

Determinants of Behavioral Intentions to Adopt Online Platforms to Pay Zakah and Sadaqah

Menan Mohamed Etab

Lecturer in Accounting and Finance

College of Management and Technology, Arab Academy for Science,
Technology and Maritime Transport (AASTMT), Alexandria, Egypt

Ingy Essam Eldin Salama

Lecturer in Accounting

College of Management and Technology, Arab Academy for Science,
Technology and Maritime Transport (AASTMT), Alexandria, Egypt

Heba Mohamed Elmenshawy

Lecturer in Accounting

College of Management and Technology, Arab Academy for Science,
Technology and Maritime Transport (AASTMT), Alexandria, Egypt

Abstract:

This study examines the different factors that affect the intention of the Egyptians to use online platforms to pay Zakah and Sadaqah. A conceptual framework was developed based on an extensive literature review which led to the adoption of the unified theory of acceptance and use of technology (UTAUT) basic model factors in addition to trust and government support. The nature of this study is quantitative where data are analyzed using Structured Equation Modeling (SEM). The sample size is composed of ٢٤٤ surveys distributed via online platforms. The results of the study

showed that all factors such as performance expectancy, effort expectancy, social influence, facilitating condition, trust and government support have positive relationships with Behavioral Intention. Additionally, it was found that Behavioral Intention has a positive impact on the adoption of online platform. This is an original research that analyses the main factors that affect the behavioral intentions of people in Egypt to use online platforms to pay Zakah and Sadaqah.

Keywords: FinTech, Behavioral Intention, UTAUT, online Zakah and Sadaqah, Trust, Government Support, Egypt.

١. Introduction

FinTech is a word that basically originates from the marriage of “finance” and “technology”. The financial world in general has proven to be of outstanding importance in daily lives of people around the globe. Nowadays we’re facing the birth of a new era of financial services, bearing the name “FinTech”. It is a digital technology with blockchain core, big data, and intelligent investment consulting. It changes the traditional financial services to innovative services by providing a wider range of financial products and services (Hu et.al.٢٠١٩).

Basel Committee on Banking Supervision (BCBS) defined FinTech as “technologically enabled financial innovation that could result in new business models, applications, processes, or products with an associated material effect on financial markets and institutions and the provision of financial services”. There

are many business innovations from FinTech, such as payment, remittance, currency exchange, lending, crowdfunding, insurtech, blockchain and many more (Rahim et. Al., ٢٠١٩).

The fast pace of technological innovation and breakthrough and the introduction of financial technologies (FinTech) products and services have fundamentally transformed different features of the financial services industry and changed customers' attitudes and preferences towards these services (Rabaa'i, ٢٠٢١).

According to the BCG data, the number of FinTech startups worldwide tripled in the last two years, rising from over ١٢,٢٠٠ in ٢٠١٩ to ٢٦,٠٠٠ in ٢٠٢١. Statistics show that ٢٠٢٠ witnessed \$٢٠,٣bn of investments into the FinTech sector.

The increasing complexity of consumers' needs, the high costs associated with the usage of traditional methods along with the previously mentioned statistics indicate that today's customers are becoming more and more dependent on technology to run their lives and this necessitate the need for customer-centric innovative business solutions. This fact has led them to expect convenient, fast, useful and easy ways to use digital payment methods and online platforms (Madan and Yadav, ٢٠١٦; Rabaa'i, ٢٠٢١).

Consequently, it can be concluded that the growth of technology, social media and online platforms have greatly affected the way people do charity (Kasri and Yuniar, ٢٠٢١). And this by its turn has led to an increased efficiency in the administering of

donations, including religious-based donations and eventually it is all in the benefit of the humanity (Cahyani et.al, ٢٠٢٢).

One of the qualities in life is philanthropy. In fact, every religion encourages the virtues of charitable endeavors. The ideas of philanthropy include those of generosity, love, mercy, compassion, kindness, and many others. The writers' consideration of charity led them to the idea of Islamic philanthropy. Despite sharing the same concept, virtues, and aim, Islamic philanthropy differs from traditional philanthropy in that it is guided by Shariah law. For instance, the Zakah requirement includes the duty of philanthropy (Rahim et. Al., ٢٠١٩). Islam recognizes two types of charity one is obligatory which is Zakah and the other one is the voluntary charity which is Sadaqah (Abdul et al., ٢٠١٣).

Also, the concept of socio-economic justice is an essential part of Islamic Shariah. According to Al-Qaradawi (١٩٩٩) Shariah pays a central role in promoting socio-economic justice through its focus on the social welfare in Islamic societies and the world in general. In Islamic economics, the socio-economic concept can be seen as the driving force to trigger charity donations in many Islamic countries (Opoku, ٢٠١٣).

According to the Blackbaud Institute's Charitable Giving Report ٢٠٢٠, online giving grew by ٢١% over years and the online donations made using mobile devices are estimated at ٢٨%. The growth of Islamic philanthropy using online platforms in ٢٠٢٠ also grew by ١٧,٧% (MacLaughin et al., ٢٠٢١; Cahyani

et.al, ٢٠٢٢). These numbers show the degree of increase in using the different online platforms for payment of donations including the religious-based ones.

In the case of Egypt, FinTech is still in the infancy stage but growing rapidly. In Egypt, there is an excessive reliance on cash transactions which led consequently to an increase in the volume and value of the amount of unrecorded transactions in the economy, spreading the gray economy further. Accordingly, the government has been focusing on the integration of cashless transactions and the adoption of electronic payment methods. In April ٢٠١٩, the E-payments law was passed obliging all state authorities to offer digital payment methods. This law requires the government and private sector entities to make all payments to subsidiaries, suppliers and contractors electronically (Kamel, ٢٠٢١).

Due to the enormous advantages of information technology, the Egyptian government tends to utilize this technology in conducting most of the transactions whether in the financial and non-financial institutions, customers, merchants and regulators across a wide range of industries and services.

The paper is structured as follows. In section two, a review of the literature related to the research variables, research hypotheses are presented. In section three, the research methodology is provided, followed by the results of the analysis in section four. Then discussion of results is presented in section five. Finally, the

conclusions, as well as the limitations of the study and opportunities for future research are discussed in sections ٦ and ٧.

٢. Literature review:

The literature review section provides an overview of the relevant theory used in building up the conceptual model for this paper. It is followed by a section that discusses the previous studies and proposed hypotheses.

٢,١ Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a widely used model in the field of information systems and technology acceptance research. UTAUT was developed by Venkatesh et al. (٢٠٠٣) as a synthesis of four prominent theories of technology acceptance: the Technology Acceptance Model (TAM), the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and the Diffusion of Innovations (DOI) theory.

