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**DETERMINANTS OF INTENTION TO USE
CASHLESS ZAKAT PAYMENT SYSTEM
BY MICROENTERPRISES IN KEDAH**



**Thesis Submitted to
Tunku Puteri Intan Safinaz School of Accountancy
College of Business, Universiti Utara Malaysia,
In Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



Kolej Perniagaan
(College of Business)
Universiti Utara Malaysia

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(Signature)

Pemeriksa Luar
(External Examiner)

: **Assoc. Prof. Dr. Mohamad Azmi Nias
Ahmad (UiTM)**

Tandatangan
(Signature)

Pemeriksa Luar
(Internal Examiner)

: **Prof. Dr. Zainuddin Hassan (UNITEN)**

Tandatangan
(Signature)

Tarikh: **2 Julai 2024**
(Date)

Nama Pelajar
(Name of Student) : Raudah Danila

Tajuk Tesis / Disertasi
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Nama Penyelia/Penyelia-penyelia
(Name of Supervisor/Supervisors) : Prof. Madya Dr. Rafeah Mat Saat



UUM
Universiti Utara Malaysia

Tandatangan

Nama Penyelia/Penyelia-penyelia
(Name of Supervisor/Supervisors) : Prof. Madya Dr. Ku Maisurah Ku Bahador

Tandatangan

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ABSTRACT

In the digital era, technology has increased the effectiveness, security, and efficiency of zakat management in Malaysia. This study explores the relationships between performance expectancy, effort expectancy, social influence, facilitating conditions, trust, and religiosity concerning the intention to use and actual usage of cashless zakat payment systems. Grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT), the research surveyed 300 microentrepreneurs from Kedah Darul Aman, selected through simple random sampling. Data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) to assess the model's relationships and predictive influence within the model. The results reveal significant relationships between performance expectancy, effort expectancy, social influence, facilitating conditions, and intention to use cashless systems, with intention proving to be a strong predictor of actual usage. Notably, social influence emerged as the most significant factor affecting intention, while facilitating conditions showed a moderate direct effect. However, the moderating roles of trust and religiosity were not statistically significant in shaping the intention to use cashless zakat systems. These findings provide valuable insights for policymakers and practitioners in zakat management, emphasizing the importance of social influence in promoting the adoption of cashless payment systems. The study concludes with a discussion of its limitations and offers recommendations for future research to further explore these dynamics.

Keywords: Zakat, cashless payment, UTAUT, microenterprise.

ABSTRAK

Dalam era digital, teknologi telah meningkatkan aspek keberkesanan, keselamatan, serta kecekapan pengurusan zakat di Malaysia. Kajian ini meneroka hubungan antara jangkauan prestasi, jangkauan usaha, pengaruh sosial, keadaan fasiliti, kepercayaan, dan religiositi berkaitan dengan niat untuk menggunakan dan penggunaan sebenar sistem pembayaran zakat tanpa tunai. Berdasarkan Teori Penerimaan dan Penggunaan Teknologi (UTAUT), kajian ini meninjau seramai 300 usahawan mikro di Kedah Darul Aman yang dipilih melalui pensampelan rawak mudah. Data dianalisis menggunakan Pemodelan Persamaan Struktur Kuasa Dua Separa Terkecil (PLS-SEM) untuk menilai hubungan dan pengaruh ramalan dalam model tersebut. Hasil kajian menunjukkan hubungan yang signifikan antara jangkauan prestasi, jangkauan usaha, pengaruh sosial, keadaan fasiliti, dan niat untuk menggunakan sistem tanpa tunai, dengan niat untuk menggunakan terbukti sebagai peramal yang kuat untuk penggunaan sebenar. Secara khusus, pengaruh sosial muncul sebagai faktor paling signifikan yang mempengaruhi niat, manakala keadaan fasiliti menunjukkan kesan langsung yang sederhana. Namun, peranan pemoderasi kepercayaan dan religiositi tidak signifikan secara statistik dalam membentuk niat untuk menggunakan sistem zakat tanpa tunai. Penemuan ini memberikan pandangan berharga untuk penggubal dasar dan pengamal dalam pengurusan zakat, menekankan kepentingan pengaruh sosial dalam mempromosikan penerimaan sistem pembayaran tanpa tunai. Kajian ini diakhiri dengan perbincangan mengenai keterbatasannya dan menawarkan cadangan untuk kajian masa depan bagi meneroka dinamik ini dengan lebih lanjut.

