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# WALLET USAGE TO PAY ZAKAT DURING COVID-19 PANDEMIC AMONG MALAYSIAN'S POLYTECHNIC LECTURERS

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## ABSTRACT

The World Health Organization's (WHO) physical separation policy has advised consumers to participate in contactless activities, including financial transactions. As the COVID-19 pandemic worsen, governments worldwide are promoting contactless payments. They are worried that the COVID-19 virus might be transmitted through cash. This has encouraged the using of e-wallet. Unlike the previous studies, this study contributes to the literature by combining the expanded Technology of Acceptance Theory (TAM) and the Fear of COVID-19 scale (FCV-19S) to identify the factors influencing the usage of e-wallets to pay zakat during the COVID-19 pandemic among the lecturers at Politeknik Sultan Idris Shah in Selangor, Malaysia. Data are collected by means of questionnaire and by using random sampling, the total number of respondents is 274. Data are analysed using PLS-SEM. Evidence suggests zakat institutional support, perceived usefulness and perceived ease of use all influence e-wallet adoption for zakat payments. Intentions also play a role in the usage of e-wallet systems for zakat payments. Unfortunately, perceived risks and fear of COVID-19 do not trigger respondents to use e-wallet in zakat payment during the pandemic. This is due to the higher vaccination rate among Malaysian and mostly because the respondent is in the coping phase where they are trying to live with the fact that COVID-19 is everywhere. For this reason, zakat organisations must strengthen their marketing and promotional efforts. To make clients feel safe, zakat institutions must reduce risk factors, such as ensuring that e-wallet payments function seamlessly. To encourage future zakat payments, e-wallet platform's provider must enhance their reputations, services, and advertising.

**Keywords:** E-Wallet, Zakat Payment, Fear of Covid-19 Scale, Extended Technology Acceptance Theory (TAM)

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## INTRODUCTION

The COVID-19 pandemic's rapid worldwide spread has had devastating human and economic consequences. The virus targets the human respiratory system, causing serious lung damage and death (Shereen et al. 2020). COVID-19 was found in December 2019 in Wuhan Province, China. Then, in 2020, COVID-19 started to spread globally, causing a pandemic catastrophe in many key nations (Li et al. 2021). Many nations must choose between public and economic health. There will be more deaths from the COVID-19 pandemic unless precautions are taken to keep sick people away from the public, such as masks and avoiding large gatherings

(Alghamdi 2021). Based on reports and statistics from Ministry of Health Malaysia, a total of 244 million individuals were sickened by COVID-19 by October 26, 2021, while 23.4 million recovered. When infected people cough or sneeze, the pathogenic COVID-19 virus spreads through dewdrops. COVID-19 virus in dewdrops is free and lasts over 8 hours (Chan et al. 2020). COVID-19 is a communicable disease, hence the WHO calls it a pandemic. Some non-pharmaceutical remedies or lockdown measures have been found to reduce COVID-19 instances and mortality (Kosciejew 2021; Mavragani & Gkillas 2021; Ng et al. 2020; Shah et al. 2020).

Due to the COVID-19 pandemic, cash transactions are no longer feasible, which has a variety of implications for how users perform their financial activities every day. Electronic wallets, financial technology services, and online banking may all help consumers. The World Health Organization (WHO) advises consumers not to use cash or contact-based payments as they may be a source of infections. Instead, the WHO advises customers to use digital payments (Ather et al. 2020). One of the most appropriate and reliable option is to use an electronic wallet. In Malaysia, e-wallets have been the preferred payment mechanism for Malaysians in recent years (Kadir et al. 2019). Boost, FavePay, Touch'n Go e-Wallet, GrabPay (previously BigPay), and Razer Pay are among the 40 e-wallet companies approved by Bank Negara Malaysia (formerly Razer Pay e-Wallet). There is no sign of a slowdown in consumption. With the development of the e-wallet technology, clients no longer need to touch their actual wallets for cash withdrawals or utilize an automated teller machine (ATM) to complete a transaction. Regardless of company size, most retailers now accept e-wallets. According to 2020 Master Card Research, mobile wallet transactions account for 40% of all transactions in Malaysia (Izwan Ismail 2021). During the pandemic and following Movement Control Order (MCO) in Malaysia, the use of cashless transactions and e-wallets rose, according to Bank Negara Malaysia (2020). Electronic wallets have become more than a convenience since March 18, 2020, and may help flatten the curve. Cashless transactions decrease exposure to other individuals and eliminate the need for real money.

Recent advances in technology and creativity have enabled some Muslim nations to modernize their zakat collection operations, benefiting both zakat organizations and payers. In Malaysia, zakat institution is attempting to use financial technology. As a consequence, several zakat organizations in Malaysia started collecting zakat through electronic wallet platforms, designating the e-wallet providers as their agents (Salleh 2020). For many years, the most common way to pay zakat was at a zakat counter or via a mosque official. However, owing to social distancing tactics to prevent COVID-19 from spreading, conventional zakat collection is difficult and there has been studies indicating that fear of COVID-19 have made people switch to cashless payment (Aji et al 2020; Daragmeh et al. 2021) but these studies do not integrate fear of COVID-19 scale in their research frameworks. This has raised a question to what extent the intention to use e wallet to pay zakat during COVID-19 has been triggered by the fear of the COVID-19? Thus, this research intends to investigate factors influencing the usage of e-wallet to pay zakat during the COVID-19 pandemic. The extended TAM is integrated with fear of COVID-19 scales are used to estimate Muslims' intention and usage to pay zakat in Malaysia. To the author's knowledge, no studies have been done regarding the intention in utilizing e-wallets to pay zakat using extended TAM and COVID-19 scales. This research should boost Malaysian zakat collection and give policy suggestions to the government and zakat management agencies.