Since its inception, UTAUT has been widely applied and extended in various contexts and domains. Researchers have looked into how the extended unified theory of acceptance and use of technology (UTAUT) mode might be used to forecast the rising use of online platform services in different fields (Kasri and Yuniar, ٢٠٢١; Bin-Nashwan, ٢٠٢٢; Oktavendi and Mu'ammal, ٢٠٢٢),

commerce (Arora and Sahney, ٢٠١٨; Chatterjee et al., ٢٠٢١) and Islamic philanthropy sectors (Usman et al., ٢٠٢٢).

Overall, the literature suggests that UTAUT is a useful and flexible model for understanding technology acceptance and use. However, researchers should be mindful of the contextual factors that may influence the relative importance of the UTAUT constructs, and consider incorporating additional factors that may be relevant in specific contexts.

This study focuses on investigating the impact of the UTAUT model factors, trust and government support on the intention to use the different online platforms among people in Egypt to pay Islamic charitable donations.

٢,٢ Previous studies and hypotheses development

٢,٢,١ Performance Expectancy

Performance expectancy (PE) is one of the original variables of the UTAUT model. Under the UTAUT framework, performance expectancy refers to the degree to which an individual believes that using a specific system will help him or her to ameliorate the performance in a certain job. In other words, performance expectancy is an expectation regarding a system's performance in improving efficiency in doing an online activity (Venkatesh et al., ٢٠٠٣). Within the context of this study, performance expectancy can be defined as a conceptualization of how much participants think that the use of online platforms to

pay Sadaqah and Zakah can enhance their efficiency as it is of direct relevance to them particularly in terms of payment.

In this regard, the study of Li et al. (٢٠١٨) in China and Lee et al. (٢٠١٩) in South Korea showed a significant positive influence of performance expectancy on the intention to use and accept technology. Moreover, Sulaeman and Ninglasari, (٢٠٢٠) found a positive relationship between performance expectancy and Zakah collection during Indonesia's pandemic time. This study's results are also in line with previous studies that revealed that performance expectancy is one factor that significantly and positively impacts the intention of individual behavior in adopting technology (Khechine et al., ٢٠١٦; Cahyani et al., ٢٠٢٢; Bin-Nashwan et al., ٢٠٢٣; Kasri and Sosianti, ٢٠٢٣; Tomić et al., ٢٠٢٣).

Rahim et al., (٢٠٢٣) indicated that using Islamic FinTech is extremely useful in daily life to increase productivity and enhance performance in executing a transaction. Supposedly, the use of Islamic FinTech impacts greater convenience. Therefore, the following hypothesis is proposed:

H1. Performance Expectancy has a positive impact on the behavioral intention to use online platforms to pay Zakah and Sadaqah.

٢,٢,٢ Effort Expectancy

According to Venkatesh et al., (٢٠٠٣), Effort expectancy is another core construct of UTAUT which describes the ease of use of the technology for individuals. The ease of learning and

using the technology is a key factor that becomes important for considering whether someone will adopt the technology or not. According to Cheng et al., (٢٠١٩), if an individual perceives it easy, this leads to a positive influence on his or her intention to adopt online platforms in payment of Zakah and Sadaqah.

Consequently, in this study, effort expectancy can be described as the effort needed to learn and understand the use of online platforms in paying Zakah and Sadaqah. Additionally, it can be argued that effort expectancy positively influences the intention of using online platforms to pay Zakah and Sadaqah. This assumption is supported by the results from several previous studies (Intarot, ٢٠١٨; Li et al., ٢٠١٨; Soomro et al., ٢٠١٩; Sulaeman and Ninglasari, ٢٠٢٠; Teoh et al., ٢٠٢٠; Sah et al., ٢٠٢١), which stated that effort expectancy has a positive influence on the intention to use and accept technology.

The previous studies are in accordance with the study conducted in Indonesia, in which the online Zakah payment program is still fairly new and in the early period of technology adoption (Kasri and Yuniar, ٢٠٢١). The results of this study show that the ease of understanding the use of the online Zakah system in the early period of its implementation is considered the most significant variable which positively affected the intention to use an online platform to pay Zakah. Similarly, Indarningsih et al., (٢٠٢٣) studied Zakah, Infak, Shadaqah, and Waqf (ZISWAF) through FinTech for the millennial generation in

Indonesia and concluded that using FinTech, effort expectations influence individual Muslim behavioral intentions for Islamic charitable donations, as they will use the service for online payments when they feel that it is easy to use the platform.

Therefore, the following hypothesis is proposed:

H2. Effort Expectancy has a positive impact on the behavioral intention to use online platforms to pay Zakah and Sadaqah.

٢,٢,٣ Social Influence

Social Influence constitutes the core third construct that forms the UTAUT framework. Social influence can be defined as the perception of a user regarding the effect of society on his/her decision to use technology (Venkatesh et al., ٢٠٠٣). Social influence of the community on the user is a highly subjective factor concerned with the feeling that the community wants the user to adopt a specific behavioral pattern (Tomić et al., ٢٠٢٣).

Social influence refers to how the person feels other people think that a certain technology must be used (Chen et al, ٢٠١٩). In this research, social influence is described as respondents' perceptions of the influence of others' beliefs to use online platforms to pay Zakah and Sadaqah and it is believed to improve behavioral intentions to use online platforms.

In regard to the adoption of technology to pay Zakah and Sadaqah online, the social influence (such as peers, friends, relatives and important people in the around) and the degree to which people believe that people around them expect them to use

online platforms will be tested in this study. Many previous studies showed a positive effect of the factor of social influence and the intention to pay Zakah and Sadaqah through online platforms (Farouk et al., ٢٠١٧; Li et al., ٢٠١٨; Bin-Nashwan et al., ٢٠٢٣; Kasri and Sosianti, ٢٠٢٣). While Shaikh et al. (٢٠٢٠) found no relationship between the variable of social influence and the Islamic FinTech acceptance. Therefore, the following hypothesis is proposed:

H3. Social Influence has a positive impact on the behavioral intention to use online platforms to pay Zakah and Sadaqah.

٢,٢,٤ Facilitating conditions

Facilitating condition is referred to the degree to which an individual perceives the existence of technical infrastructure and organizational resources that would support the use of technology (Venkatesh et al., ٢٠٠٣; Li et al., ٢٠١٨). The main objective of facilitating condition is to eliminate the obstacles to technology adoption (Bin-Nashwan, ٢٠٢٣). It contains the accessibility of information systems, knowledge, skills as well as internal and external assistance for information system usage (Rahman et al., ٢٠٢٠). In the context of this research, the term "facilitating condition" describes respondents' perception regarding the tools and resources that would assist the usage of digital Zakah payment (Kasri and Yuniar, ٢٠٢١).

