



UNIVERSITI TEKNOLOGI MARA

**FACTORS AFFECTING CUSTOMERS'
PERCEPTION TO USE E-ZAKAT
SERVICE IN KELANTAN**

NOR FATIN BT MUHAMAD RUZALI

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ABSTRACT

Zakat institution implements e-Zakat as a new strategy that is able to attract more Muslim to pay zakat through information technology. In Malaysia even the growth of e-Zakat channel, but tradition method remained as popular payment modes because consumers are not convinced of the benefits of using e-payment. There are various reasons and factor that may cause this situation, for example, the lack of customer's technology acceptance since they must change their behavioral pattern and the e-Zakat service that too complicated for some people to understand and to use it. This thesis investigates the factors that affecting customers' perception to use e-Zakat service in Kelantan since in this state has the majority of Muslim. The factors are perceived usefulness, perceived ease of use, perceived behavioural control and trust. The focus of this research is on zakat payers in Kelantan whether working at government sector, private sector and others. This thesis was carried out by questionnaire-based surveys to all the workers in the difference gender which is male and female. There is no specific age when distributed the questionnaire. Data collected from 100 customers' that use e-Zakat service and the data was analysing using the SPSS software. The results of regression models revealed that there are three factors that significant with customers' perception which is perceived usefulness, perceived ease of use and trust. Another factor perceived behavioural control is not significant with customers' perception because the p-value is more than 0.05.

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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

The fourth pillar of Islam is Zakat, which is defined by Zaim (1989) as a ‘‘compulsory levy imposed on Muslim so as to take surplus money or wealth from the comparatively well-to-do members of the Muslim Society and give it to the destitute and needy’’. The zakat management was embarked back from the time of the second caliph after the death of Prophet Muhammad (pbuh), Umar Al-Khattab whom also known as the Muslim World Transformer (Roni & Tarmidi, 2015). New administration system including tax system has been introduced by Umar Al-Khattab which eventually increases the country’s income and improves its economy. The generation until today has been accepted and adapted the system.

Malaysia is one of the country which adapting the second caliph’s system. State Islamic Religious Council (SIRCs) is not under the federal government jurisdictions that have a different management and implementation of zakat which may vary between different states depending on governing law of each state.

This research will study the perception to use e-Zakat service where the perception to use e-Zakat service as dependent variable and the independent variables are factors that affecting customer’s perception to use e-Zakat service which are perceived usefulness, perceived ease of use, perceived behavioral control and trust.

This chapter presents seven parts as follow: (1) background of study, (2) problem statement, (3) research question, (4) research objectives, (5) significant of study, (6) scope of study and (7) limitation of study.