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Article

Conceptual Framework: Determinant Factors for Paying Zakat Fitrah Via Fintech

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ABSTRACT -. Historically, Muslims used various payment forms to contribute to their Zakat Fitrah, from rice to fiat money and digital payment as the medium. Paying Zakat Fitrah in Malaysia using FinTech is getting attention in 2020 due to the COVID-19 pandemic. A rigorous study must be conducted to understand users' behavioural intention to adopt the technology. The behavioural model of intention from the Theory of Planned Behaviour and its development, including technology as per the UTAUT model, can be used as the underpinning theory. Some insights from the past studies become the literature reviews that were used to develop the hypotheses. As a result, a conceptual framework is proposed using the modified UTAUT model to study the acceptance of Muslims towards paying Zakat Fitrah via FinTech.

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INTRODUCTION

Islam encourages peace and brotherhood, and one of the Islamic pillars is the payment of Zakat, which helps the needy by redistributing the wealth from the fortunate (Avazbek & Sherzodjon, 2020). Zakah contributors need to pay a small amount of their income as an obligation and purify their income (Mohd Faisol & Aman, 2020). Ideally, Zakat should reduce the income gap in the economy between the have and have not. Al-Quran has explained who is eligible to receive Zakat, which is alms.

Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and debt; in the cause of Allah. And for the wayfarer: (thus it is) ordained by Allah, and Allah is full of knowledge and wisdom (Al-Qur'an. Surat Al-Tawbah, 9:60). Based on several *Hadith Sahih Al-Bukhari*, Zakat Fitrah is an obligatory donation which rate is one *sa'* of the main crop for everyone who lives during Ramadhan and has sufficient food to eat for Eid Fitr to the needy (Ronny et al., 2020; Tafsiruddin, 2020).

Earlier, Malaysians contributed rice for Zakat Fitrah but then pay it with fiat money, but now the transition is to digital payment (Aman Shah et al., 2020; Ab Rahman et al., 2017). Financial technology (FinTech) uses digital payment that keeps our fiat money safely without bringing it everywhere. Moreover, it helps users to do online activities like shopping (Aastha, 2021), have contactless payment (Martell, 2018) and access money everywhere via mobile devices (Walden, 2020).

As a result, Zakat institutions migrate and amalgamate FinTech in their management to ease the collecting and distribution of Zakat Fitrah (Esrati et al., 2018). Therefore, FinTech can

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become the technology to help Muslims pay Zakat Fitrah quickly using mobile devices (Mohd Faisol, 2020a).

A study by Ahmad (2018) disclosed that Zakat institutions in Malaysia use FinTech. Zakat can be paid digitally via payment gateway, online, or mobile banking (Ahmad, 2018). Another study by Mohd Faisol (2020b) in Malaysia revealed that an excellent strategic alliance with the banks enables some Zakat institutions to leverage online and mobile banking services (Mohd Faisol, 2020b).

The Malaysian government encourages Malaysians to adopt FinTech inspired by the Shared Prosperity Vision 2030. The Vision established Islamic Finance Hub 2.0 (Islamic FinTech) as one of the 15 Key Economic Growth Activities (KEGA) (Ministry of Economic Affairs, 2019). Moving forward, Malaysia Digital Economic Blueprint is becoming the policy driving Malaysia to become a digital economy champion (Economic Planning Unit Department, 2021). This policy drives digitalisation to generate wealth and catalyse the Malaysian economy (Othman, 2021). Therefore, nurturing Malaysians to adopt FinTech in daily activities like paying Zakat Fitrah is crucial for the digital economy leapfrog.

Many influencing factors can be considered. In the context of paying Zakat Fitrah digitally, are performance expectancy, effort expectancy, social influence, and facilitating conditions the characteristics, drive the behavioural intention of Muslims to pay Zakat Fitrah via FinTech? If yes, it is in line with the words of the Messenger of Allah that all actions are according to intentions, and everyone will get what was intended. Furthermore, understanding user feedback is essential and can contribute to Malaysia's Digital Economic Blueprint by providing some status of acceptance level.

Therefore, various studies on the perception of Muslims towards using and adopting FinTech are important. As a result, this paper will assist related future scholars by proposing a conceptual framework for determining the acceptable level of digitally paying Zakat Fitrah using the UTAUT model which can become the path of the research. It is developed by referring to several pieces of past articles using keywords of Zakat, the UTAUT model, and FinTech. The sources from the internet vary from seminars and proceeding papers, to journal articles, and books.

LITERATURE REVIEW

The Hadith Sahih al-Bukhari. #1503 explains the Muslims' obligation to pay Zakat Fitrah (Ronny et al., 2020). Zakat Fitrah needs to pay by everyone who lives in Ramadhan and has sufficient food for Eid Fitr (Tafsiruddin, 2020), which in Malaysia is paid in the currency of Ringgit Malaysia by equalling the weight of a *gantang* of rice (2.6 / 2.7 kg) (Ab Rahman et al., 2015). The responsible party must distribute this contribution to the *asnaf* and needy to celebrate Eid Fitr (Ronny et al., 2020).

Furthermore, Ronny et al. (2020) explained the importance of paying the Zakat Fitrah as early as possible based on The Hadith Sahih al-Bukhari. #1511. It is necessary to have a systematic mechanism for collecting and distributing the Zakat Fitrah to expedite the process (Tafsiruddin, 2020), hence, help those vulnerable, especially during a crisis like the COVID-19 pandemic (Tafsiruddin, 2020), and several scholars like Mohd Nor et al. (2021) and Nordin et al. (2021) studied how Malaysians adopt the technology.

Past researchers like Sulaeman and Ninglasari (2020), Nashwan (2021), Rahmatina and Adela (2021), Ali et al. (2021) and Nordin et al. (2021) propose several conceptual frameworks to study the acceptance level of Islamic FinTech like Zakat.

METHODOLOGY

The literature review is one of the vital parts of writing research. It reviews existing knowledge of the study area and identifies similarities and differences (Mweetwa, 2020).