Recent studies examined the intention to utilize online platforms for Zakah payments and concluded that organizational and technical resources and infrastructures are very essential. For example, Bin-Nashwan, (٢٠٢٣), found a significant positive effect of facilitating conditions on the intention to use ZAKAHY (e-portal and smartphone application) in Saudi Arabia. Similar results were concluded in Indonesia by Sulaeman and Ninglasari, (٢٠٢٠); Kasri and Yuniar, (٢٠٢١); Cahyani et al, (٢٠٢٢) and Kasri and Sosianti, (٢٠٢٣) in the context of digital Zakah payment and Zakah-based crowd-funding platform. Accordingly, based on the results of the previous studies, the following hypothesis is proposed:

H4: Facilitating conditions have a positive impact on the behavioral intentions to use online platforms to pay Zakah and Sadaqah.

٢,٢,٥ Trust

Building trust in the online settings may be challenging. Online users typically seem more worried about risks to their security, privacy as well as the facilitating technologies and their dependability (Bin-Nashwan, ٢٠٢٣). Also, trust depends on the individual's perception of the reliability, accessibility and financial security of the system (Tomić et al., ٢٠٢٣). In the context of this research, having a trustworthy system and technology, users are more likely to accept and use the online platforms to pay Zakah and Sadaqah. Prior research acknowledges that trust may significantly

affect user behavioral intention to adopt mobile services as well as electronic payment systems (Muflih, ٢٠٢٣; Tomić et al., ٢٠٢٣). Li et al., (٢٠١٨) showed that online donations would increase, if donors trust the platform.

Several recent studies documented that trust has a positive effect on the intention to adopt online Zakah and Sadaqah services. Bin-Nashwan et al., (٢٠٢٣) examined the e-Zakah initiatives referred to as ZAKAHY (e-portal and smartphone application) in Saudi Arabia and found that users would likely accept the electronic Zakah system when using trustworthy and accessible technology. Similarly, Oktavendi and Mu'ammal, (٢٠٢٢) concluded that trust affects behavior intention to adopt Zakah, Infaq, and Sodaqoh (ZIS) digital payments in Generation Z in Indonesia. However, Muflih, (٢٠٢٣) found that trust has no significant impact on muzakki adoption behavior of mobile Zakah services in Indonesia. Accordingly, based on the results of the previous studies, the following hypothesis is proposed:

H5: Trust has a positive impact on the behavioral intention to use online platforms to pay Zakah and Sadaqah.

٢,٢,٦ Government Support

Adoption of FinTech is greatly influenced by government support. Through investment in required infrastructure, setting regulations and framework that would facilitate and increase the public awareness of the use of technology in digital payment,

government support can encourage prospective customers to use such FinTech services (Ojo et al., ٢٠٢٢; Bin-Nashwan, ٢٠٢٣).

Recent studies provided evidence that government support is one of the determinants of user's intention to use digital payment platforms. For example, (Saraswati et al., ٢٠٢١) in Indonesia, (Ojo et al., ٢٠٢٢) in Malaysia and (Acharya et al., ٢٠١٩) in India all concluded that government support would increase society's knowledge and confidence concerning FinTech services, through policies and security systems.

Few studies examined the impact of government support on behavioral intention in the context of Zakah and Sadaqah digital payment. For example, Farouk et al., (٢٠١٧) conducted a research in Nigeria among ٣٩٨ participants and concluded that the more government support for Zakah the more the intention of individuals to give Zakah. Similarly, a recent study by Mujiatun et al., (٢٠٢٢) in Indonesia, provided evidence that government support has a positive and significant effect on the intention to pay Zakah. In addition, for Zakah institutions to be successful, government support is the primary prerequisite. Accordingly, based on the results of the previous studies, the following hypothesis is proposed:

H6: Government support has a positive impact on the behavioral intentions to use online platforms to pay Zakah and Sadaqah in Egypt.

٢,٢,٧ Behavioral Intention

The fundamental idea behind user adoption of technology is that behavioral intentions impact how technology is actually used (Venkatesh et al., ٢٠٠٣). Adoption of online platforms to pay Zakah and Sadaqah is related to the regularity and continuation of using technology and the preference of the online payment channels. Previous research on FinTech applications concluded that behavioral intentions have a significant effect on user adoption of internet and electronic payment systems (Marakarkandy et al., ٢٠١٧, Rahim et al., ٢٠٢٣ and Tomić et al., ٢٠٢٣).

In the context of online Islamic charitable donations online payments Bakar (٢٠٢٢) conducted a study in Malaysia and provided evidence for a significant link between behavior intention and actual use of e-wallet services in Zakah payment. Similarly, Muflih (٢٠٢٣) investigated the relationship between adoption intention and online platform adoption behavior among muzakki (Islamic taxpayers) in Indonesia. The results show that having a positive behavioral intention may lead to the use of mobile services to pay Zakah. Moreover, Rahim et al, (٢٠٢٣) provided significant results for the behavioral intention in relation to user adoption of Islamic FinTech among millennials in Malaysia. Thus, we propose the following hypothesis:

H7: Behavioral intention has a positive impact on the adoption of online platform to pay Zakah and Sadaqah.

٣. Methodology

٣.١. Research framework and data collection

The interrelationships among research variables as presented by the above hypotheses can be displayed in the following proposed conceptual framework (Figure ١):

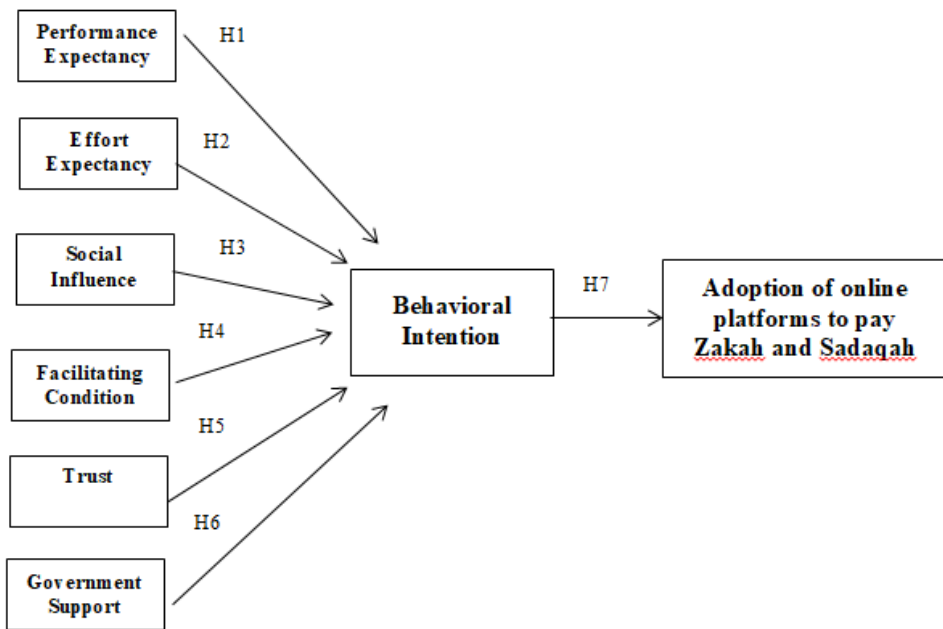


Figure ١: Proposed conceptual framework

The population of this study is the actual users of online platforms to pay Islamic charitable donations in Egypt. Several charitable organizations have introduced these services in Egypt over the past years. This study adopted a quantitative approach,

where a questionnaire was developed based on previously validated measures from the literature. A pilot study was conducted by distributing the questionnaire to a sample of ٣٠ users of online platforms in Egypt, in order to identify any difficult statements as well as and to examine the reliability and validity of the items in the questionnaire. For conducting the main study, the questionnaire was distributed online using Google Forms to different users of the online payment platforms in Egypt. After multiple postings over three months, ٢٤٤ complete questionnaires were collected.

