

THEORETICAL FRAMEWORK DEVELOPMENT TO STUDY eWAKAF PAHANG ACCEPTANCE: A REVIEW OF THEORIES

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Abstract

Waqf is one of Islam's oldest and most commonly known charitable giving systems where it has started since 8th century. From then, waqf has evolved from land waqf or immovable property to cash waqf or movable property and recently to online waqf. Online waqf is a term used to describe a donation made by Muslims in the form of money that is made through electronic means (e.g. Internet banking facilities). It helps in improving the collection of waqf funds due to the improvement of internet banking services, as well as a growth in the number of young people who are literate who have access to online transactions which in turn improves the collection of waqf funds. However, the total number of cash waqf collections through online method for *Saham Wakaf Pahang* is far behind to compare with counter and salary deduction method. Therefore, this study tries to propose a conceptual framework to study demographic factors whether it affects the strength of relationship between the determinants of eWakaf Pahang acceptance. This is a theory adaptation paper where it started with the choosing of theory. The data will be collected through secondary data and analyze using content analysis method to come up with the strongest theory in aspects missing from the domain theory.

Keywords: Age, gender, education level, experience, eWakaf acceptance

INTRODUCTION

Waqf has evolved from land waqf or immovable property to cash waqf or movable property and recently to online waqf. Online waqf is a term used to describe a donation made by Muslims in the form of money that is made through electronic means (e.g. Internet banking facilities). It helps in improving the electronic collection of waqf funds among Malaysians due to the improvement of internet banking services, as well as a growth in the number of young people who are literate who have access to online transactions which in turn improves the collection of waqf funds (Amin et al., 2014). The contribution of waqf has been changed according to the level of technological rather than going to the waqf counter nearby or just via the online or better known as e-waqf (Ahmad et al., 2014).

However, the total number of cash waqf collections through online method for *Saham Wakaf Pahang* is far behind to compare with counter and salary deduction method. Pahang started its first eWakaf system in 2015 with the objective of to ease public to participate in *Skim Dana Wakaf Pahang* and also to add new platform for public to participate in *Skim Dana Wakaf Pahang*. However, from the fund collected it shows that online methods contribute the least to the fund.

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Table 1: Pahang Waqf Fund based on Contribution Method

Years	Methods of Contribution		
	Counter (RM)	Salary (RM)	Deduction Online (RM)
2018	215,080.00	248,503.28	42,800.00
2019	860,750.00	258,446.00	33,840.00
2020	3,880,410.00	258,440.00	119,850.00
Total	4,956,240.00	765,389.28	196,490.00

Source: Pejabat Saham Wakaf Pahang

Table 1 showed that among the three methods of cash waqf contribution of *Saham Wakaf Pahang* the highest contribution comes from counter contribution followed by salary deduction and the least one is online method. Therefore, a study must be conducted to investigate Pahang Waqif acceptance of eWakaf Pahang. To study on waqf acceptance, this study needs to develop a theoretical framework. Therefore, this study conducted to analyze the theories used in previous study to decide which theory to be adopted.

LITERATURE REVIEW

To develop theoretical framework to study ewakaf Pahang acceptance, this study will look at the theories adopted in previous study on online waqf acceptance.

ONLINE WAQF ACCEPTANCE

There are several studies on online waqf acceptance. From the studies conducted, it can be identified the use of Technology Acceptance Model (TAM) in determining online waqf acceptance. Among the research were conducted by Amin et al., (2014), Faisal Mohamed Yusof et al., (2019) dan Faturohman et al., (2020). Most of the study found positive relationship between TAM construct and online waqf acceptance however Faisal Mohamed Yusof et al., (2019) only found perceived usefulness and information quality significantly influence online waqf acceptance when incorporating Delona & Mclean Model to TAM and also use SPSS as analysist tool compare SmartPLS for the other research. Ahmad et al., (2014) study on demographic differences in online waqf contribution found there is significant difference between age and online waqf acceptance where the staff's age group of 31-40 years is higher of intention to use online waqf compared to the other age group. Chaerunnisa and Kasri (2019) adopted Theory of Planned Behavior (TPB) and found attitude, subjective norm, and perceived behavior control were found to be significantly and positively influence the intention to do online waqf giving.

From the literature review, it can be identified that TAM and TPB has been used in online waqf acceptance research.