Kata Kunci: Zakat, pembayaran tanpa tunai, Teori Penerimaan dan Penggunaan Teknologi (UTAUT), perusahaan mikro.

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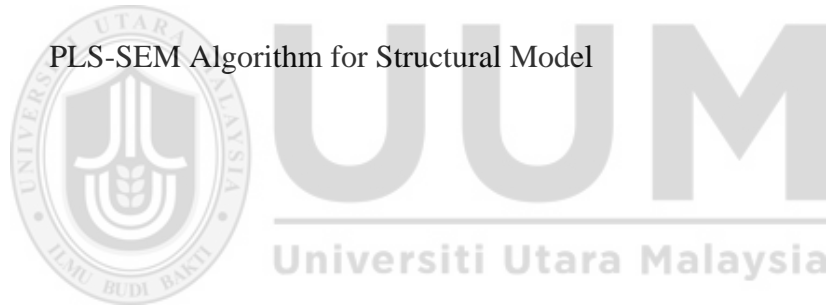


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CHAPTER ONE

INTRODUCTION

1.1 Introduction

This section elucidates the structure of this chapter. The chapter commences with a discussion on the backdrop of the study deliberating around the zakat environment and concerns in Malaysia. It then presents the problem statement which elicits the need of carrying out this study. The research questions and goals are then developed. The next segment discusses the importance of the study, its scope and the organisational definition. The chapter concludes by presenting the structure of rest of the chapters.

1.2 Background of the Study

Allah (S.W.T) presented zakat as a means of providing social security for the disadvantaged and needy individuals in society. This is achieved by redistributing wealth, promoting economic stability, and serving as a method of purification and spiritual development (Ismail, 2017). Zakat can be interpreted from two different perspectives: law and language. In language terms, zakat derived from the root word ‘zakat’, which means grow, blessing, clean, and good; this signifies that the real objective of zakat is purification of wealth. As per Imam Syafi’e, the word ‘zakat’ came from the Arabic word that means fertile or clean. Hence, the definitions indicate that the objective of zakat is to

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APPENDIX A: QUESTIONNAIRE

PUSAT PENGAJIAN PERAKAUNAN TUNKU PUTERI INTAN SAFINAZ UNIVERSITI UTARA MALAYSIA



Assalamualaikum

Dear Sir/Madam,

DETERMINANTS OF INTENTION TO USE CASHLESS ZAKAT PAYMENT SYSTEM BY MICROENTERPRISES IN KEDAH

I am a doctoral candidate at Universiti Utara Malaysia (UUM). I am currently doing a research on zakat to fulfil the requirement for the doctoral degree. The aim of this research is to investigate the determinant factors of cashless zakat payment system among the microenterprises in Malaysia.

Hence, you have been chosen to participate in this research, I would like to invite you to answer an online survey which consists of two sections: Section A related to demographic information and Section B consist of 66 questions related to zakat cashless system. This survey may take 10-15 minutes of your time.

There are no right or wrong answers in this questionnaire. Thus, respondents are encouraged to answer it as honest as possible. All collected information will be kept confidential and used only for the purpose of this study. Your cooperation in answering this online survey is highly appreciated.

Thank you.

Yours sincerely

Raudah Danila
Tunku Puteri Intan Safinaz School of Accountancy
Universiti Utara Malaysia
06010 UUM Sintok, Kedah
Email: raudah@uum.edu.my

APPENDIX B: SOAL SELIDIK
PUSAT PENGAJIAN PERAKAUNAN
TUNKU PUTERI INTAN SAFINAZ
UNIVERSITI UTARA MALAYSIA



Assalamualaikum

Tuan/Puan yang dihormati,

**FAKTOR PENENTU PENGGUNAAN SISTEM PEMBAYARAN ZAKAT TANPA
TUNAI OLEH PERUSAHAAN MIKRO DI KEDAH**

Saya adalah seorang pelajar ijazah kedoktoran di Universiti Utara Malaysia (UUM). Saya sedang menjalankan penyelidikan tentang zakat untuk memenuhi keperluan pengajian ijazah doktor. Tujuan penyelidikan ini adalah untuk menyiasat faktor-faktor penentu penggunaan sistem pembayaran zakat tanpa tunai di kalangan perusahaan mikro di Malaysia.

Oleh itu, anda telah dipilih untuk menyertai penyelidikan ini. Saya ingin menjemput anda untuk menjawab satu tinjauan atas talian yang terdiri daripada dua bahagian: Bahagian A berkaitan dengan maklumat demografi dan Bahagian B mengandungi 66 soalan berkaitan dengan sistem pembayaran zakat tanpa tunai. Tinjauan ini dianggarkan mengambil masa 10-15 minit.