٣.٢. Measures

The questionnaire contained three parts. The first part introduced the aim of the research. The second part included items that intended to assess the theoretical constructs of the study. Finally, the last part comprised of questions about the demographic characteristics of the research participants. All research variables were measured using validated measurement instruments adopted from previous studies. Items are measured based on five point Likert scale ranging from (١) ‘strongly disagree’ to (٥) ‘strongly agree’.

In this study performance expectancy was measured using five items selected from (Venkatesh et al., ٢٠١٢) and Kasri and Yuniar, (٢٠٢١). To measure the effort expectancy, four items were selected from (Venkatesh et al. ٢٠١٢) and (Kasri and Yuniar, ٢٠٢١). In addition, social influence was measured using

four items selected from (Venkatesh et al. ٢٠١٢), (Kasri and Yuniar, ٢٠٢١) and (Li et al., ٢٠١٨). Similarly, facilitating conditions was measured using four items selected from (Kasri and Yuniar, ٢٠٢١). Trust was measured using five items selected from (Chong et al, ٢٠١٠) and (Muflih, ٢٠٢٣). Moreover, government support was measured using four items selected from (Marakarkandy et. al, ٢٠١٧). Behavioral intention was measured by using three items selected from (Venkatesh et al. ٢٠١٢) and (Bin-Nashwan, ٢٠٢٢). Finally, actual adoption was measured using four items selected from (Venkatesh et al. ٢٠١٢) and (Rahim et al., ٢٠٢٣).

٤. Statistical Analysis and Results

The current section presents the empirical analysis and its main findings; this is shown in the following sub-sections:

٤.١. Validity and Reliability Analysis

Before testing the research hypotheses, it is essential to test the validity and reliability of the data. Validity is the extent to which an instrument accurately measures what it is intended to measure (Sekaran and Bougie, ٢٠١٦). The good validity reflects a factor loading $> ٠,٤$ and the average variance extracted (AVE) $> ٠,٥$ (Mohajan, ٢٠١٧). The research revealed that the data had a significant Bartlett's Sphericity test and a Kaiser-Meyer-Olkin measure (KMO) of $٠,٥$, which was regarded as good. Moreover, all values of AVE are $> ٥٠\%$ and all the factor loadings in the

current analysis are > 0.400 . The results imply that variables under study satisfy the validity levels required.

One of the most important components of a high-quality test is the reliability test. It conveys a unit of measurement's consistency. The Cronbach's Alpha test is the most popular measurement. The alpha coefficient ranges from 0 to 1. The higher the score, the more trustworthy the created scale. Although 0.7 was suggested as an acceptable reliability coefficient, lower criteria are occasionally utilized in the literature (Tavakol and Dennick, 2011). All Cronbach's Alphas in the current analysis are > 0.7 , implying that statements are consistent, and they are considered reliable.

4.2. Confirmatory Factor Analysis

Before starting the structural equation modelling (SEM), confirmatory factor analysis (CFA) is conducted. It is noticed that the values of FL are between 0.733 and 1, which means they are all greater than 0.4, and by that providing that the variables construct have adequate validity. Also, P-values are < 0.05 , which reflects the statements significance.

4.3. Descriptive Analysis

The respondent profile showed that the Female respondents are more than Male respondents as it got 61.1%. Looking for the age group, it is noticed that the age between 41-50 is higher than other age groups (with a total of 45.9%).

Moreover, Monthly income '٥٠٠٠ - ٧٠٠٠' has the highest respondents' value of ١٥,٦%. Meanwhile, the highest number of respondents have bachelor's degree with a percentage of ٣٩,٣. Moreover, Employment status 'Employed' has the highest number of respondents. Finally, Marital Status 'Married' has the highest number of respondent (٥٩,٤%). Detailed descriptive statistics of respondents' characteristics are shown in Table ١.

Table ١: Respondent profile

	Frequency	Percent	Total
Gender			
Female	١٤٩	٦١,١	٢٤٤
Male	٩٥	٣٨,٩	
Age			
١٨-٢٥	٢٧	١١,١	٢٤٤
٢٦-٤٠	٨٩	٣٦,٥	
٤١-٥٥	١١٢	٤٥,٩	
٥٦-٧٠	١٦	٦,٦	
Monthly income			
٢,٥٠٠ - ٥,٠٠٠	٣٥	١٤,٣	٢٤٤
٥,٠٠٠ - ٧,٥٠٠	٣٨	١٥,٦	
٧,٥٠٠ - ١٠,٠٠٠	٣٧	١٥,٢	
Less than ٢,٥٠٠	٢٨	١١,٥	
More than ١٠,٠٠٠	١٠٦	٤٣,٤	
Education			
Bachelor's degree	٩٦	٣٩,٣	٢٤٤
Master's degree	٨٢	٣٣,٦	
PhD degree	٥٥	٢٢,٥	
Student	١١	٤,٥	
Employment status			
Employed	١٥٨	٦٤,٨	٢٤٤
Entrepreneur	٢٤	٩,٨	
Student	١٤	٥,٧	
Unemployed	٤٨	١٩,٧	
Marital Status			
Divorced or widowed	١٩	٧,٨	٢٤٤
Engaged	٦	٢,٥	
Married	١٤٥	٥٩,٤	
Single	٧٤	٣٠,٣	

٤,٤. Testing Research Hypotheses

This section includes the results obtained after analyzing the proposed relationships, using structural equation modeling (SEM) using AMOS ٢٤,٠ and SPSS ٢٦.

The correlation and path analyses of SEM are used in this part to test the study's hypotheses. Since the study's data are demonstrated to be regularly distributed, the Pearson correlation is utilized. The correlation matrix is shown in Table ٢. Performance, Effort Expectancy, Social Influence, Facilitating Conditions, Trust and government Support have a significant direct correlation with Behavior Intention, as the coefficients are ٠,٨٠١, ٠,٧٨٠, ٠,٦٧٩, ٠,٧٧٥, ٠,٨١٥, and ٠,٦٩٦ respectively and statistically significant at a level of ٠,٠١. Behavior Intention has a significant direct correlation with Actual Adoption, as the coefficient is ٠,٧١٢, and the significance is ٠,٠١.