The researchers widely use several techniques like systematic literature review (SLR), forward snowballing and backward snowballing.

Some techniques to discover the relevant articles for the literature review are forward snowballing, which follows the citation and backward snowballing tracks through the reference list (Badampudi et al., 2015). Both techniques can help improve the study's understanding by following the thrill of the discussion and argument.

For example, some related articles of Malaysia's Zakat Fitrah collection explain the mechanism that is supported by several Hadith; applying forward and backward snowballing will help to discover the history trail. As a result, some relevant articles discussing the related matter together with the divine revelation that became the foundation of the study can be cited. Although this method may help identify past articles related to Zakat Fitrah, more comprehensive search techniques are vital to determine enhanced and latest references (Papaioannou et al., 2010).

Next, using SLR in this study will give a better chance to retrieve valuable information from the existing body of knowledge since the method has clear, specific, and structured procedures (Mohamed Shaffril et al., 2020). Under SLR, a proper research protocol and writing will be prepared.

Step 1 of SLR Methodology: Protocol

The scholars need to have a proper plan for the research review which is known as a research protocol (Mohamed Shaffril et al., 2020). Firstly, the scope of research needs to be determined by developing research questions and identifying suitable methods. This study applies the PICO (Population, Intervention, Comparison and Outcome) model to construct the research questions since it applies both qualitative and quantitative (Mohamed Shaffril et al., 2020), which are:

1. What are the factors that contribute to the use of FinTech for the payment of Zakat Fitrah by Muslims?
2. Which model is suitable to evaluate the acceptance of FinTech for payment of Zakat Fitrah by Muslims?
3. Does the UTAUT model suitable to apply as the test tool to evaluate the use of FinTech for payment of Zakat Fitrah by Muslims?

These three questions will be answered by applying the SALSA framework as the research boundaries (Fernández et al., 2018). SALSA consists of four important steps- search, appraisal, synthesis and analysis (Booth et al., 2021).

Step 2 of SLR Methodology: Search

Then several keywords were developed to help answer the existing research questions. The chosen keywords are "UTAUT", "Zakat" or "Zakah", "Islamic", "FinTech" or "Financial Technology", and "Malaysia", representing the study's theory, theme and geographical location (Kuhzady et al., 2021). Furthermore, these keywords shall describe the research with neither general nor too specific to avoid extraneous articles without losing the related writing (Mohamed Shaffril et al., 2020).

Four research databases, EBSCOhost, Wiley, Scopus and Science Direct, were used to retrieve the articles based on criteria like full index and Boolean functional. These research databases are recommended by Gusenbauer and Haddaway (2020) and cover the study of social science.

The search string focuses on the keywords by using a Boolean operator (Mohamed Shaffril et al., 2020). Choosing a search string with a general keyword like "UTAUT" will retrieve many articles (2,196), including vague write-ups. On the other hand, using specific keywords inside the search string like the combination of "UTAUT" and "Islamic" and "FinTech" or "Financial Technology" and "Malaysia" may filter out most of the writings, including the relevant articles.

Based on the chosen keywords, seven search strings which cover the PICO model are being considered to be used in Table 1.

The last process under this step was to cut off some articles by only focusing on the search strings which consist of lesser articles (Nuradli Ridzwan Shah et al., 2022). Table 1 shows that lesser articles were retrieved when the search string became more specific (general search terms of 'UTAUT' to more specific search terms of "UTAUT" and "Islamic" and "FinTech" or "Financial Technology" and finally, "UTAUT" and "Islamic" and "FinTech" or "Financial Technology" and "Malaysia"). It indicates that study on the "UTAUT" and "Islamic" and "FinTech" or "Financial Technology" and "Malaysia" seems like under-research and need more attention by future scholars.

Therefore, there are only two search strings which are a combination of "UTAUT" and "Islamic", and "FinTech", or "Financial Technology", and "Malaysia" (178 articles), and the search string consists of "UTAUT", and "Zakat", or "Zakah", and "Malaysia" (14 articles) were chosen. As a result, the total retrieved write-ups were 192 articles.

Table 1: Total Articles Based on Search String and Online Database

Search String	Science Direct	Scopus	Wiley	EBSCOhost
"UTAUT"	916	725	206	349
"UTAUT" and "FinTech" or "Financial Technology"	785	218	106	10
"UTAUT" and "Zakat" or "Zakah"	17	11	19	56
"UTAUT" and "Islamic" and "FinTech" or "Financial Technology"	765	225	6	1
"UTAUT" and "FinTech" or "Financial Technology" and "Malaysia"	100	218	16	1
"UTAUT" and "Islamic" and "FinTech" or "Financial Technology" and "Malaysia"	17	141	3	17
"UTAUT" and "Zakat" or "Zakah" and "Malaysia"	0	11	0	3

Step 3 of SLR Methodology: Appraisal

Next, all 192 articles were evaluated to select only articles that were relevant to the scope of research. (Fernández et al., 2018). In the beginning, inclusion and exclusion criteria were determined through the screen filter and advanced search on all research databases. The inclusion on and exclusion criteria were listed in Table 2.

Table 2: Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Publication date	2017 to 2021	2016 and before
Subject area	Economics, econometrics and finance, business, management and accounting, social sciences, computer science, psychology, decision science, art and humanities	Other areas
Type of document	Article	Other than article
Language	English	Other than English

Then, all duplicated or inaccessible articles were also filtered out (Mengist et al., 2020a). After that, each selected article is screened again by reviewing the title, abstract, introduction and conclusion. In the end, only 20 articles matched the main topic: user adoption or behavioural intention towards FinTech, especially in Islamic FinTech like Zakat. Throughout all 20 selected articles, only seven studies were conducted in Malaysia, while the remaining is either worldwide meta-analysis or research done in other countries.

Most of the balance of 172 articles discussed either technology or financial sectors in various contexts, but neither on FinTech nor the perspective of the FinTech's users. This situation happened due to selecting keywords for searching, which covered all conditions.