Tidak ada jawapan yang betul atau salah dalam soal selidik ini. Oleh itu, responden digalakkan menjawab dengan jujur. Semua maklumat yang dikumpul akan dirahsiakan dan digunakan hanya untuk tujuan penyelidikan ini. Kerjasama anda dalam menjawab tinjauan dalam talian ini amat dihargai.

Terima kasih.

Yang ikhlas,

Raudah Danila
Pusat Pengajian Perakaunan Tunku Puteri Intan Safinaz
Universiti Utara Malaysia
06010 UUM Sintok, Kedah
Emel: raudah@uum.edu.my

BORANG KAJI SELIDIK

Sila jawab SEMUA soalan dengan jujur. Tidak ada jawapan yang betul atau salah. Maklum balas anda akan dirahsiakan dan hanya akan digunakan untuk tujuan akademik. Tandakan (✓) pada kotak yang berkenaan.

BAHAGIAN A: PENGENALAN DAN MAKLUMAT DEMOGRAFIK.

1	Jantina	:	Lelaki	<input type="checkbox"/>	Perempuan	<input type="checkbox"/>	
2	Umur	:	20-29 tahun	<input type="checkbox"/>	30-39 tahun	<input type="checkbox"/>	40-49 tahun
			50-59 tahun	<input type="checkbox"/>	60-69 tahun	<input type="checkbox"/>	70 tahun keatas
3	Tahap Pendidikan	:	SPM	<input type="checkbox"/>	Diploma	<input type="checkbox"/>	Ijazah Sarjana Muda
			Ijazah Sarjana	<input type="checkbox"/>	PhD	<input type="checkbox"/>	Lain-lain
4	Tahun Berniaga	:	Kurang 1 tahun	<input type="checkbox"/>	1-5 tahun	<input type="checkbox"/>	
			6-10 tahun	<input type="checkbox"/>	10 tahun Ke atas	<input type="checkbox"/>	
5	Jenis Perniagaan	:	Milikan Tunggal	<input type="checkbox"/>	Perkongasian	<input type="checkbox"/>	Syarikat Sdn. Bhd
6	Bilangan Pekerja	:	Kurang dari 5 orang	<input type="checkbox"/>	5-10 orang	<input type="checkbox"/>	11-20 orang
			21-50 orang	<input type="checkbox"/>	51 orang Ke atas	<input type="checkbox"/>	
7	Pernahkah anda Membayar zakat Sebelum ini	:	Pernah	<input type="checkbox"/>	Tidak Pernah	<input type="checkbox"/>	
8	Saya membayar zakat kepada [†]	:	Asnaf (Fakir, miskin dan lain-lain)				<input type="text"/>
			Jabatan Zakat Negeri Kedah/ Amil Negeri Kedah				<input type="text"/>
			Institusi Kebajikan lain				<input type="text"/>
9	Saya membayar zakat secara	:	Fizikal (melalui kaedah manual)				<input type="text"/>
			Elektronik (melalui kaedah atas talian)				<input type="text"/>
			Potongan (melalui kaedah potongan gaji oleh majikan)				<input type="text"/>

Bahagian B: MAKLUMAT PENGGUNAAN SISTEM ZAKAT TANPA TUNAI

Sila berikan pandangan anda tentang sejauh mana anda bersetuju dengan pernyataan di bawah dengan membulatkan nombor menggunakan skala 1-5:

Sangat Tidak Setuju	Tidak Setuju	Kurang Setuju	Setuju	Sangat Setuju
1	2	3	4	5

No	Item	Pilihan Jawapan				
Knstruk :Jangkaan Prestasi (Performance Expectancy)						
PE1	Sistem pembayaran zakat tanpa tunai akan menjadikan proses pembayaran lebih teratur dan sistematik.	1	2	3	4	5
PE2	Sistem pembayaran zakat tanpa tunai akan membolehkan saya melakukan transaksi dengan lebih cekap dan pantas.	1	2	3	4	5
PE3	Menggunakan sistem pembayaran zakat tanpa tunai akan meningkatkan pengetahuan mengenai obligasi zakat saya.	1	2	3	4	5
PE4	Sistem pembayaran zakat tanpa tunai akan meningkatkan kecekapan perniagaan saya.	1	2	3	4	5
Konstruk : Jangkaan Usaha (Effort Expectancy)						
EE1	Penggunaan sistem pembayaran zakat tanpa tunai sesuai dengan perniagaan saya dan saya boleh melakukannya dalam masa yang singkat.	1	2	3	4	5
EE2	Menggunakan sistem pembayaran zakat tanpa tunai akan menjimatkan masa saya dalam menunaikan kewajipan zakat..	1	2	3	4	5
EE3	Saya merasakan sistem pembayaran zakat tanpa tunai sekiranya ia lebih mudah berbanding kaedah pembayaran tradisional.	1	2	3	4	5
EE4	Saya mempunyai pengalaman berinternet yang mencukupi untuk menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5