Table ٢: Correlation Matrix for the Variables

		١.	٢.	٣.	٤.	٥.	٦.	٧.	٨.
١. Performance Expectancy	Pearson Correlation	١							
	٢-tailed Sig.								
	N	٢٤٤							
٢. Effort Expectancy	Corr.	.٧٧٠**	١						
	٢-tailed Sig.	.٠٠٠							
	N	٢٤٤	٢٤٤						
٣. Social Influence	Corr.	.٦٣٣**	.٥٨٧**	١					
	٢-tailed Sig.	.٠٠٠	.٠٠٠						
	N	٢٤٤	٢٤٤	٢٤٤					
٤. Facilitating Conditions	Corr.	.٧٩١**	.٧١٦**	.٦٣٥**	١				
	٢-tailed Sig.	.٠٠٠	.٠٠٠	.٠٠٠					
	N	٢٤٤	٢٤٤	٢٤٤	٢٤٤				
٥. Trust	Corr.	.٧٩٤**	.٧٢٩**	.٦٣٠**	.٧٦٠**	١			
	٢-tailed Sig.	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠				
	N	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤			
٦. Government Support	Corr.	.٦٢٨**	.٦٣٠**	.٥٤٨**	.٦٢٤**	.٦٧١**	١		
	٢-tailed Sig.	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠			
	N	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤		
٧. Behavior Intention	Corr.	.٨٠١**	.٧٨٠**	.٦٧٩**	.٧٧٥**	.٨١٥**	.٦٩٦**	١	
	٢-tailed Sig.	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠		
	N	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤	
٨. Actual Adoption	Corr.	.٥٩١**	.٦١٥**	.٥٣٨**	.٥٥٩**	.٥٧٩**	.٤٥٦**	.٧١٢**	١
	٢-tailed Sig.	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠	.٠٠٠	
	N	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤	٢٤٤

Table ٣ presents the SEM analysis, as follows:

For the first hypothesis, Performance Expectancy is shown to be positive significant to Behavior Intention, as P-value is ٠,٠٢٣, and the estimate is ٠,١٦١. For the second hypothesis, Effort Expectancy is shown to be positive significant to Behavior

Intention, as P-value is 0.000 , and the estimate is 0.226 . For the third hypothesis, Social Influence is shown to be positive significant to Behavior Intention, as P-value is 0.003 , and the estimate is 0.162 . For the fourth hypothesis, Facilitating Conditions is shown to be positive significant to Behavior Intention, as P-value is 0.031 , and the estimate is 0.174 . For the fifth hypothesis, Trust is shown to be positive significant to Behavior Intention, as P-value is 0.007 , and the estimate is 0.188 . For the sixth hypothesis, government Support is shown to be positive significant to Behavior Intention, as P-value is 0.005 , and the estimate is 0.151 . For the seventh hypothesis, Behavior Intention is shown to be positively significant with Actual Adoption, as the P-value is 0.000 , and the estimate is 0.842 .

Table 3: SEM Analysis

			Estimate	P	R ²
Behavior Intention	<---	Performance Expectancy	.161	.023	.826
Behavior Intention	<---	Effort Expectancy	.226	***	
Behavior Intention	<---	Social Influence	.162	.003	
Behavior Intention	<---	Facilitating Conditions	.174	.031	
Behavior Intention	<---	Trust	.188	.007	
Behavior Intention	<---	Government Support	.151	.005	
Actual Adoption	<---	Behavior Intention	.842	***	.634

The model fit indices are all in acceptable levels; CMIN/DF = 1.392 , GFI = 0.905 , CFI = 0.987 , AGFI = 0.877 , and RMSEA = 0.040 . The SEM model is identified in Figure 2.

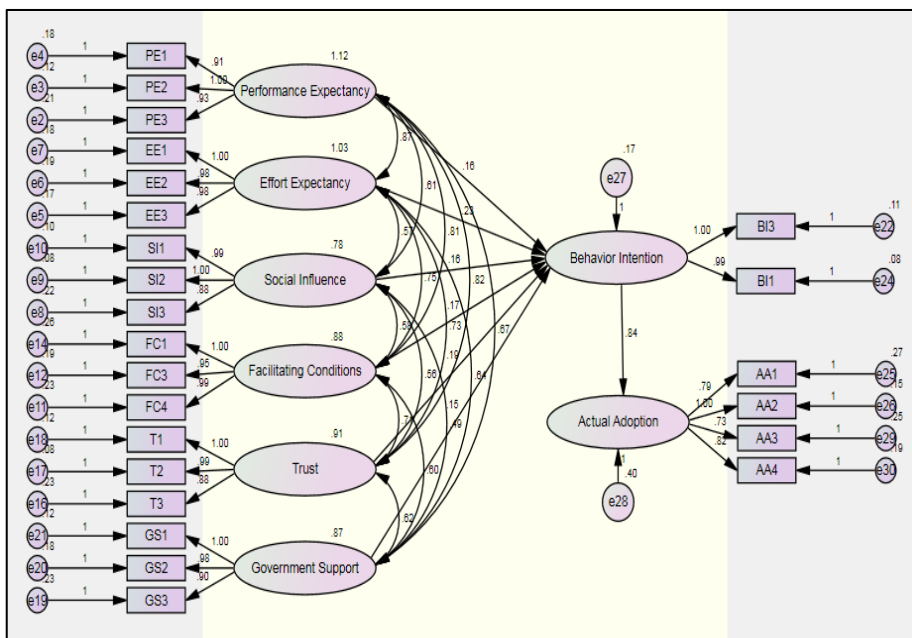


Figure ٢: SEM for the Research Variables

After investigating the hypotheses through correlation and structural equation modeling, the summary of the concluded results is shown in the following table.

Table ٤: Summary of Research Hypotheses

Hypothesis	Results
Hypothesis One	Supported
Hypothesis Two	Supported
Hypothesis Three	Supported
Hypothesis Four	Supported
Hypothesis Five	Supported
Hypothesis Six	Supported
Hypothesis Seven	Supported

•. Discussion of Results

The main aim of this research was to develop and empirically examine a conceptual framework that investigates the impact of the UTAUT model factors (namely: performance expectancy, effort expectancy, social influence and facilitating conditions), trust and government support on the intention to use the different online platforms among people in Egypt to pay Islamic charitable donations.