Therefore, these 20 articles are being reviewed and segregated based on themes in the following stage.

Step 4 of SLR Methodology: Synthesis

Under this phase, all data related to the scope of research were extracted from the 20 articles to the Excel spreadsheet for data processing as in Table 3 (Mengist et al., 2020a). Reviewing the articles would discover similarities or differences according to specific themes. Table 4 shows that seven themes were identified, which are 1) acceptance of FinTech, 2) UTAUT, 3) behavioural intention (BI), 4) performance expectancy (PE), 5) effort expectancy (EE), 6) social influence (SI) and 7) facilitation condition (FC). These keywords are associated with UTAUT. Grouping the articles into thematic groups will create knowledge mapping and ideas

Table 3: List of 20 Articles

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
1.	Hazra & Priyo (2020)	Affordance Theory	1. Financial services accessibility, 2. Self-controlling ability, 3. Spatial and temporal mobility 4. Disintermediation ability 5. Self-sustainability 6. Secrecy maintainability 7. Networkability	1. Less capable of navigating due to lack of knowledge. Users may trap in ambivalence and rely upon another party to help. However, those who can establish control with minimum assistance will feel empowered. 2. Mobile Financing Service (MFS) helps users self-control their account, like keeping it secret from family members. 3. As MFS can be accessed everywhere, it helps users reduce the transaction costs of accessing financial services. 4. Users keep their networking by transferring money to their family but expecting a reciprocity
2.	Yassine, Nripendra & Yogesh (2021)	Modified UTAUT	1. Dependent variables (DV): Usage intention (UI) and Usage behaviour (UB) 2. Independent variable (IV): Performance expectancy (PE), Effort Expectancy (EE), Social Influence (SI) and Facilitation Condition (FC) 3. Moderators: Sample size, Economic level, Innovation level and culture	1. All constructs are positively significant, which PE is the most prominent towards UI. 2. UI is the most robust antecedent of UB. 3. Sample size and culture are moderators which affect the FC on UI, EE on UI, and UI on UB.
3.	Daniel & Shahriar Mohammadi (2017)	Modified TAM	1. H1 Perceived usefulness (PU) positively affects users' attitudes (Att). 2. H2 PU has a positive effect on intent to continue using mobile banking. 3. H3. Perceived Ease of Using (PEOU) has a positive effect on PU. 4. H4. PEOU has a positive effect on users Att. 5. H5. Social norm (SN) has a positive effect on PEOU. 6. H6. SN has a positive effect on PU. 7. H7. Trust (Tr) has a positive effect on PEOU. 8. H8. Tr has a positive effect on PU. 9. H9. Att has a positive effect on the intention to continue using mobile banking	H7 is not supported

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
			10. H10. Word of Mouth (WOM) affects PEOU. 11. H11. WOM affects PU. 12. H12. WOM affects social norms. 13. H13. WOM affects trust. 14. H14. WOM affects user Att. 15. H15. WOM affects the intention to continue using mobile banking.	
4.	Rabbani et al. (2021)	Islamic FinTech for Post COVID-19	The instruments of COVID-19 and Islamic social finance: 1. Zakat 2. Qardh-Al-Hasan 3. Social Sukuk 4. Sadaqa 5. Islamic Microfinance	Islamic Fintech for Post COVID-19: 1. Short Run Emergency Support - Zakat, Qardh-Al-Hasan and Sadaqa 2. Medium Term Recovery - Crowdfunding, P2P Lending and Smart Contracts 3. Long Run Recovery and Resilience - Social Sukuk, Waqf and Smart Contracts
5.	Nashwan (2021)	Modified UTAUT	1. H1. PE positively predicts intentions to use the e-zakat system amid COVID-19. 2. H2. EE positively predicts intentions to use the e-zakat system amid COVID-19. 3. H3. SI positively predicts intentions to use the e-zakat system amid COVID- 19. 4. H4. FC positively predict intentions to use the e-zakat system amid COVID-19. 5. H5. Trust in technology (TIT) positively predicts intentions to use the e-zakat system amid COVID-19. 6. H6. Trust in ZAKATY (TIZ) positively predicts intentions to use the e-zakat system amid COVID-19. 7. H7, H8, H9, H10. TIT moderates the relationship between UTAUT constructs and intentions to use the E-Zakat system amid COVID-19. 8. H11, H12, H13, H14. TIZ moderates the relationship between UTAUT constructs and intentions to use the e-zakat system amid COVID-19.	1. H2, H7, H9 and H11 are not supported 2. UTAUT model can become a predictor for Islamic FinTech like E-Zakat systems

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
6.	Mohd Nor, Abdul Majid, & Esrati (2021)	Modified TAM	1. H1. Trust in technology > behaviour 2. H2. The usefulness of technology > behaviour 3. H3. Ease of Use of technology > behaviour 4. H4. Behaviour > intention to use technology	1. **RQ1. What are the perceptions of zakah institutions in using blockchain in the zakah management system?** 1. "Zakah management system should look into fintech and try to use blockchain for the efficiency of zakah collection and distributions" (participant C). 2. "[.. .] with fintech, we have improved our management, especially on zakah collection as preparing an easy access avenue to stakeholders made it more efficient[.. .]" (Participant B). 3. "[.. .] for a start, it would be difficult, especially when you are the pioneer and the environment does not fully support as yet[.. .]" (Participant B). 4. "[.. .] the government will try to provide as much as we could to facilitate this new technology as it brings benefits to the development of society[.. .]" (Participant D). 5. "[.. .] there are many advantages to using blockchain technology. One of the benefits is transparency[.. .]" (Participant E). 6. "[.. .] we are keen to use new fintech medium such as blockchain[.. .] however, we have to look into our budget, funding would be a challenge especially when it includes technology[.. .]" (Participant A). 7. "[.. .] we have our technical support team; however, we need to send them for training before we embark on a new

