type of business limits the generalizability of the findings. Future research should consider extending the model to different business types, states, or countries to evaluate its applicability and robustness in various contexts.

Without incorporating case studies or ethnographic research, the study misses out on detailed insights into the daily activities and interactions of microenterprises. Such an approach would have provided a richer understanding of the social dynamics, benefits, and challenges related to adopting cashless systems in zakat practices. Future research should address this gap to capture the lived experiences of microentrepreneurs more comprehensively.

The researcher made the necessary adjustments to reflect the study's context based on UTAUT Theory. The study's structured relationship between performance expectancy, effort expectancy, social influence, and facilitating conditions, on the intention and actual use of the zakat cashless payment system by micro-entrepreneurs in Kedah which leads to the conclusion that this is one of the new studies in this area. Despite the existence of multiple models examining the intention to use the system, no thorough investigation has yet successfully integrated these components within the Kedah micro-entrepreneurial setting. Therefore, the implementation of this study is one of the efforts to help increase the understanding of online zakat payment by micro-entrepreneurs in the state of Kedah Darul Aman. This study is a survey study that uses a quantitative approach. An existing questionnaire instrument adapted from several previous instruments was used in data collection. There are 22 items in the set of questionnaires used to measure the constructs in this study. The respondents involved were 300 micro-entrepreneurs in Kedah who were selected by Simple Random Sampling.

Overall, this study successfully determined the structural equation model (SEM) which shows the structural relationship between performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention and actual use of the zakat cashless payment system by micro-entrepreneurs in Kedah. The desired objective has been achieved with the determination of the appropriateness of the

structural model for the constructs involved, and the determination of the structural relationship between the constructs.

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