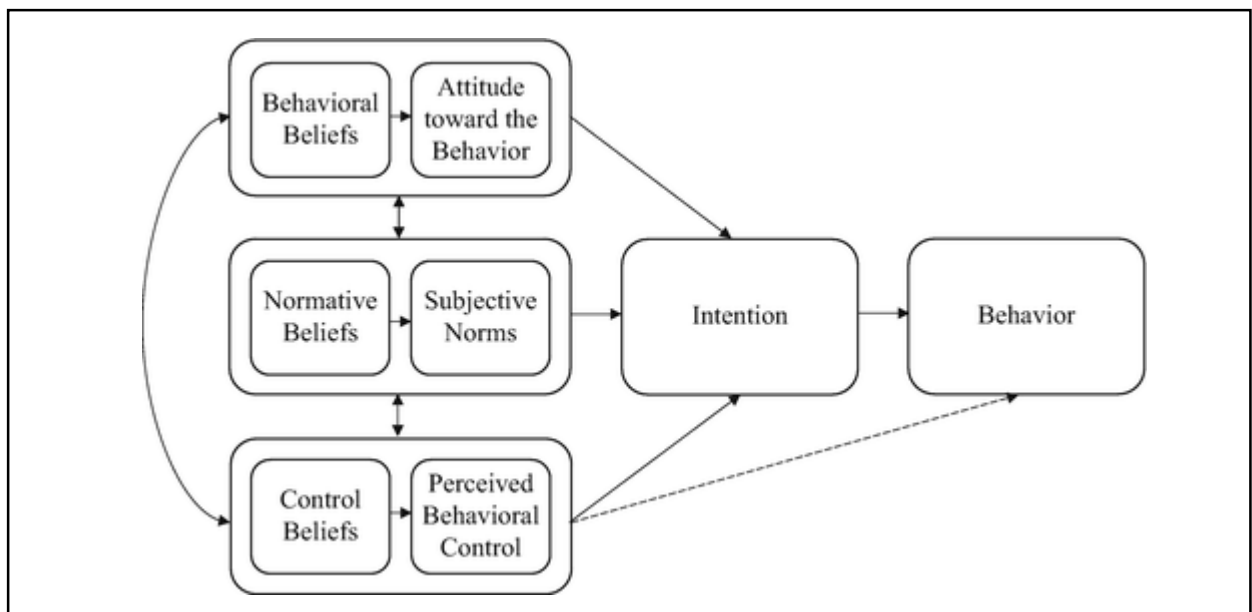
METHODOLOGY

Methodology adopted in this paper is library research where literatures on online waqf acceptance study were collected and analyze with content analysis methods. Data were collected to focus primarily on the theories use in online waqf acceptance.

RESULT AND DISCUSSION

THEORY OF PLANNED BEHAVIOR

The Theory of Planned Behavior (TPB) started as the Theory of Reasoned Action in 1980 to predict an individual's intention to engage in a behavior at a specific time and place. The idea was designed to describe all actions over which humans may exercise self-control. Behavioral intent is a major component of this paradigm; behavioral intents are impacted by one's attitude about the likelihood that the activity will produce the expected result, as well as one's subjective assessment of the risks and rewards of that outcome.