This article expands on the literature review by discussing pertinent theories, describing the conceptual framework, and formulating hypotheses. The next part displays the research approach. The following section contains findings, discussion, and the study's limitations, with ideas for further research.

## LITERITURE REVIEW

### Technology Acceptance Theory (TAM)

The adoption of new technologies by people and organizations in various systems, particularly information systems, has been the interest of the researchers. Various models have been established to understand the elements that influence the usage of information technology (Gupta et al. 2008) namely Technology acceptance theory (TAM) (Davis 1989; Davis et al. 1989), reasoning theory (TRA) (Ajzen & Fishbein 1980), planned behavior theory (TPB) (Ajzen 1991), innovation and diffusion theory (IDT) (Rogers et al. 2019) and the unified theory of acceptance and use of technology (UTAUT) (Venkatesh et al. 2003). For study into technology adoption, TAM is a standard paradigm. The technological adoption of individual consumers is the primary focus of TAM (Ajibade 2018; Zhang et al. 2018). TAM has been widely used to comprehend consumer behavior in the financial technology (FinTech) industry and e-commerce payments (Stewart & Jürjens 2018).

Only two original components, perceived ease of use (PEOU) and perceived usefulness (PU), are supporting the prediction of behavioral intention (BI) as reliable determinants. In TAM, PEOU and PU express distinct goals (Davis 1989). Because of the original TAM solely focused on perceived usefulness and perceived ease of use as the primary variables to explain the consumer's technology adaption, it is possible that the initial TAM factors did not adequately represent the basic concepts that influence customers' attitudes regarding technology adaptations (Karim et al. 2020). As a result, it is recommended that a few more variables be included in the model to assess the suitability of the TAM (Jaradat 2013). Additional variables are brought into the TAM as a result of technological advancements, resulting in an expanded TAM that may be used to anticipate customers' intention to use, such as product participation (Koufaris 2002) and cost (Shih 2004). One of the most common variables added into TAM is perceived of risk (PR). Some past researchers has overlooked the significance of risk perception, despite the threat connected with the use of new technology and innovation (Lu et al. 2005). Therefore, Pavlou (2003) have includes risk as new variable in expanded TAM, as this variable are able to predict people behavior towards new technology.

In the context of zakat, the use of TAM as a gauge of adoption is hindered by a paucity of empirical data. Ichwan & Ghofur (2021) utilised TAM to forecast whether or not a customer will pay zakat using GoPay applications in Indonesia, and they were successful. Besides that, Ninglasari (2021) have integrate TAM with TPB in order to determine online zakat payment among millennials. In addition Purwanto et al. (2021) also finds that TAM is the most suitable model to use in determining the behavioural intention to use zakat online. Most studies, other from those mentioned above, have only looked at the rise of TAM in the context of general charity (Usman et al. 2020), Fintech services (Chuang et al. 2016), and the use of Islamic Fintech (Darmansyah et al. 2020). Niswah et al. (2019) and Chen et al. (2019) explored the goal of employing Fintech for contributions, and the results were promising.

### Perceived Risks (PR)

Reflective thoughts or value judgments regarding uncertain situations that develop as a consequence of risk are perceived risks (Bauer 1960). When assessing risks, people often employ available methods to estimate the likelihood of future occurrences (Butler & Mathews 1987). As a consequence, many researchers have concentrated on perceived risk rather than real risk since people's perception of risks drives their behavior (Dillard et al. 2012). Several studies have examined perceived risk as a multi-dimensional concept. Perceived risks include financial, physical, functional, social, time loss, opportunity cost, and informational risks (Lu

et al. 2005). Mäser & Weiermair (1998) included a new component, disease risk, which is relevant to this study. In this study, the risks will be used to determine the zakat payer's risks to be infected with COVID-19 when using physical money to pay zakat.

According to Marafon et al. (2018), perceived risk negatively impacts intention in internet banking (Kassim & Ramayah 2015) and online application (Lu et al. 2005; Rittichainuwat & Chakraborty 2009). But the results may be different for this study. In this study, perceived hazards relate to human or people's worry regarding COVID-19 virus droplets on physical money or cash. This research's risk component is thus more strongly tied to disease risk, with individuals worrying about getting infected with COVID-19 through the exchange of physical money, according to Oh et al. (2015) and Mäser & Weiermair (1998).

In light of the above considerations, the current investigation hypothesizes that:
**H1**: Perceived risks will positively affect intention to use e-wallet to pay zakat

Aji et al. (2020) has found that, the greater the perceived COVID-19 risk on physical currency by the customers, the greater the likelihood that they would utilize e-wallets to complete their zakat payment transaction. Consider the fact that individual judgments about whether or not to utilize an application system are influenced by the perceived usefulness of that system (Davis et al. 1989; Venkatesh et al. 2002). As a result, the perceived usefulness of e-wallets will push consumers to use e-wallets in anticipation of perceived risk of COVID-19, as explained above.

In light of the above considerations, the current investigation hypothesizes that:
**H2**: Perceived risks will positively affect perceived usefulness to use e-wallet to pay zakat

Government support and perceptions of risk are, to some degree, connected (Aji et al. 2020). A critical role is played by the government in the notion of public policy and risk management. It is possible for the government to act as a risk management when confronted with a danger (Moss et al. 2009). It is the government's principal responsibility as the regulator to avoid any possible negative consequences aimed at its citizens from occurring in the first place. Prior to this research, government in zakat management in Malaysia is refers to zakat institution in each state. This is because, in Malaysia the zakat management is not centralized and it is not under federal territory. Therefore, zakat institutional support for electronic wallets is shown to be impacted by the risk of contracting COVID-19 when using actual money or physical contact during zakat payment.