The research accepts the first hypothesis and confirms the positive impact of performance expectancy on the intention to use online platform to pay Zakah and Sadaqah. These findings are consistent with several previous studies including, (Khechine et al., ٢٠١٦; Sulaeman and Ninglasari, ٢٠٢٠; Cahyani et al, ٢٠٢٢; Tomić et al., ٢٠٢٢; Bin-Nashwan et al., ٢٠٢٣; Kasri and Sosianti, ٢٠٢٣). This finding suggests that using the online payment platforms for Zakah and Sadaqah can assist Zakah payers to improve their performance, through making faster payments from anywhere with lower costs compared to payment through traditional channels.

The second hypothesis was also supported, showing that effort expectancy has a significant impact on the intention to use an online platform to pay Zakah and Sadaqah. This means that Islamic charity donators believe that using online platforms is free of effort and easy to understand. The findings are similar to the results of (Sulaeman and Ninglasari, ٢٠٢٠; Kasri and Yuniar,

٢٠٢١; Indarningsih et al., ٢٠٢٣). They concluded that effort expectancy indicates the ease of use of FinTech services and encourages the intention to use digital payment systems.

Also the results of this research confirmed the impact of social influence on the intention of the Islamic charitable donors to use online payment platforms. Thus, the third hypothesis is accepted. Based on this finding, it can be suggested that Zakah and Sadaqah online donors are often motivated by encouragement from friends, family, and other influential people around them. This result is consistent with previous studies, including (Farouk et al., ٢٠١٧; Bin-Nashwan et al., ٢٠٢٣; Kasri and Sosianti, ٢٠٢٣). They all concluded that social influence helps in anticipating donors' intentions to use a system or technology that their peers suggest.

The fourth hypothesis was supported, where the results showed that facilitating conditions have a significant impact on the intention to use online platforms to pay Zakah and Sadaqah. The findings are aligned with past studies; for example (Rahman et al., ٢٠٢٠; Sulaeman and Ninglasari, ٢٠٢٠; Kasri and Yuniar, ٢٠٢١; Cahyani et al, ٢٠٢٢; Bin-Nashwan, ٢٠٢٣; Kasri and Sosianti, ٢٠٢٣). For example, Bin-Nashwan (٢٠٢٣) concluded that donors may believe that they have access to the essential information and resources to use online platforms, encouraging them to continue utilizing such services.

The fifth hypothesis was also accepted, indicating that trust has a positive impact on the behavioral intention to use online platforms to pay Zakah and Sadaqah. This result is similar to the findings of (Li et al., ٢٠١٨; Oktavendi and Mu'ammal, ٢٠٢٢; Tomić et al., ٢٠٢٢). They suggested that users' desire to pay Zakah and Sadaqah online might be strongly driven by trust.

The research supports the sixth hypothesis and confirms the positive impact of government support on the behavioral intentions to use online platforms to pay Zakah and Sadaqah. This finding has been documented in previous studies. For example, Farouk et al., (٢٠١٧); Afandi et al., (٢٠٢٢); Ojo et al., (٢٠٢٢); Bin-Nashwan, (٢٠٢٣) concluded that individuals feel confident and safe using online platforms, when they believe that the government is fully supporting the initiative through policies and security systems. Accordingly, government support suggests that online platforms are secure enough to receive and administer Zakah and Sadaqah payments. As a result, more government support will improve donors willingness to pay online.

The seventh hypothesis was also supported, and the findings indicated that behavioral intention has a positive impact on the adoption of online platform to pay Islamic charitable donations. These findings have been supported in the previous literature, including for example, (Marakarkandy et al., ٢٠١٧; Bakar ٢٠٢٢; Rahim et al, ٢٠٢٢; Tomić et al., ٢٠٢٢; Muflih ٢٠٢٣). They concluded that when Islamic charity donors are

more intent on using online platforms, they will have more usage rate and earlier adoption than others.

٦. Conclusion

٦.١. Theoretical implications

This research focused on creating and empirically testing an extended model of UTAUT in an emerging Islamic FinTech services setting. The UTAUT model and its constructs have only recently been studied in relation to the adoption of digital Zakah and Sadaqah systems, especially in Arab World countries.

Concerning the theoretical implications, this study fills the knowledge gap by applying extended model of UTAUT whilst including important variables like government support and trust, with the application of Islamic FinTech in Egypt. Besides, unlike most of the previous studies that ended their research at the examination of the behavioral intention of using online platforms only, this paper incorporated the complete model by adding the adoption variable. Accordingly, this study can be used as an empirical evidence to support the UTAUT unified model's applicability for analyzing Muslim users' intentions to use digital Islamic charitable donations systems.

٦.٢. Implications for practice

The empirical results of this study have significance for Zakah and charitable organizations that can help them promote the use of digital Zakah and Sadaqah services among Muslim

donors. First, it is important to make Muslim donors more aware of Zakah payments and persuade them that digital Zakah and Sadaqah donations are just as reliable as those made in person at charitable organizations offices or at banks. Second, they need to make sure that users can easily understand the features and varieties of online Islamic charity services, both in terms of the information provided and the use of digital applications. Third, to ensure that online platforms permits quicker payment and simple access, Zakah and charitable organizations must consistently work to strengthen the efficiency and efficacy of the payment system. Finally, it is essential to improve the infrastructure and resources required for the implementation of online Zakah and Sadaqah payments, including the organizational and technical features of the online platforms and applications. This requires cooperation with other parties, especially the government.

٧. Limitations and directions for further research

Generally, the conclusions presented in this study are subject to several limitations. First, the main limitation of this study is the small sample size. The research depended on the willingness of respondents to answer the questionnaire, thus limiting the generalizability of the results. Future studies may strive to include a larger sample size from different cities in Egypt. Second, responses included both users and those who are just aware of online Zakah and Sadaqah payments, which might

have affected the research results, because there may be differences in views between people who have used it and those who merely know about it but have never used it. Accordingly, it is recommended that future studies can be conducted to complement this study. Thus, it is suggested to include Islamic charity donors who have never made online Zakah or Sadaqah payments as a research object and investigate the barriers for the usage of such payments.

Third, this research did not examine users' personal characteristics, for example: gender, age, and experience. However previous studies suggested a considerable association between users' personal characteristics and acceptance and adoption of technology (Venkatesh et al. ٢٠٠٣; Jahan et al., ٢٠٢٠; Bin-Nashwan et al., ٢٠٢٣). Thus, it is suggested that future studies should investigate the moderating effect of these variables on behavioral intension to use Zakah and Sadaqah online platforms. In addition, researchers who are interested in understanding the determinants of Islamic donations online platforms may consider studying some other variables in the UTAUT^٢ model, for example hedonic motivation, habit and price value, or other associated factors that might enrich the literature related to Islamic FinTech.