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
				technological system[.. .] we need to study whether outsourcing is a good idea or not[...]" (Participant B). 2. H3 is not supported 3. UTAUT model can become a predictor for Islamic FinTech like E-Zakat systems
7.	Nordin et al. (2021)	Own Model	1. IV: knowledge, SI and PE 2. DV: acceptance of the blockchain system among the zakat users	All IVs have a positive relationship with DV. PE is the most significant.
8.	Hassanudin et al. (2021)	UTAUT 2	1. H1. PE will increase Malaysian Islamic bank clients' intention to adopt internet banking. 2. H2. EE will increase Malaysian Islamic bank clients' intention to adopt internet banking. 3. H3. SI will increase Malaysian Islamic bank clients' intention to adopt internet banking. 4. H4. FC will increase Malaysian Islamic bank clients' intention to use internet banking. 5. H5. FC will influence Malaysian Islamic bank clients to adopt internet banking. 6. H6. Hedonic motivation will increase Malaysian Islamic bank clients' intention to adopt internet banking. 7. H7. Price value will increase Malaysian Islamic bank clients' intention to adopt internet banking. 8. H8. Habit will increase Malaysian Islamic bank clients' intention to use internet banking. 9. H9. Habit will influence Malaysian Islamic bank clients to adopt internet banking. 10. H10. BI will increase the adoption of internet banking among Malaysian Islamic bank clients.	1. PE, EE, price value, FC, and habit positively influence the BI, leading to Internet Banking adoption. 2. SI and hedonic motivation were insignificant. 3. FC and habits have a direct relationship with the adoption of Internet Banking.
9.	Krishna et al. (2019)	Modified UTAUT 2	1. H1. PE has a positive impact on BI to adopt mobile payment. 2. H2. EE has a positive impact on BI to adopt mobile payment. 3. H3. SI has a positive impact on BI to adopt mobile payment. 4. H4. FC have a positive impact on the BI to adopt mobile payment.	1. EE and SI did not significantly impact BI to adopt mobile payment.

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
			5. H5. Hedonic motivation has a positive impact on the BI to adopt mobile payment. 6. H6. Perceived security has a positive impact on the BI to adopt mobile payment.	
10.	Engku Mohamad, Aisyah & Ruzita (2018)	Modified UTAUT	1. IV: SI, PE, EE, FC, BI, Att, perceived credibility, and anxiety 2. DV: Behavioural use 3. Moderators: age, gender, education and profession on	1. EE is highly significant with BI 2. PE and SI are mediumly significant with BI 3. FC is mediumly significant in Behavioural Use 4. Correlation is high between Behavioural Use with BI. 5. There is no significant relationship between age and performance, effort expectancy, social influence, and facilitating conditions. 6. There is no significant relationship between gender with PE, EE, SI and FC. 7. Performance variable was still the main criterion among investors 8. The effect of EE on behavioural was insignificant.
11.	Rahmatina & Adela (2021)	Modified UTAUT	1. IV: SI, PE, EE, FC and Zakat literacy 2. DV: intention to use an online platform to pay Zakat in Indonesia.	1. PE, EE, FC and Zakat literacy significantly affect the intention to pay Zakat digitally
12.	Ali et al. (2021)	Own Model	1. H1a. Economic benefit will have a positive impact on perceived benefit. 2. H1b. Convenience will have a positive impact on perceived benefit. 3. H1c. Smooth transactions will have a positive impact on perceived benefit. 4. H2a. Financial risk will have a positive impact on perceived risk. 5. H2b. Legal risk will have a positive impact on perceived risk. 6. H2c. Security risk will have a positive impact on perceived risk. 7. H2d. Operational risk will have a positive impact on perceived risk. 8. H3. The perceived benefit will have a positive impact on trust. 9. H4. Perceived risk will harm trust.	1. Economic benefit, convenience and smooth transaction influenced positive and significant perceived benefits. 2. Financial, legal, security, and operational risk significantly impacted perceived risk. 3. Financial, legal, security, and operational risk significantly impacted perceived risk. 4. Trust positively affected intention to adopt Islamic Fintech.

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
			10. H5. trust will positively impact intention to adopt Islamic Fintech.	
13.	Sabraz, Gunapalan & Ahamed Hilmy (2020)	Modified UTAUT 2	1. H1. PE positively affects the BI of customers to adopt m-banking services. 2. H2. EE positively affects the BI of customers to use m-banking services. 3. H3. SI positively affects the BI of customers to use m-banking services. 4. H4. FC positively affects the BI of customers to use m-banking services. 5. H5. Hedonic motivation positively affects the BI of customers to use m-banking services. 6. H6. Habit positively affects the BI of customers to use m-banking services.	1. PE, EE, SI, FC, HB, and HM positively affect BI.
14.	Osman & Leng (2020)	Modified UTAUT 2	1. H1: PE has a significant and positive influence on the BI in adopting mobile banking among the students of UPM. 2. H2: EE has a significant and positive influence on the BI in adopting mobile banking among the students of UPM. 3. H3: SI has a significant and positive influence on the BI in adopting mobile banking among the students of UPM. 4. H4: Hedonic motivation has a significant and positive influence on the BI in adopting mobile banking among the students of UPM. 5. H5: Habit has a significant and positive influence on behavioural intention in adopting mobile banking among the students of UPM. 6. H6: Perceived credibility has a significant and positive influence on behavioural intention in adopting mobile banking among the students of UPM.	1. Perceived credibility, PE, habit, and hedonic motivation significantly influenced the BI for mobile banking adoption even in other factors. 2. PE was the best predictor in forecasting the respondent BI
15.	Do et al. (2020)	Own Model	1. H1a: Perceived transaction speed affects positively and significantly BI. 2. H1b: Perceived transaction speed affects positively and significantly PE. 3. H1c: Perceived transaction speed affects positively and significantly SI. 4. H2: PE affects positively and significantly on BI.	1. Perceived transaction speed on PE and SI were not statistically significant. 2. The study revealed the relationship between perceived transaction speed, PE and SI towards BI of mobile payment services among