In light of the above considerations, the current investigation hypothesizes that:
**H3**: Perceived risks will positively affect zakat institutional support to use e-wallet to pay zakat

**Zakat Institutional Support (ZIS)**

According to Abbasi et al. (2011), the TAM model is inadequate to describe the behavior of individuals who are expected to embrace or reject the technology. According to study, the government's help may be required to comprehend an individual's actions (Al-Haderi 2014). Human technology adoption requires support (Baral & Verma 2021). Studies show that government support is critical to new technology adoption (Caiazza 2016; Kang & Park 2012; Lin & Ho 2009; Moon & Bretschneider 1997; Ramanathan et al. 2014). Government support refers to how much the government knows and participates in operations (Al-Haderi 2014). In Malaysia, each state's religious council is responsible for establishing zakat institutions whom responsible in collecting and distributing zakat fund (Harun et al. 2019). Thus, zakat institutional support is equivalent to government support in this research. Because the zakat

institution recognizes the importance of information technology, it is aggressively promoting and assuring the capacity and competence of e-wallet platform to pay zakat during COVID-19 pandemic.

In general, external variables such as government support may have an impact on the perceived usefulness of a technological advancement (Al-Haderi 2014; Hai & Kazmi 2015). As a result, zakat institution's role is crucial in order to achieve widespread implementation of e-wallet technology for zakat payment. In this study's setting, the role played by the zakat institution in encouraging the use of e-wallets during the COVID-19 pandemic may have a favorable impact on consumers' perceptions of the use of e-wallets.

In light of the above considerations, the current investigation hypothesizes that:
**H4** : Zakat Institutional support will positively affect perceived usefulness to use e-wallet to pay zakat

Furthermore, zakat institution help may include promoting and securing digital zakat payment processes. The WHO has advised the public to use cashless transactions to decrease physical touch and therefore "flatten the curve" (Kee et al. 2021; Pal & Bhadada 2020). The zakat institutions' help in securing e-wallet payments is important in the battle against COVID-19 transmission. As a result, customers who perceive the zakat institution's support are more likely to use an electronic wallet to pay zakat during the COVID-19 pandemic.

In light of the above considerations, the current investigation hypothesizes that:
**H5**: Zakat Institutional support will positively affect intention to use e-wallet to pay zakat

**Perceived Ease of Use (PEOU)**

The extent to which one feels that utilizing the technology would be enjoyable is referred to as perceived ease of use (PEOU) (Davis et al. 1989). It is further described as the amount of work that must be put into a technology in order for it to be simple to use (Venkatesh & Davis 2000). Aside from that, the TAM claims that perceived ease of use is the most important element explaining the variability in perceived usefulness. In the long term, this has an impact on consumers' willingness to accept technology services. Additionally, it has been hypothesized that perceived ease of use has a favorable influence on perceived usefulness (Davis et al. 1989; Venkatesh et al. 2003).

In light of the above considerations, the current investigation hypothesizes that:
**H6** : Perceived ease of use will positively affect perceived usefulness to use e-wallet to pay zakat

Furthermore, perceived ease of use is linked to increased adoption of technology services such as Internet banking (Gounaris & Koritos 2008) as well as other IT-related items (Adams et al. 1992; Gefen & Straub 2003; Tan et al. 2014). Since many e-wallet services allow for zakat payment, it is possible to assess if perceived ease-of-use influences behavioral intention to use e-wallet for zakat payment. A difficult-to-use technical innovation may not be used by users. A user is more willing to employ technology that is smooth and easy to use. As a consequence, ease of use directly affects the willingness to utilize technological services (Amin & Hamid 2018; Venkatesh & Davis 1996, 2000).

In light of the above considerations, the current investigation hypothesizes that:
**H7**: Perceived ease of use will positively affect intention to use e-wallet to pay zakat

**Perceived Usefulness (PU)**

In accordance with the TAM's definition, perceived usefulness refers to the extent to which one feels that employing a technology would improve his or her overall performance (Davis et al. 1989). Several studies show that perceived usefulness influences behavior intention (Davis 1993; Venkatesh et al. 2003; Venkatesh & Davis 1996). For technology to be embraced, views about its utility must be considered (Chen & Barnes 2007; Venkatesh & Morris 2000). According to existing research, perceived usefulness influences the motivation to adopt technological advances, which influences the actual use of such technology (Adams et al. 1992; Gefen & Straub 2003; Laukkanen 2017). Using an experimental methodology, we examine the favorable influence of perceived usefulness on behavior intention (Tan & Lau 2016). With this in mind, it is expected that the perceived usefulness of e-wallet services for zakat payment would grow in parallel with the actual usage of e-wallet facility. Given the extensive availability and ease of use to e-wallet services, it would be interesting to explore the influence of perceived usefulness on behavior intention to use an e-wallet for zakat payment during the COVID-19 outbreak.

In light of the above considerations, the current investigation hypothesizes that:
**H8**: Perceived usefulness will positively affect intention to use e-wallet to pay zakat

**Fear of COVID-19 Scale (FCV-19S)**

Previous research has distinguished between risk and fear (Krulichová 2019; Lagrange et al. 1992; Lowenstein et al. 2001; Yıldırım et al. 2021). Fear is a normal feeling where it is a reaction to any perceived risks in various ways. Fear also an alert to the body towards any danger, whether physical or psychological. Currently, the COVID-19 and its horrific repercussions have caused widespread unease and anxiety among people all over the globe (Ahorsu et al. 2020). COVID-19, a pandemic virus, has heightened global concerns (Guan et al. 2020; Huang et al. 2020), leading to certain cases of public humiliation (Li et al. 2020). Pappas et al. (2009) claim that fear is linked to transmission rate, sickness, and mortality. This adds to psychological issues like bias and stigmatization of specific groups (Pappas et al. 2009). Fear may prevent people from reacting freely and genuinely to a pandemic. Fear is significantly linked to HIV/AIDS, infections, and other pandemic illnesses (Bowen et al. 2016). A recent pandemic has shown that fear of COVID-19 is a significant predictor of mask purchase attitudes and intentions (Shah et al. 2020).