References:

١. Abdul, G., Muhammad, H. and Hakimi, S., ٢٠١٣. Philanthropy in Islam: A Promise to Welfare Economics System. Retrieved from Islamic Research and Training Institute: <http://www.irti.org/English/Research/Documents/٣٢٦.pdf>.
٢. Acharya, V., Junare, S.O. and Gadhavi, D.D., ٢٠١٩. E-payment: Buzz word or reality. *International Journal of Recent Technology and Engineering*, 8(٣S٢), pp.٣٩٧-٤٠٤.
٣. Afandi, A., Sudarsono, H., Nugrohowati, R.N.I. and Tumewang, Y.K., (٢٠٢٢) The Determinant of Indonesia Entrepreneur's Intention to Pay Zakat: Does Government Support Matter?. *Global Review of Islamic Economics and Business*, 10(١).
٤. Ahmad, N.N., Tarmidi, M., Ridzwan, I.U., Hamid, M.A. and Roni, R.A., ٢٠١٤. The application of unified theory of acceptance and use of technology (UTAUT) for predicting the usage of e-zakat online system. *International journal of science and research (IJSR)*, 3(٤), pp.٦٣-٧٠.
٥. Arora, S. and Sahney, S., ٢٠١٨. Antecedents to consumers' showrooming behaviour: An integrated TAM-TPB framework. *Journal of Consumer Marketing*, 35(٤), pp.٤٣٨-٤٥٠.
٦. Bakar, F.M.A., ٢٠٢٢. E-WALLET USAGE TO PAY ZAKAT DURING COVID-١٩ PANDEMIC AMONG MALAYSIAN'S POLYTECHNIC LECTURERS. *International Journal of Islamic Economics and Finance Research*, 5(٢ December), pp.٥٧-٧٩.
٧. Bin-Nashwan, S.A., ٢٠٢٢. Toward diffusion of e-Zakat initiatives amid the COVID-١٩ crisis and beyond. *foresight*, ٢٤(٢), pp.١٤١-١٥٨.
٨. Bin-Nashwan, S.A., Shah, M.H., Abdul-Jabbar, H. and Al-Ttaffi, L.H.A., ٢٠٢٣. Social-related factors in integrated UTAUT model for ZakaTech acceptance during the COVID-١٩ crisis. *Journal of*

Islamic Accounting and Business Research.

٩. Cahyani, U.E., Sari, D.P. and Afandi, A., ٢٠٢٢. Determinant of behavioral intention to use digital zakat payment: The Moderating Role of Knowledge of Zakat. *ZISWAF: Jurnal Zakat Dan Wakaf*, 9(١), pp.١-١٦.
١٠. Chatterjee, S., Bhattacharjee, K.K., Tsai, C.W. and Agrawal, A.K., ٢٠٢١. Impact of peer influence and government support for successful adoption of technology for vocational education: A quantitative study using PLS-SEM technique. *Quality & Quantity*, pp.١-٢٤.
١١. Chen, Y., Dai, R., Yao, J. and Li, Y., ٢٠١٩. Donate time or money? The determinants of donation intention in online crowdfunding. *Sustainability*, 11(١٦), p.٤٢٦٩.
١٢. Dadi, K., Rahim, M., Abraham, A., Chyzyk, D., Milham, M., Thirion, B., Varoquaux, G. and Alzheimer's Disease Neuroimaging Initiative, ٢٠١٩. Benchmarking functional connectome-based predictive models for resting-state fMRI. *NeuroImage*, ١٩٢, pp.١١٥-١٣٤.
١٣. Farouk, A.U., Idris, K.B. and Saad, R.A.B., ٢٠١٧. Predicting the intention of civil servants to pay zakat. *International Journal of Innovative Knowledge Concepts*, 5(٧), pp.٢١-٢٩.
١٤. Hu, Z., Ding, S., Li, S., Chen, L. and Yang, S., ٢٠١٩. Adoption intention of FinTech services for bank users: An empirical examination with an extended technology acceptance model. *Symmetry*, 11(٣), p.٣٤٠.
١٥. Huei, C.T., Cheng, L.S., Seong, L.C., Khin, A.A. and Bin, R.L.L., ٢٠١٨. Preliminary study on consumer attitude towards FinTech products and services in Malaysia. *International Journal of Engineering & Technology*, 7(٢, ٢٩), pp.١٦٦-١٦٩.
١٦. Indamingsih, N.A., Ma'wa, M.A.F. and Waliyuddinsyah, M.N., ٢٠٢٣. Zakat, infaq, shadaqah, and waqf using financial technology: Millennial generation

perspective. *Review of Islamic Social Finance and Entrepreneurship*, 2(1), pp.13-28.

١٧. Jahan, I., Bala, T. and Bhuiyan, K.H., ٢٠٢٠. Determinants of consumer's intention to use mobile banking services in Bangladesh. *Global Journal of Management and Business Research*, ٢٠, pp.٣١-٤٤.
١٨. Intarot, W., ٢٠١٨. Understanding the effect of using music therapy programme without music therapists for seniors with early stage of dementia in Thailand: a preliminary study. *PSAKU International Journal of Interdisciplinary Research*, 7(1).
١٩. Kahf, M., ١٩٩٩. The principle of socio-economic justice in the contemporary Fiqh of Zakah. *IQTISAD Journal of Islamic Economics*, ١(1), pp.٢٤-٤٤.
٢٠. Kamel, S., ٢٠٢١. The role of digital transformation in development in Egypt. *Journal of Internet and e-Business Studies*, 911090.
٢١. Kasri, R.A. and Sosianti, M.W., ٢٠٢٢. DETERMINANTS OF THE INTENTION TO PAY ZAKAT ONLINE: THE CASE OF INDONESIA. *Journal of Islamic Monetary Economics and Finance*, 9(2), pp.٢٧٥-٢٩٤.
٢٢. Kasri, R.A. and Yuniar, A.M., ٢٠٢١. Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), pp.362-379.
٢٣. Khan, M.S., Rabbani, M.R., Hawaldar, I.T. and Bashar, A., ٢٠٢٢. Determinants of behavioral intentions to use Islamic financial technology: An empirical assessment. *Risks*, 10(6), p.114.
٢٤. Khechine, H., Lakhal, S. and Ndjambou, P., ٢٠١٦. A meta-analysis of the UTAUT model: Eleven years later. *Canadian Journal of Administrative Sciences/Revue Canadienne des Sciences de l'Administration*, 33(2), pp.138-152.
٢٥. Lee, J., Kim, J. and Choi, J.Y., ٢٠١٩. The adoption of virtual reality