Sila berikan pandangan anda tentang sejauh mana anda bersetuju dengan pernyataan di bawah dengan membulatkan nombor menggunakan skala 1-5:

Sangat Tidak Setuju	Tidak Setuju	Kurang Setuju	Setuju	Sangat Setuju
1	2	3	4	5

No	Item	Pilihan Jawapan				
Konstruk : Pengaruh Sosial (Social Influence)						
SI1	Ahli di dalam komuniti saya berpendapat bahawa saya harus menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
SI2	Orang yang penting bagi saya berpendapat bahawa saya harus menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
SI3	Komuniti saya akan menyokong saya untuk menggunakan sistem pembayaran zakat tanpa tunai	1	2	3	4	5
SI4	Penggunaan sistem pembayaran zakat tanpa tunai akan meningkatkan imej saya dalam kalangan orang yang saya hormati.	1	2	3	4	5
SI5	Orang yang menggunakan sistem pembayaran zakat tanpa tunai mempunyai prestij yang lebih tinggi	1	2	3	4	5
Konstruk : Keadaan Fasiliti (Facilitating Condition)						
FC1	Saya mempunyai peranti (contohnya komputer atau telefon pintar) dan kemudahan (contohnya internet) yang diperlukan untuk menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
FC2	Sistem pembayaran zakat tanpa tunai boleh diakses pada bila-bila masa apabila diperlukan.	1	2	3	4	5
FC3	Saya mendapat sokongan teknikal yang mencukupi untuk menggunakan sistem pembayaran zakat tanpa tunai jika diperlukan.	1	2	3	4	5

Sila berikan pandangan anda tentang sejauh mana anda bersetuju dengan pernyataan di bawah dengan membulatkan nombor menggunakan skala 1-5:

Sangat Tidak Setuju	Tidak Setuju	Kurang Setuju	Setuju	Sangat Setuju
1	2	3	4	5

No	Item	Pilihan Jawapan				
Konstruk : Kepercayaan (Trust)						
T1	Saya akan berasa selamat menggunakan maklumat di kad bayaran saya melalui sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
T2	Sistem pembayaran zakat tanpa tunai adalah kaedah selamat untuk menghantar maklumat peribadi.	1	2	3	4	5
T3	Saya berasa benar-benar selamat memberikan maklumat sensitif mengenai diri saya mengenai sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
T4	Secara keseluruhan, sistem pembayaran zakat tanpa tunai adalah sistem yang selamat untuk menghantar maklumat sensitif.	1	2	3	4	5
T5	Sistem pembayaran zakat tanpa tunai tidak akan mengambil kesempatan ke atas penggunanya.	1	2	3	4	5
T6	Sistem pembayaran zakat tanpa tunai boleh dipercayai.	1	2	3	4	5
T7	Pembayaran zakat tanpa tunai ini tidak akan bertindak dengan cara yang membahayakan saya.	1	2	3	4	5
T8	Saya mempercayai sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
T9	Saya yakin sistem pembayaran zakat tanpa tunai ini akan melakukan apa sahaja untuk menjamin keselamatan urus niaga pengguna.	1	2	3	4	5

Sila berikan pandangan anda tentang sejauh mana anda bersetuju dengan pernyataan di bawah dengan membulatkan nombor menggunakan skala 1-5:

Sangat Tidak Setuju	Tidak Setuju	Kurang Setuju	Setuju	Sangat Setuju		
1	2	3	4	5		
No	Item	Pilihan Jawapan				
Konstruk : Keagamaan (Religiosity)						
R1	Saya pernah terlibat dalam organisasi keagamaan yang berdaftar atau tidak berdaftar.	1	2	3	4	5
R2	Saya kerap menjadi ahli jawatankuasa dalam mana-mana program keagamaan.	1	2	3	4	5
R3	Saya kerap menghadiri kuliah fiqh.	1	2	3	4	5
R4	Saya kerap menghadiri kuliah tauhid.	1	2	3	4	5
R5	Saya kerap menghadiri kuliah Al Quran.	1	2	3	4	5
R6	Saya kerap membayar zakat secara langsung dan tidak langsung.	1	2	3	4	5
R7	Saya kerap menghubungi Jabatan Zakat Negeri Kedah.	1	2	3	4	5
R8	Saya kerap mengambil bahagian dalam aktiviti di masjid.	1	2	3	4	5
R9	Saya kerap menonton televisyen yang berkaitan dengan program keagamaan	1	2	3	4	5
R10	Saya kerap membaca Al-Quran dan memahami maknanya dalam kehidupan harian saya.	1	2	3	4	5
R11	Saya sentiasa berusaha menunaikan solat lima waktu secara berjemaah di masjid atau surau.	1	2	3	4	5
R12	Saya sering melakukan amalan sunat seperti puasa sunat dan sedekah.	1	2	3	4	5
R13	Saya percaya bahawa pembayaran zakat adalah satu kewajipan yang harus dipenuhi sebagai seorang Muslim.	1	2	3	4	5

R14	Saya sentiasa berusaha untuk memperbaiki kefahaman agama saya melalui bacaan buku agama atau mendengar ceramah online.	1	2	3	4	5
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Sila berikan pandangan anda tentang sejauh mana anda bersetuju dengan pernyataan di bawah dengan membulatkan nombor menggunakan skala 1-5:

Sangat Tidak Setuju	Tidak Setuju	Kurang Setuju	Setuju	Sangat Setuju		
1	2	3	4	5		
No	Item	Pilihan Jawapan				
Konstruk : Niat Untuk Mengguna (Intention to Use)						
ITU1	Saya berhasrat untuk menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
ITU2	Saya berasa senang menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
ITU3	Saya berfikiran positif terhadap sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
ITU4	Saya mempunyai niat untuk menggunakan sistem pembayaran zakat tanpa tunai di masa hadapan.	1	2	3	4	5
ITU5	Saya meramalkan bahawa saya akan menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
ITU6	Saya berhasrat untuk menggunakan pembayaran zakat atas talian dalam tempoh 6 bulan akan datang untuk kewajipan zakat saya	1	2	3	4	5
ITU7	Saya meramalkan saya akan menggunakan pembayaran zakat secara atas talian dalam tempoh 6 bulan akan datang	1	2	3	4	5
ITU8	Sekiranya saya tahu menggunakan sistem pembayaran zakat atas talian, saya akan menggunakannya	1	2	3	4	5
ITU9	Apabila saya mampu, saya akan menggunakan pembayaran zakat secara atas talian	1	2	3	4	5
ITU 10	Saya bercadang untuk menggunakan pembayaran zakat secara atas talian setiap kali saya perlu membayar zakat	1	2	3	4	5

ITU 11	Saya berhasrat untuk mengesyorkan sistem pembayaran zakat tanpa tunai kepada keluarga dan rakan-rakan saya.	1	2	3	4	5
ITU 12	Saya akan terus menggunakan sistem pembayaran zakat tanpa tunai sekiranya saya mempunyai pengalaman positif dengannya.	1	2	3	4	5
ITU 13	Saya berasa lebih mudah untuk menunaikan kewajipan zakat saya dengan menggunakan sistem pembayaran zakat tanpa tunai.	1	2	3	4	5
ITU 14	Saya bersedia untuk menerima perubahan teknologi dalam urusan pembayaran zakat dengan menggunakan sistem tanpa tunai.	1	2	3	4	5

Sila berikan pandangan anda tentang sejauh mana anda bersetuju dengan pernyataan di bawah dengan membulatkan nombor menggunakan skala 1-5:

Sangat Tidak Setuju	Tidak Setuju	Kurang Setuju	Setuju	Sangat Setuju
1	2	3	4	5

Konstruk : Penggunaan Sebenar (Actual Usage)						
AU1	Saya telah menggunakan pembayaran zakat secara atas talian setiap bulan.	1	2	3	4	5
AU2	Saya menggunakan sistem pembayaran zakat secara atas talian untuk urusan zakat saya	1	2	3	4	5
AU3	Saya menggunakan portal pembayaran zakat secara atas talian Lembaga Zakat Kedah untuk mengemaskini akaun dan membayar zakat.	1	2	3	4	5
AU4	Saya menggunakan telefon pintar saya untuk urusan pembayaran zakat.	1	2	3	4	5
AU5	Saya membayar zakat melalui atas talian untuk urusan zakat perniagaan saya.	1	2	3	4	5

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