Besides that, the fear of contracting COVID-19 infection serves as a motivator for the use of contactless payment technology (Aji et al. 2020; C.C & Prathap 2020; Daragmeh et al. 2021). The perception of risk associated with COVID-19 may be used as a "push factor" to promote the adoption of contactless payment technology use intentions, according to the World Bank (2020). In this research, the fear of COVID-19 is used to determine the anxiety among zakat payers towards the COVID-19 as a whole. The empirical study on the fear of COVID-19 towards intention to adopt e-wallet in zakat payment, to the best of our knowledge, has been relatively limited and has not been properly examined by academics and researchers, particularly during COVID-19.

In light of the above considerations, the current investigation hypothesizes that:
**H9**: Fear of Covid-19 will positively affect intention to use e-wallet to pay zakat

**Behavioral Intention (BI)**

A person's perceived likelihood of completing an activity is defined by Fishbein and Ajzen (1975). Intention is also influenced by the person's attitude toward the activity and the subjective norm in which it is conducted. As a key indicator of effective technology adoption, strong behavioral intention shows a person's high likelihood to embrace the technology. It was confirmed by Gerpott & Thomas (2014) that intention was the most significant predictor of technology adoption. According to Jaradat & Faqih (2014), Febrianto et al. (2018), and Rattanaburi & Vongurai (2021), behavioral intention influences the use of technological advancements. Therefore, the fundamental purpose of this study is to better understand the link between behavior intention and actual use of e-wallet services in zakat payment during the pandemic. COVID-19.

In light of the above considerations, the current investigation hypothesizes that:
**H10** : Intention will positively affect actual usage of e-wallet to pay zakat

As such, we anticipate that this study will contribute to the extended model TAM by incorporating the fear of COVID-19 (FCV-19S) scale and zakat institutional support (ZIS) into the extended TAM variables (PU, PEOU, and PR) in order to determine whether these variables influence zakat payers' decision to pay zakat via e-wallet application during the COVID-19 pandemic and therefore, influence the actual usage of e-wallet in zakat payment during the pandemic. The proposed model is shown in Figure 1.

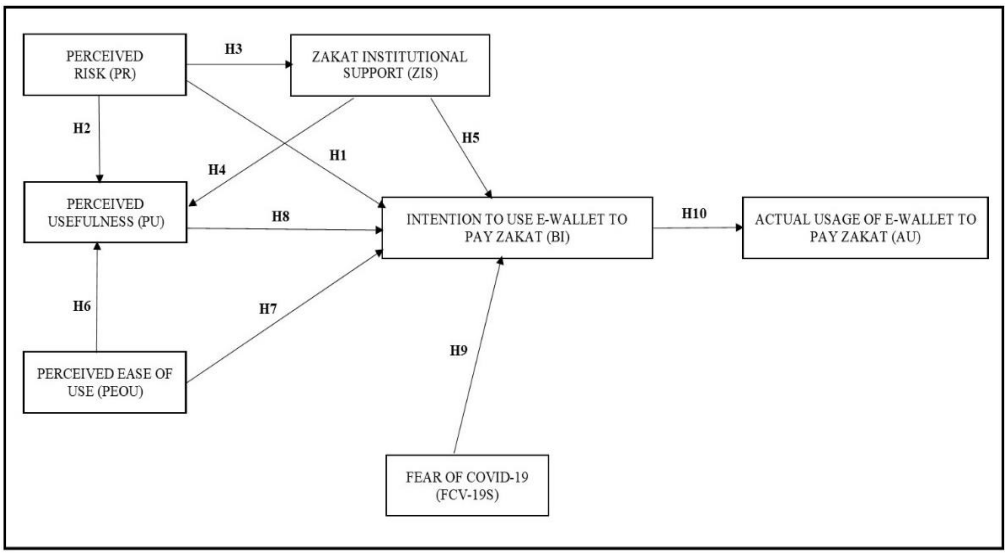

Figure 1: Proposed Model

**METHODOLOGY**

An empirical investigation was carried out in order to determine the link between the constructs, and a questionnaire was created specifically for this purpose as well. In order to gather the information, researchers used survey methods. The survey employed in this research consisted of three sections: first, a description of the respondent's demographic characteristics such as age, gender, education and income. Second, the respondent's experience with using an e-wallet was elicited, and finally, 31 items with 7 latent variables were utilized to assess the variables examined in this research. The questionnaire used a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). 7 factors were examined in the research:

perceived risks (PR), perceived ease of use (PEOU), perceived usefulness (PU), zakat institutional support (ZIS), fear of COVID-19 (FCV-19S), behavioral intention (BI), and actual use (AU).

The survey is conducted online by sending questionnaires to participants. This study comprised zakat-eligible payers among polytechnic lecturers from all over Malaysia. Due to the pandemic, e-wallet services seem to be a preferable option for zakat payers to pay zakat without any concern or issues with the spread of the virus. Moreover, lecturers were selected as research subjects since their daily responsibilities include considerable usage of information technology (ICT). Academics and knowledge dissemination necessitate ICT proficiency and utilization in teaching (David et al. 2012). As a consequence, polytechnic lecturers with academic backgrounds and ICT expertise are expected to be ideal candidates for the survey. Besides that, polytechnic's lecturers are considered as government workers. Unlike the private sector, the COVID-19 outbreak had no effect on the government's monthly income. As a consequence, they must pay zakat, whether it be *fitrah* or wealth zakat.

The data collection period lasted four months, from November 2021 to February 2022, with the first wave of data gathered in November 2021. Out of 320 questionnaire sets sent out, 294 were returned to the researchers. After deleting the faulty sets, around 274 remain for further analysis. Sekaran (2003) considers this to be a respectable response rate of 78 percent of the total number of participants. The data collection approach used for this study was random sampling (Wu & Wang 2005). Throughout the data collection process, respondents were promised that their information would be kept fully confidential. Table 2 shows the sample's demographics, while Table 3 shows how respondent's experience in e-wallet usage.