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
			5. H3: SI affects positively and significantly on BI.	Cambodian users.
16.	Darmansyah et al. (2020)	Own Model	1. IV: Planned Behaviour, Acceptance Model, Use of Technology 2. DV: BI	1. The planned behaviour, acceptance, and technology models have a significant relationship with individuals' BI on Islamic FinTech.
17.	Johar & Suhartanto (2019)	Modified UTAUT	1. H1. PE has a positive impact on attitude toward personal's goal 2. H2. EE has a positive impact on attitude towards personal's goal 3. H3. SI has a positive impact on attitude towards personal's goal 4. H4. FC has a positive impact on attitude towards personal's goal 5. H5. Religiosity has a positive impact on attitudes toward a person's goal	1. The motivating factor for adopting Sharia internet banking positively related to the BI variables PE, SI, FC, and religiosity. 2. EE has a negative effect,
18.	Mohamed Asmy et al. (2019)	Modified TAM	1. H1. The lower the perceived risk associated with Islamic mobile banking transactions, the higher the intention to use and adopt it. 2. H2. The higher the PEOU Islamic mobile banking services, the higher the intention to adopt them. 3. H3. The higher the PU of using Islamic mobile banking services, the higher the intention to adopt it. 4. H4. The higher the relative advantage of using Islamic mobile banking services, the higher the intention to use and adopt them. 5. H5. The social norms positively and directly affect Islamic mobile banking services adoption.	1. Perceived risk and PU of using were positively significant towards adopting Islamic mobile banking services in Malaysia. 2. PEOU, relative advantage and social norms are insignificant
19.	Alkhaldi & Qasem (2019)	Modified UTAUT	1. H1a: The positive relationship between mobile phone experience and PE is stronger for the younger age group. 2. H1b: The positive relationship between mobile phone experience and EE is stronger for the younger age group. 3. H1c: The negative relationship between mobile phone experience and perceived risk is stronger for the older age group. 4. H2a: The positive relationship between awareness of services and EE is stronger for users with higher education. 5. H2b: The positive relationship between awareness of services and PE is stronger for users with higher education.	1. Extending the UTAUT is valid for studying demographic factors for accepting and adopting m-banking. 2. User experience with mobile devices, user awareness of m-banking services, user PE, and EE influence BI to adopt m-banking services; 3. Age, educational level, and income are demographic factors influencing the adoption of m-banking.

No.	Author (Year)	Theory/ Model	Variable/ Theme/ Instrument	Finding
			6. H2c: The negative relationship between perceived risk and BI to use m-banking is stronger for users with lower education. 7. H3a: The negative relationship between perceived cost of use and BI to use m-banking is stronger for female users. 8. H3b: The positive relationship between EE and BI to use m-banking is stronger for female users. 9. H3c: The negative relationship between perceived risk and BI to use m-banking is stronger for female users. 10. H4a: The negative relationship between perceived risk and BI to use m-banking is stronger for users earning low incomes. 11. H4b: The positive relationship between EE and BI to use m-banking is stronger for users earning low incomes. 12. H4c: The negative relationship between perceived cost of use and BI to use m-banking is stronger for users earning low incomes.	
20.	Raza et al. (2019)	UTAUT 2	1. H1. PE has a significant positive effect on an individual's intention. 2. H2. EE has a significant positive effect on an individual's intention. 3. H3. SI has a significant positive effect on an individual's intention. 4. H4. FC has a significant positive effect on an individual's intention. 5. H5. Hedonic motivation (HM) has a significant positive effect on an individual's intention. 6. H6. Price value (PV) has a significant positive effect on an individual's intention. 7. H7. Habit has a significant positive effect on an individual's intention. 8. H8. The behavioural intention has a significant effect on the actual usage of M-banking.	1. All the variables of UTAUT2, except social influence, significantly affect the individual's acceptance of Islamic Mobile banking. 2. H7 is also supported and shows that BI has a significant positive effect on the actual usage of the technology

Table 4: Number of Articles Based on Themes

Theme	Number of Articles
Acceptance of FinTech	20
UTAUT	11
Behavioural Intention	20
Performance expectancy	16
Effort Expectancy	10
Social Influence	10
Facilitating Conditions	11

Step 5 of SLR Methodology: Analysis

Analyzing the data helped to discover valuable information that answered the research questions. A suitable model with related determinant factors for this study was discovered. Developing the hypotheses created a proposed conceptual framework for the study. The finding of the analysis from the 20 articles answer the research questions by the following conclusion.