- devices: The technology acceptance model integrating enjoyment, social interaction, and strength of the social ties. *Telematics and Informatics*, 39, pp.٣٧-٤٨.
٢٦. Li, Y.Z., He, T.L., Song, Y.R., Yang, Z. and Zhou, R.T., ٢٠١٨. Factors impacting donors' intention to donate to charitable crowd-funding projects in China: a UTAUT-based model. *Information, Communication & Society*, 21(٣), pp.٤٠٤-٤١٥.
٢٧. MacLaughlin, S., Perrotti, E., Thompson, A. and Vellake, A., ٢٠٢١. Charitable Giving Report: Using ٢٠٢٠ Data to Transform Your Strategy. *Blackbaud Institute*. <https://institute.blackbaud.com>.
٢٨. Madan, K. and Yadav, R., ٢٠١٦. Behavioural intention to adopt mobile wallet: a developing country perspective. *Journal of Indian Business Research*, ٨(٣), pp.٢٢٧-٢٤٤.
٢٩. Marakarkandy, B., Yajnik, N. and Dasgupta, C., ٢٠١٧. Enabling internet banking adoption: An empirical examination with an augmented technology acceptance model (TAM). *Journal of Enterprise Information Management*, 30(٢), pp.٢٦٣-٢٩٤.
٣٠. Mohajan, H.K., ٢٠١٧. Two criteria for good measurements in research: Validity and reliability. *Annals of Spiru Haret University. Economic Series*, 17(٤), pp.٥٩-٨٢.
٣١. Mohd Sah, N.F., Mat Shah, N.S., Azmi, F.S. and Hassan, N.D., ٢٠٢١. A study on the acceptance of e-wallet apps usage amidst mobile phone users in Klang Valley. *Advances in Business Research International Journal (ABRIJ)*, 7(٣), pp.٦٥-٧٢.
٣٢. Muflih, M., ٢٠٢٣. Muzakki's adoption of mobile service: integrating the roles of technology acceptance model (TAM), perceived trust and religiosity. *Journal of Islamic Accounting and Business Research*, 14(١), pp.٢١-٣٣.
٣٣. Mujiatun, S., Effendi, I and Badawi, A., ٢٠٢٢. Sharia Financial Technology (FinTech)

Management Model in Indonesia. *Cuadernos de Economía*, 45(١٢٨), pp.١٤٥-١٥٦.

٣٤. Ojo, A.O., Fawehinmi, O., Ojo, O.T., Arasanmi, C. and Tan, C.N.L., ٢٠٢٢. Consumer usage intention of electronic wallets during the COVID-١٩ pandemic in Malaysia. *Cogent Business & Management*, ٩(١), p.٢٠٥٦٩٦٤.
٣٥. Oktavendi, T.W. and Mu'ammal, I., ٢٠٢٢. Acceptance model for predicting adoption of Zakat, Infaq, and Sodaqoh (ZIS) digital payments in Generation Z. *Journal of Islamic Accounting and Business Research*, 13(٤), pp.٦٨٤-٧٠٠.
٣٦. Opoku, R.A., ٢٠١٣. Examining the motivational factors behind charitable giving among young people in a prominent Islamic country. *International Journal of Nonprofit and Voluntary Sector Marketing*, 18(3), pp.172-186.
٣٧. Rabaa'i, A.A., ٢٠٢١. An investigation into the acceptance of mobile wallets in the FinTech era: An empirical study from Kuwait. *International Journal of Business Information Systems*, 1(١), p.١.
٣٨. Rahim, N.F., Bakri, M.H., Fianto, B.A., Zainal, N. and Hussein Al Shami, S.A., ٢٠٢٣. Measurement and structural modelling on factors of Islamic FinTech adoption among millennials in Malaysia. *Journal of Islamic Marketing*, 14(٦), pp.١٤٦٣-١٤٨٧.
٣٩. Rahman, M., Ismail, I. and Bahri, S., ٢٠٢٠. Analysing consumer adoption of cashless payment in Malaysia. *Digital Business*, 1(١), p.١٠٠٠٠٤.
٤٠. Saraswati, D.A., Desvi, P.S., Putra, N.S. and Hendriana, E., ٢٠٢١. Examination of the Extended UTAUT Model in Mobile Wallet Continuous Usage Intention during the COVID-١٩ Outbreak. *Turkish Online Journal of Qualitative Inquiry*, 12(٦).
٤١. Sekaran, U. and Bougie, R., ٢٠١٦. Research methods for business: A

skill building approach. john wiley & sons.

- ٤٢. Shaikh, I.M., Qureshi, M.A., Noordin, K., Shaikh, J.M., Khan, A. and Shahbaz, M.S., ٢٠٢٠. Acceptance of Islamic financial technology (FinTech) banking services by Malaysian users: an extension of technology acceptance model. *foresight*, 22(٣), pp.٣٦٧-٣٨٣.
- ٤٣. Soomro, B.A., Shah, N. and Memon, M., ٢٠١٩. Investigating the intention to adopt smartphone apps among the entrepreneurs of a developing country. *World Journal of Entrepreneurship, Management and Sustainable Development*, 15(٤), pp.٣٤١-٣٥٣.
- ٤٤. Sulaeman, S. and Ninglasari, S.Y., ٢٠٢٠, October. An empirical examination of factors influencing the behavioral intention to use Zakat-Based crowdfunding platform model for countering the adverse impact of COVID-١٩ on MSMEs in Indonesia. In *Indonesian Conference of Zakat-Proceedings* (pp. ٢٠٣-٢١٨).
- ٤٥. Tavakol, M. and Dennick, R., ٢٠١١. Making sense of Cronbach's alpha. *International journal of medical education*, ٢, p.٥٣.
- ٤٦. Teoh Teng Tenk, M., Yew, H.C. and Heang, L.T., ٢٠٢٠. E-wallet Adoption: A case in Malaysia. *International Journal of Research In Commerce and Management Studies* (ISSN: 2582-2292), 2(٢), pp.٢١٦-٢٣٣.
- ٤٧. Tomić, N., Kalinić, Z. and Todorović, V., ٢٠٢٣. Using the UTAUT model to analyze user intention to accept electronic payment systems in Serbia. *Portuguese Economic Journal*, 22(٢), pp.٢٥١-٢٧٠.
- ٤٨. Usman, H., Mulia, D., Chairy, C. and Widowati, N., ٢٠٢٢. Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia. *Journal of Islamic Marketing*, 13(٢), pp.٣٨١-٤٠٩.
- ٤٩. Venkatesh, V., Morris, M.G., Davis, G.B. and Davis, F.D., ٢٠٠٣. User acceptance of information technology: Toward a unified

view. *MIS quarterly*, pp. ٤٢٥-٤٧٨.

- ٥٠. Yahaya, M.H. and Ahmad, K., ٢٠١٩. Factors affecting the acceptance of financial technology among asnaf for the distribution of zakat in Selangor-A Study Using UTAUT. *Journal of Islamic finance*, 8, pp. ٠٣٥-٠٤٦.
- ٥١. Yee-Loong Chong, A., Ooi, K.B., Lin, B. and Tan, B.I., ٢٠١٠. Online banking adoption: an empirical analysis. *International Journal of bank marketing*, 28(٤), pp. ٢٦٧-٢٨٧.