Table 2: Demographics of the respondents

| Demographics | | Frequency | Percentage (%) |
|---|---|---|---|
| Age | 24 – 30 | 35 | 12.8 |
| | 31 – 40 | 123 | 44.9 |
| | 41 – 50 | 91 | 33.2 |
| | 51 – 60 | 25 | 9.1 |
| Gender | Male | 96 | 35 |
| | Female | 178 | 65 |
| Level of Education (highest) | Diploma | 35 | 12.8 |
| | Degree | 108 | 39.4 |
| | Master | 107 | 39 |
| | Doctorate | 24 | 8.8 |
| Annual Income (RM) | < 20,000 | 11 | 4 |
| | 20,001 – 40,000 | 98 | 35.8 |
| | 40,001 – 60,000 | 138 | 50.3 |
| | > 60,001 | 27 | 9.9 |

Table 3: Respondents e-wallet's experience

| Item | | Frequency | Percentage (%) |
|---|---|---|---|
| I have been using e-wallet facilities for about _____. | Less than 1 year | 14 | 5.1 |
| | 1 year to 2 years | 93 | 33.9 |
| | 2 years to 3 years | 156 | 57 |
| | More than 3 years | 11 | 4 |
| E-wallet usage frequency (monthly) | 1 to 3 times | 80 | 29.2 |
| | 4 to 10 times | 164 | 59.9 |
| | 11 to 20 times | 20 | 7.3 |
| | More than 20 times | 10 | 3.6 |
| E-wallet platforms used (answer can be more than one platform, if relevant) | Touch n Go | 155 | 91.7 |
| | Boost | 121 | 71.6 |
| | Grab Pay | 101 | 59.8 |
| | Shopee Pay | 117 | 69.2 |
| | Go Payz | 3 | 1.8 |
| | Setel | 1 | 0.6 |
| | Aeon e-wallet | 1 | 0.6 |
| | Watson | 1 | 0.6 |
| Have you ever paid zakat using any e-wallet platform? | Yes | 198 | 72.3 |
| | No | 76 | 27.7 |
| Types of zakat paid using e-wallet platform and the frequency. (answer can be more than one types of zakat, if relevant) | Zakat Fitrah | | |
| | - Once a year | 111 | |
| | Zakat on Income | | |
| | - Once a year | 58 | |
| | - 2 to 4 times per year | 7 | |
| | - 9 to 12 times per year | 42 | |
| | Zakat on Gold | | |
| | - Once a year | 56 | |
| | Zakat on business | | |
| | - Once a year | 6 | |
| | Zakat on Savings | | |
| | - Once a year | 35 | |
| | Zakat on Share | | |
| | - Once a year | 4 | |
| E-wallet platform used to pay zakat | Touch N Go | 154 | 77.7 |
| | Boost | 65 | 32.8 |
| | Shopee Pay | 34 | 17.2 |

The Structural Equation Model (SEM) is a statistical tool for evaluating the validity of a hypothesis (Ringle et al. 2005). The two most common techniques are covariance and variance. Therefore, the variance-based technique, namely PLS-SEM, is chosen to analyze the hypothetical model in this study. The PLS-SEM analysis was performed using SmartPLS 3.3.5 software (Hair et al. 2021), and a bootstrap resampling of 5,000 subsamples was utilized (Hair et al. 2011; Raza et al. 2017, 2018) to get the results. PLS-SEM is suitable for a wide range of research settings (Henseler et al. 2009) and complex models (Chin 1998a, 1998b). Compared to other covariance-based techniques, this method has the least restrictions on sample size and residual distributions, which makes it appealing. To evaluate the measuring instrument and test hypotheses, (Bagozzi & Yi 2012) claim that SEM is a very effective statistical technique in cross-sectional data surveys. The estimate was done in two parts, based on (Anderson & Gerbing 1988) two-step approach. Step one established the model's reliability and validity; step two determined the structured model's validity and hypotheses. The proposed research model was evaluated experimentally using SEM in this work.

## FINDINGS

### Assessment of Measurement Model

By referring to Table 4, the construct's reliability and validity were assessed using outer factor loading, composite reliability, and average variance extracted (AVE). Loadings smaller than 0.7 should be discarded (Churchill 1979). Components FCV1 and FCV6 are no longer utilized due to low factor loading. AVE values were over 0.5, which ranging from 0.612 to 0.937, confirming convergent validity of the study (Fornell & Lacker 1981). Finally, composite reliability (CR) was tested for internal consistency (Werts et al. 1974) where all the constructs have achieve greater than 0.7, which ranging from 0.871 to 0.978. This indicates that the study was internally consistent and reliable. A last check on the variables' reliability was made using Cronbach's alpha coefficients. They were all higher than the required threshold of 0.7. (Nunnally & Bernstein 1994). The convergent validity of the model was assessed using the average variance extracted (AVE). To meet Fornell and Lacker's (1981) standard, all variables were minimal 0.50. After establishing convergent validity, we used AVE to determine discriminant validity. With the square root of AVE larger than the correlation between variables, Table 5 fulfils Fornell and Lacker's (1981) requirement.

The measurement approach also verifies the variable uniqueness by validating convergent and discriminant validity.