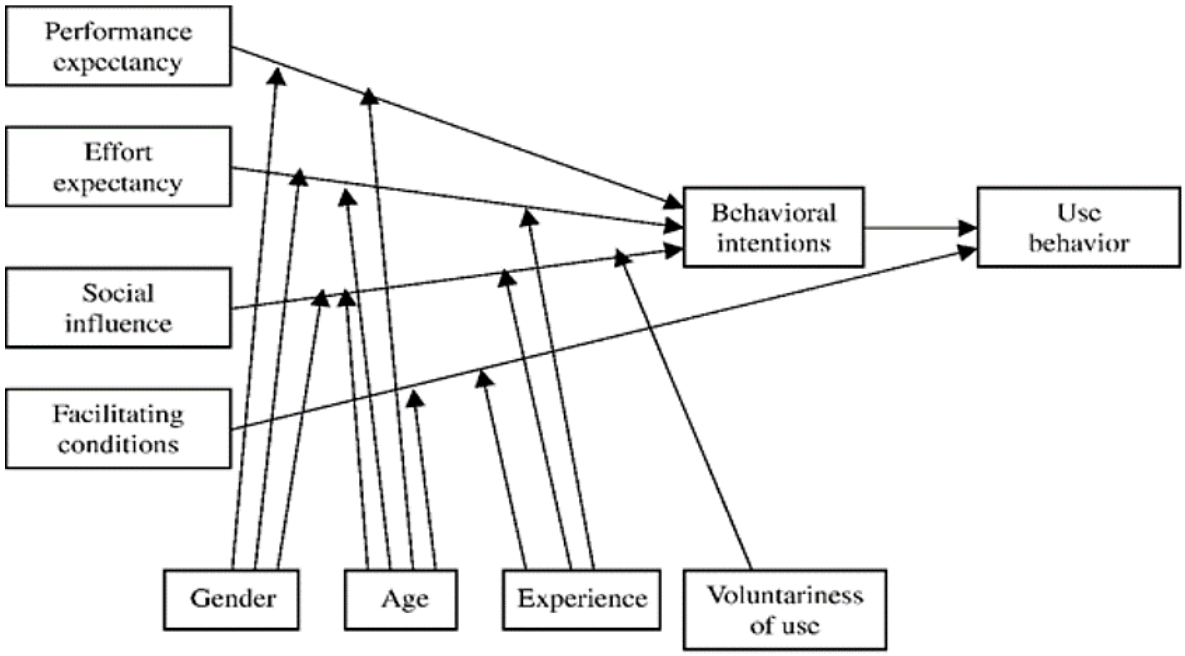
Acceptance on Fintech

Hazra and Priyo (2020) highlighted some arguments among scholars to have more research to study the phenomena between humans and FinTech. Rabbani et al. (2021) revealed that Muslims would adopt FinTech if it follows Shariah principles. Therefore, FinTech must be free from Riba (Mohamed Asmy et al., 2019). Several Islamic developing countries, like Malaysia (Mohd Nor et al., 2021), Indonesia (Hazra & Priyo, 2020), Saudi Arabia (Nashwan, 2021) and Pakistan (Rabbani et al., 2021), adopt FinTech in Zakat management, especially during the COVID-19 pandemic.

Nashwan (2021) revealed that the government of Saudi Arabia had introduced ZAKATY. This digital payment system allows the Saudis to pay their Zakat through the portal or a mobile app and ironically generated high collection during the pandemic. Rahmatina and Adela (2021) also discovered that Indonesians accept to pay Zakat via FinTech.

Although both studies used different models, Mohd Nor et al. (2021) and Nordin et al. (2021) discovered that Malaysians would accept blockchain to pay Zakat. Many studies are using various models like the Technology Acceptance Model (TAM), Unified Theory Of Acceptance And Use Of Technology (UTAUT), or UTAUT 2 to discover the adoption among FinTech's users (Yassine et al., 2021; Nashwan, 2021; Mohd Nor et al., 2021; Nordin et al., 2021; Hassanudin et al., 2021; Krishna et al., 2019; Engku Mohamad et al., 2018; Daniel & Shahriar, 2017).

Unified Theory of Acceptance and Use of Technology (UTAUT)



Source: Venkatesh et al. (2003)

Figure 1: The UTAUT Model

Fred (1989) introduced the TAM, derived from the Theory of Planned Behaviour, to determine the intention and acceptance of the technology (Mohd Nor et al., 2021). Venkatesh et al. (2003) formulated the UTAUT as an extension of TAM in explaining user intentions and usage behaviour towards information technology based on four core determinants and four moderators (Yassine et al., 2021). The four variables are effort expectancy, performance expectancy, social influence and facilitating conditions, and the moderators are gender, age, experience and voluntariness of use (Engku Mohamad et al., 2018; Alkhaldi & Qasem, 2019). According to Mohd Nor et al. (2021), Nashwan (2021) and Alkhaldi and Qasem (2019) studies, UTAUT is a good predictor for behavioral intention (BI).

Behavioural Intention (BI)

Mohd Nor et al. (2021) define BI as an association of effort, motivation, plan, and actual behaviour towards doing something. For instance, Mohd Nor et al. (2021) and Nashwan (2021) discovered that BI attracts people using new technology like FinTech, which may bring them to adopt it. At the same time, Alkhaldi and Qasem (2019) revealed that due to BI, people would decide to adopt FinTech. Therefore, several factors influence people's BI to accept the technology, which UTAUT Model well defines.

Performance Expectancy (PE)

Performance expectancy (PE) is the consumer's expectation that technology can improve performance by saving time and increasing efficiency (Hassanudin et al., 2021). Past research revealed that PE has a direct relationship with the user's BI (Yassine et al., 2021; Nashwan, 2021; Nordin et al., 2021; Hassanudin et al., 2021; Rahmatina & Adela, 2021; Samsudeen et al., 2020; Osman & Leng, 2020; Johar & Suhartanto, 2019; Alkhaldi & Qasem, 2019; Raza et al., 2019). Furthermore, Yassine et al. (2021), Nordin et al. (2021), Osman and Leng (2020), and Johar and Suhartanto (2019) discovered that PE is the most significant variable related to BI.

Compared with the traditional payment through *amil*, paying Zakat Fitrah via FinTech helped the payee to save time and resources (Nashwan, 2021) and increased the efficiency and

effectiveness of the system (Rahmatina & Adela, 2021). However, will Malaysians continuously use FinTech to pay Zakat Fitrah or only temporarily use it during the pandemic to avoid direct contact? Therefore, testing PE as an attractive factor in paying Zakat Fitrah via FinTech is vital to understanding the user's behavioural intention.

H_1: The performance expectancy positively affects the behavioural intention to use FinTech to pay the Zakat Fitrah

Effort Expectancy (EE)

Venkatesh et al. (2003) found that effortless technology has encouraged people to adopt it (Samsudeen et al., 2020). Rahmatina and Adela (2021) and Samsudeen et al. (2020) agreed with the finding as their research showed that the easiness and effortlessness of using FinTech attracted people to use and adapt.