Table 4: Measurement Results

| Construct | Item | Loadings (>0.7) | Cronbach α (>0.7) | Composite Reliability (>0.7) | AVE (> 0.5) |
|---|---|---|---|---|---|
| Perceived Risk (PR) | PR1 | 0.71 | 0.825 | 0.871 | 0.63 |
| | PR2 | 0.891 | | | |
| | PR3 | 0.718 | | | |
| | PR4 | 0.841 | | | |
| Perceived Ease Of Use (PEOU) | PEOU1 | 0.832 | 0.906 | 0.93 | 0.728 |
| | PEOU2 | 0.883 | | | |
| | PEOU3 | 0.876 | | | |
| | PEOU4 | 0.869 | | | |
| | PEOU5 | 0.804 | | | |

| | | | | | |
|---|---|---|---|---|---|
| Perceived Usefulness (PU) | PU1 | 0.823 | 0.843 | 0.887 | 0.612 |
| | PU2 | 0.844 | | | |
| | PU3 | 0.706 | | | |
| | PU4 | 0.718 | | | |
| | PU5 | 0.81 | | | |
| Zakat Institutional Support (ZIS) | ZIS1 | 0.927 | 0.951 | 0.964 | 0.871 |
| | ZIS2 | 0.947 | | | |
| | ZIS3 | 0.924 | | | |
| | ZIS4 | 0.935 | | | |
| Fear of COVID-19 (FCV-19S) | FCV2 | 0.809 | 0.856 | 0.891 | 0.62 |
| | FCV3 | 0.794 | | | |
| | FCV4 | 0.773 | | | |
| | FCV5 | 0.789 | | | |
| | FCV7 | 0.772 | | | |
| Behavioral Intentions (BI) | BI1 | 0.889 | 0.889 | 0.931 | 0.819 |
| | BI2 | 0.928 | | | |
| | BI3 | 0.897 | | | |
| Actual Usage (AU) | AU1 | 0.969 | 0.966 | 0.978 | 0.937 |
| | AU2 | 0.974 | | | |
| | AU3. | 0.961 | | | |

Source(s): SmartPLS Model Analysis

Table 5: Correlation Matrix

| | AU | BI | FCV-19S | PEOU | PR | PU | ZIS |
|---|---|---|---|---|---|---|---|
| AU | *0.968* | | | | | | |
| BI | 0.548 | *0.905* | | | | | |
| FCV-19S | 0.105 | 0.117 | *0.788* | | | | |
| PEOU | 0.556 | 0.641 | 0.104 | *0.853* | | | |
| PR | 0.166 | 0.096 | 0.005 | 0.171 | *0.794* | | |
| PU | 0.493 | 0.598 | 0.088 | 0.751 | 0.193 | *0.782* | |
| ZIS | 0.695 | 0.583 | 0.027 | 0.604 | 0.201 | 0.556 | *0.933* |

Notes: AU = Actual Usage; BI = Behavioral Intention; FCV-19S = Fear of COVID-19; PEOU = Perceived Ease of Use; PR = Perceived Risks; PU = Perceived Usefulness; ZIS = Zakat Institutional Support. The diagonal elements (italic) represent the square root of AVE (average variance extracted).

**Assessment of Structural Model**

Prior to assessing the structural model, make sure there are no lateral collinearity difficulties (Hair et al. 2017). Table 6 shows the result for Variance Inflation Factor (VIF). From the table, the VIF values for all construct are less than 5, showing that, there is no collinearity problem in this investigation (Hair et al. 2017). Therefore, it is suitable to proceeds with the hypothesis testing.

Table 6: Variance Inflation Factor (VIF)

| | AU | BI | FCV-19S | PEOU | PR | PU | ZIS |
|---|---|---|---|---|---|---|---|
| AU | | | | | | | |
| BI | 1.000 | | | | | | |
| FCV-19S | | 1.014 | | | | | |
| PEOU | | 2.603 | | | | 1.581 | |
| PR | | 1.053 | | | | 1.046 | 1.000 |
| PU | | 2.397 | | | | | |
| ZIS | | 1.660 | | | | 1.599 | |

Notes: AU = Actual Usage; BI = Behavioral Intention; FCV-19S = Fear of COVID-19; PEOU = Perceived Ease of Use; PR = Perceived Risks; PU = Perceived Usefulness; ZIS = Zakat Institutional Support.

**Hypothesis Testing**

The structural model was examined using standardized paths. Each route represents a distinct hypothesis. Sign, magnitude, and statistical significance of each latent variable (LV) and dependent variable are used to test the hypothesis. The larger the coefficient, the more LV influences the dependent variable. The significance level for the hypotheses is 0.05. Table V shows the study's findings. All variables (PU, PEOU, and ZIS) except PR and FCV-19S had a statistically significant positive impact on behavioral intention, supporting hypothesis 3, 4, 5, 6, 7, and 8. H3 is acceptable since PR had a statistically significant positive influence on ZIS. As a result, hypothesis 1 and 2 are rejected. FCV-19S also has no effect on behavioral intention, leading to the rejection of H9. Moreover, the considerable effect of behavioral intention on actual usage supports hypothesis H10. Seven out of the ten theories were proven right (Table 7 and Figure 2)

Table 7: Path Analysis

| Hypothesis | | β | Standard Deviation | t-statistics | p-value | Decisions |
|---|---|---|---|---|---|---|
| H1 | PR → BI | -0.055 | 0.065 | 0.844 | 0.399 | Not Supported |
| H2 | PR → PU | 0.052 | 0.054 | 0.963 | 0.336 | Not Supported |
| H3 | PR → ZIS | 0.201 | 0.094 | 2.124 | 0.034 | Supported |
| H4 | ZIS → PU | 0.153 | 0.078 | 1.972 | 0.049 | Supported |
| H5 | ZIS → BI | 0.287 | 0.07 | 4.117 | 0.000 | Supported |
| H6 | PEOU → PU | 0.649 | 0.075 | 8.618 | 0.000 | Supported |
| H7 | PEOU → BI | 0.307 | 0.117 | 2.695 | 0.007 | Supported |
| H8 | PU → BI | 0.207 | 0.104 | 1.985 | 0.048 | Supported |
| H9 | FCV-19S → BI | 0.058 | 0.071 | 0.817 | 0.414 | Not Supported |
| H10 | BI → AU | 0.548 | 0.054 | 10.138 | 0.000 | Supported |

Notes: AU = Actual Usage; BI = Behavioral Intention; FCV-19S = Fear of COVID-19; PEOU = Perceived Ease of Use; PR = Perceived Risks; PU = Perceived Usefulness; ZIS = Zakat Institutional Support.