However, Nashwan (2021) and Mohd Nor et al. (2021) found it differently. Nashwan (2021) revealed that Arabs digitally paid their Zakat Fitrah to comply with their religious commandment during the pandemic (Nashwan, 2021). At the same time, easiness is not the main reason for Malaysians to accept paying Zakat using blockchain, as the technology is still new in Malaysia (Mohd Nor et al., 2021).

Perhaps, Malaysians are ready to adopt FinTech, including blockchain, to pay any transaction related to Islamic finance. Nevertheless, are easiness and effortlessness becoming the primary factors they adopt in FinTech?

H_2: The effort expectancy positively affects the behavioural intention to use FinTech to pay the Zakat Fitrah

Social Influence (SI)

Venkatesh et al. (2003) defined social influence (SI) as groups like relatives and friends giving opinions that affect personal beliefs on a particular technology (Samsudeen et al., 2020). A convinced technology user may recommend others (Johar & Suhartanto, 2019).

Nashwan (2021) revealed that family and friends who gave positive feedback created positive perceptions and influenced Arabs to adapt to ZAKATY. Nordin et al. (2021) discovered that SI had affected the respondents in Pengkalan Chepa, Kelantan, Malaysia, to adopt blockchain to pay Zakat. Are Muslims in Malaysia, besides Kelantan, also encouraging their community to pay Zakat Fitrah via FinTech?

H_3: The social influence positively affects the behavioural intention to use FinTech to pay the Zakat Fitrah

Facilitating Conditions (FC)

Venkatesh et al. (2003) defined facilitating conditions (FC) as how the accessibility of organisational and technological resources have facilitated users to adapt to the technology (Nashwan, 2021). Yassine et al. (2021) discovered that banking institutions that applied FinTech provide the facilities, including a helpdesk and technical support.

Both studies by Rahmatina and Adela (2021) and Nashwan (2021) revealed that facilitating conditions are essential in encouraging Muslims to pay Zakat via FinTech. In addition, those scholars foresee the importance of improving the quality of the organisational and technical infrastructures by upgrading the online infrastructure, improvising the portal's content, and developing technical services. A decent quality support system will encourage Muslims to pay Zakat digitally.

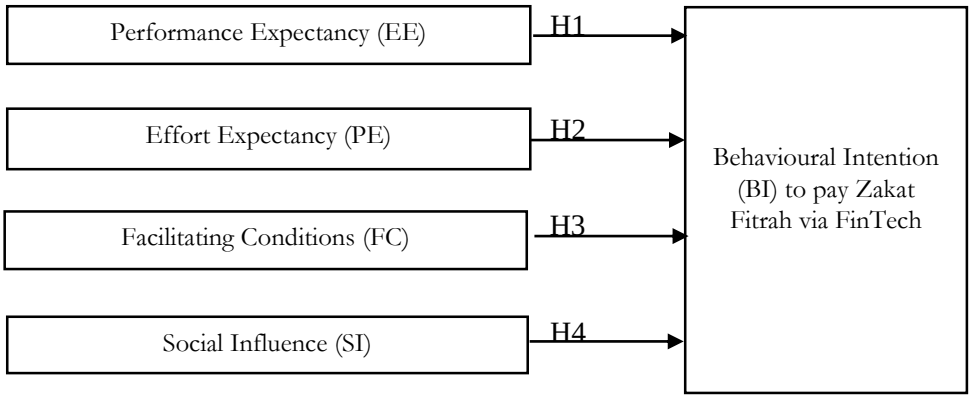
H_4: The facilitating conditions positively affect the behavioural intention to use FinTech to pay the Zakat Fitrah

Step 6 of SLR Methodology: Report

All the protocols and results of research on SLR need to be properly explained and presented in a report like publishing a journal article (Mengist et al., 2020a). This study is not only preparing a report on SLR but also proposing a conceptual framework as the objective of the paper.

RESULTS

The Conceptual Framework



Source: (Sulaeman & Ninglasari, 2020)

Figure 2: The Conceptual Framework of the Modified UTAUT Model

This research adopted a conceptual framework by Sulaeman and Ninglasari (2020), who studied the behavioural intention of Indonesians paying Zakat via the crowdfunding platform. Sulaeman and Ninglasari (2020) applied a modified UTAUT model that omitted the moderating variables.

Li (2020) supports using the UTAUT model without moderating variables as he argued that the variable is needless and only exaggeratedly increases the value of the coefficient of determination (R^2). He believed a simple model could also provide excellent predictive accuracy by applying appropriate initial screening procedures. Adopting a similar conceptual framework will create generalisability for the reference of future scholars.

The conceptual framework will help demonstrate the relationship of factors influencing Muslim behavioural intention to pay Zakat Fitrah digitally (Sekaran & Bougie, 2017). Based on the conceptual framework in Figure 2, effort expectancy, performance expectation, facilitating conditions and social influence are the determinants that become the independent variables (IV) to the behavioural intention, which become the dependent variable (DV). Therefore, the research would test each IV correlation with the DV and become the Ha1, Ha2, Ha3 and Ha4. On the other hand, the link's strength between IV and DV would predict the acceptance level of the sample.

Based on Figure 3, the modified UTAUT model was developed by linking with respective instruments using SmartPLS. The conceptual framework is known as a structural model. The coefficient paths connect all the independent variables (left side) to the dependent variable (right side). Each latent variable will have its group of items. Table 4 is the list of instruments.

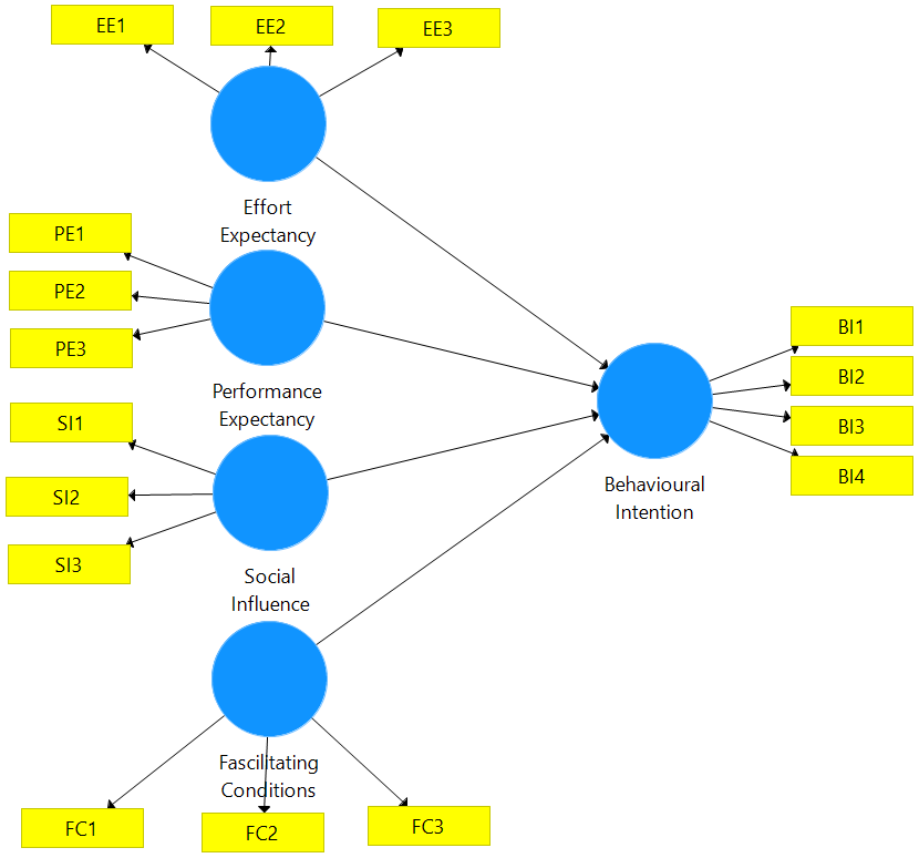


Figure 3: The Modified UTAUT Research Model

Table 4: List of Instruments

No.	Question	Factor to Test	Reference
A.	Effort Expectancy		
1	I think the procedures of using FinTech in paying the Zakat Fitrah is easy to learn.	Effort Expectancy	Khaled (2017)
2	I think the instruction on how to use FinTech in paying the Zakat Fitrah is easy to follow.	Effort Expectancy	Khaled (2017), Liu et al. (2019) and Wan Zulkiffli et al. (2019)
3	I think I can quickly master using FinTech in paying the Zakat Fitrah.	Effort Expectancy	Liu et al. (2019)
4	I think paying Zakat Fitrah using FinTech is easy.	Effort Expectancy	Khaled (2017)
B.	Performance Expectancy		
5	I think FinTech helps to pay Zakat Fitrah everywhere.	Performance Expectancy	Dwirahma (2018)
6	I think FinTech helps to pay Zakat Fitrah 24 hours per day.	Performance Expectancy	Nik Hadiyan et al. (2020)
7	I think FinTech helps to pay Zakat Fitrah during Malaysia Control Order (MCO).	Performance Expectancy	Ismail et al. (2020)
8	I think FinTech helps to pay Zakat Fitrah post MCO (phase of endemic onward)	Performance Expectancy	Johar & Suhartanto (2019)
C.	Social Influence		
9	The government of Malaysia supports paying Zakat Fitrah via FinTech.	Social Influence	Khaled Ahmed (2017)
10	The institution of Zakat supports paying Zakat Fitrah via FinTech.	Social Influence	Dwirahma (2018)
11	My community supports pay Zakat Fitrah via FinTech	Social Influence	Wan Zulkiffli et al. (2019)

No.	Question	Factor to Test	Reference
12	My friends support paying Zakat Fitrah via FinTech.	Social Influence	Johar & Suhartanto (2019)
13	My family members support paying Zakat Fitrah via FinTech.	Social Influence	Johar & Suhartanto (2019)
D.	Facilitating Condition		
14	The operators provide sufficient knowledge to use FinTech to pay Zakat Fitrah.	Facilitating Condition	Khaled (2017), Wan Zulkiffli et al. (2019)
15	The operators provide sufficient instruction on how to navigate FinTech to pay Zakat Fitrah.	Facilitating Condition	Johar & Suhartanto (2019)
16	The operators provide a helpdesk to assist using FinTech to pay Zakat Fitrah.	Facilitating Condition	Johar & Suhartanto (2019)
17	The operators provide FinTech, which is compatible with the device I use.	Facilitating Condition	Khaled (2017)
E.	Behavioural Intention		
18	I have the intention to pay Zakat Fitrah.	Behavioural Intention	Dwirahma (2018)
19	I have the intention to pay Zakat Fitrah via FinTech.	Behavioural Intention	Khaled (2017)
20	I have the intention to pay Zakat Fitrah via FinTech over the conventional method.	Behavioural Intention	Khaled (2017)
21	I have the intention to pay Zakat Fitrah via FinTech over the conventional method post-MCO (phase of endemic onward).	Behavioural Intention	Khaled (2017)

CONCLUSION

This study will help clarify the acceptance level of Malaysians on using FinTech for religion, which is paying Zakat Fitrah, and the determinant factors. Many theories or models can be evaluated but finding the most suitable is crucial to understanding the users' perception.

In the past, scholars widely used the Unified Theory of Acceptance and Use of Technology (UTAUT) to measure new technology inception by the user. Some scholars applied the underpinning theory to study the behavioural intention towards FinTech and Islamic finance like Zakat. Therefore, applying a similar model to test the acceptance of FinTech towards payment of Zakat Fitrah will create generalisability.

Under the UTAUT, the user's behavioural intention towards performance expectancy, effort expectancy, social influence and facilitating conditions on using FinTech to pay Zakat Fitrah digitally will be tested. The finding will help related parties like Zakat institutions and FinTech providers to gain feedback from the users to improvise the system. Finally, this research can confirm whether the UTAUT model can become a good predictor of such a study for future studies.

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