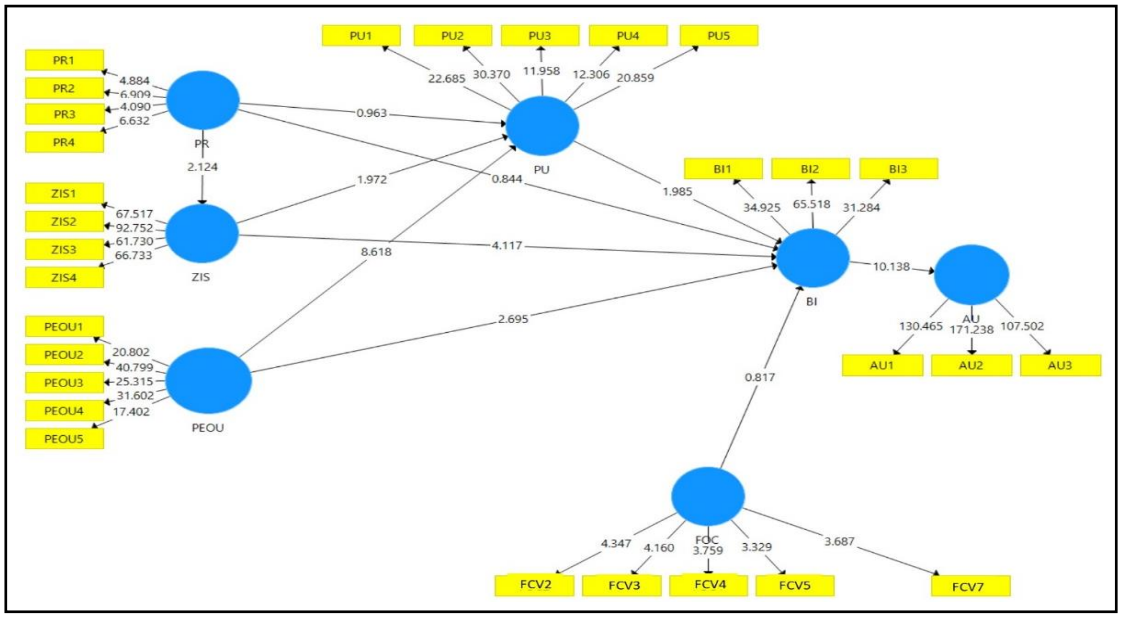


Figure 2: Result of Path Analysis

## DISCUSSION

The findings of the research provide credence to the study's key aims. The findings demonstrate the validity of the measurement and structural model, as well as the support for seven of the 10 hypotheses. First, we discovered empirical evidence to support the assertions of the hypotheses H3 about the consequences of perceived risks. In particular, when the zakat institutions regard the existence of the risk of using physical money in paying zakat during the pandemic of COVID-19, the institutions will react by encouraging e-wallet use among payers. This is also previously noted in study by Aji et al. (2020) in the adoption of the e-wallet. By introducing a new method of payment which is e-wallet, zakat payers will be allowed to fulfil their commitments and obligations without fear or concern. Therefore, zakat institutions need to promote and publicize zakat payment through e-wallet via their online platform or website, in order to encourage zakat payers to embrace e-wallet payment methods. Aside from that, zakat institutions also demonstrate their faith in zakat transactions conducted via an e-wallet, which helps to increase zakat payer trust and confidence in the e-wallet platform in general.

In contrast, there is no empirical evidence to support H1, which is the positive effect of perceived risk on the intention to use an e-wallet application to pay zakat during the COVID-19 pandemic besides the relationship is not statistically significant. There is also no empirical evidence to support hypothesis 2 (H2), which states that risk is not a significant variable in determining the utility of an e-wallet platform for paying zakat. The most plausible explanation for this scenario could be explained through the introduction of National Vaccination Program by the government of Malaysia. While the study is underway, Malaysia has achieved a 90% vaccination rate by October 2020 (Azaman 2021; Yusof 2021). This means that the goal of forming herd immunity has been successfully achieved by Malaysia. Herd immunity or protection also refers as coverage. When a population has a high rate of vaccination uptake, the risks of contracting a disease may approach zero (Bono et al. 2021). Aside from that, Malaysia has been acknowledged as one of the top ten most vaccinated countries in the world against COVID-19 (Murugiah 2021). As a result of the vaccinations obtained, the people felt that the risk of being infected with COVID-19 was decreasing. Therefore, risk is not a determining factor in the use of e-wallets to pay zakat.

When it comes to the effects of zakat institutional support, empirical evidence exists to support hypotheses H4 and H5, demonstrating the positive effect of e-wallet use in zakat payment during the pandemic, as demonstrated in research by Aji et al (2020), Al-Haderi (2014), and Hai & Kazmi (2015). Also shown is the importance of support from zakat institutional through the behavioral intention to adopt e-wallet as a mean of zakat payment, as confirmed in studies by Abeka (2012) and Ambad et al. (2020). When it comes to adopting e-wallet services to pay zakat, the support of zakat institutions is considered very vital. That's because, in order to safeguard the security of zakat payers, the organizations that administer zakat have played a key role in promoting payments using e-wallets. Additionally, zakat institutions encourage zakat payment methods by using e-wallet facilities, which are available for both Android and iOS devices. Along with this, zakat institutions have offered assurances on payment facilities made using electronic wallets, as well as control over the whole zakat payment process through the use of an electronic wallet, where the operator or e-wallet platform is only appointed as the agent of a zakat institution (Bernama 2020). Therefore, support form zakat institution will increase the adoption of zakat payment via e-wallet among zakat payers.

An empirical evidence was discovered to support the assertions of the hypotheses H6 and H7 in terms of perceived ease of use's influence on decision-making. In particular, the relevance of the variable of simplicity of use when it comes to the use of e-wallet technology for the payment of zakat. It was demonstrated through usefulness towards the technology. Similar to what was predicted, the user's previous e-wallet experience has a substantial impact on how easy it is to use and how beneficial it is to make zakat payments through an e-wallet is judged to be (Dhingra & Mudgal 2020). Based on the respondent's feedback, about 49% of the respondent have been using e-wallet facilities for more than 2 years. Its means that, most of the respondents can be considered as experienced users. Based on the findings, when it comes to zakat payment, the more experienced user places less emphasis on the views of others since they have first-hand knowledge of the e-wallet services and choose to utilize e-wallet services on the basis of their own cognitive beliefs and past experiences. The finding of this research is parallel with the findings from previous research by Davis et al. (1989) and Venkatesh et al. (2003). Besides that, the findings of the research further suggest that perceived ease of use is associated with intention to use e-wallet services in zakat payment, with a statistically significant positive association between the two, as it appeared in researched by Adams et al. (1992), Gefen & Straub (2003), Gounaris & Koritos (2008) and Tan et al. (2014). This argues that, in the end, the simplicity which something can be used and accessed affects the desire to utilize it. It may be said that the inability of e-wallet services to interact or operate poses a substantial danger to the widespread use of the e-wallet platform. The rise in user-friendliness and decreased difficulty in using online systems as a result of consumers' continued usage of online systems may also be explained by the secondary influence of perceived ease of use (Kaba & Toure 2014). In addition, the widespread usage of e-wallet technologies and the resulting improvement in user competency when using them may be contributing factors. Thus, service providers and zakat institutions must consider the fact that zakat payers prefer to use e-wallets even when the system is fully functional (Shaw & Sergueeva 2019).

Furthermore, there is empirical evidence to accept the hypothesis on the effects of perceived usefulness towards intention to use e-wallet to pay zakat (H8) parallel with previous study by Adams et al. (1992), Davis (1993), Gefen & Straub (2003), Laukkanen (2017), Tan & Lau (2016) and Venkatesh & Davis (1996). This is because, zakat payer may feel that services provided by the e-wallet may give a wide range of substantial advantages and possibilities to zakat payers, the outcome might be explained by this belief. By contrast to the conventional method of paying zakat, using e-wallet platform may significantly minimize the time and expenses spent by those who pay zakat. Therefore, it is suggested to all zakat

institutions to totally utilize e-wallet facilities in Malaysia because e-wallet facilities have become more acceptable among consumer in Malaysia (Ismail 2021).

The variable pertaining to people's fear of COVID-19 did not show any statistical significance on the intention to use e-wallet as zakat payment medium as can been seen in hypothesis H9. This was not parallel with the findings from the previous study by Al-Maroof et al. (2020), Burns et al. (2010) and Wnuk et al. (2020). Again, we believe this is also due to the fact the that Malaysia has attained a 90 percent vaccination rate and is capable of generating herd immunity among its citizens over the research period, it appears that the approach to this phenomenon was justified. Fears of coronavirus infection had been mostly alleviated by this point. It is worthwhile to remember the notion of three-stage consumer response to a pandemic, as described by Kirk & Rifkin (2020), which is as follows: react, cope, and adapt. During the "coping" phase, the aspect of rationalization is already beginning to emerge, and behavior is turning towards a calmer consideration of daily activities and transaction, rather than the other direction. Fear is there, but there are other things that come into play. As a result of this view, it may be inferred that the payers who participated in the survey had already reached the "coping" phase in terms of their worries about interpersonal interaction with others. When it came to this situation, the principles of social separation, which were made easier by contactless payment, enabled them to operate pretty normally during the outbreak.

The last point to make about H10 is that there is empirical data to support it, which shows that having a positive behavioral intention may lead to the use of an e-wallet to pay zakat during the pandemic where it is consistent with the findings of the research by Febrianto et al. (2018) and Rattanaburi & Vongurai (2021). In the current study, behavioral intention was shown to have a favorable and substantial impact on the actual use of e-wallet apps for zakat payment, both favorably and significantly. The perceived usefulness, perceived ease of use, and zakat institutional support all had a substantial impact on the behavioral intention of participants. However, perceived risks and fear of COVID-19 had no significant impact on behavioral intention. According to Fishbein & Ajzen (1975), behavioral intention predicts actual use. As a result, this implies that respondents who express a high degree of desire to utilize an e-wallet for zakat payment are more likely to actually use an e-wallet to make zakat payments.

## CONCLUSION

The research found that perceived risk and fear of COVID-19 scale has no influence on future intention to utilize an e-wallet for zakat payment. The factors perceived ease of use, perceived usefulness, and zakat institutional support all have a significant and positive influence on the willingness to use e-wallet. As a consequence, intending to use an e-wallet has a statistically significant influence on actually using one to pay zakat. Zakat institutions must improve their marketing and promotion to attract consumers to pay their zakat through electronic wallet. So that customers feel comfortable while transacting, the zakat institution must take efforts to decrease risk factors, such as ensuring that e-wallet payments work smoothly. E-wallet companies must improve their reputations, services, and promotions to boost future zakat payments.

Last but not least, since the study in this area is very limited, this paper is hoped to shed light to the body of knowledge especially in terms of zakat collection through e-wallet In addition, this paper provides input for other non-profit organisations especially in utilizing e-tools to increase their collection. In addition, instead of using the role of zakat institution and fear of COVID-19 scale as a main predictor, for future research, maybe the researcher can manipulate the role of zakat institutional support and the fear of COVID-19 scale as a mediator or moderator to increase the usage of e-wallet.

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