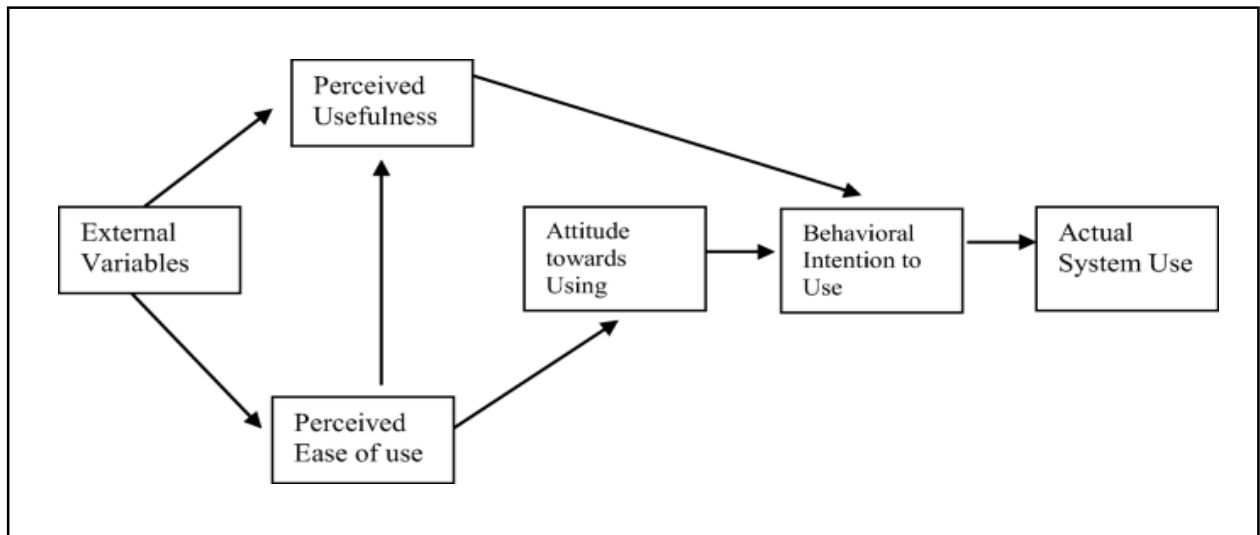


Source: Kan & Fabrigar, (2017)

TECHNOLOGY ACCEPTANCE MODEL

The Technology Acceptance Model (TAM) was developed by Davis (1989), who thinks that customers will accept a technology if they believe it is both useful and simple to use. This model, which is based on the idea of reasoned action, is by far the most well-known and discussed of them all.

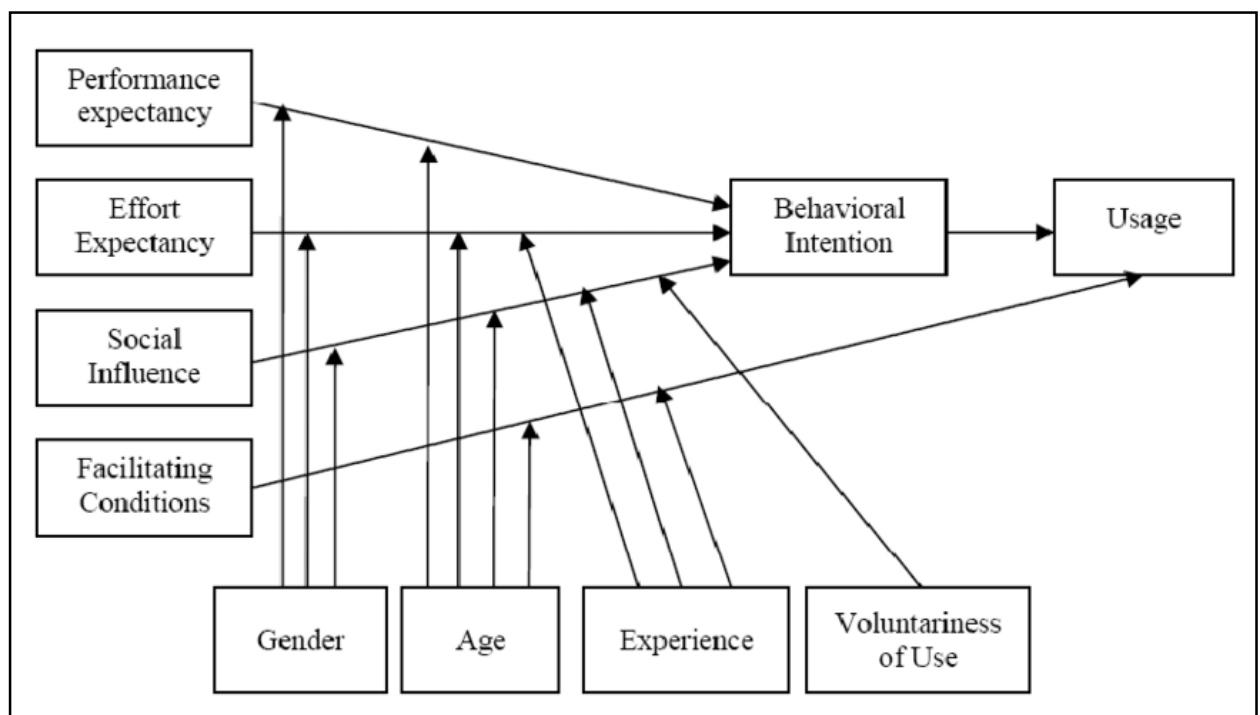
TAM is defined by two beliefs: perceived ease of use, which indicates how much the potential user expects the target system to require no effort, and perceived usefulness, which is a potential user's subjective likelihood that using a specific application system will improve one's job performance within an organization. TAM claims that a person's attitude toward perceived usefulness and technology usage determines their purpose of use, which is then thought to be mutually explained by their attitude toward perceived usefulness and technology use (Davis, 1989).



Source: Revyathi & Tselios (2019)

UNIFIED THEORY OF ACCEPTANCE AND USE TECHNOLOGY

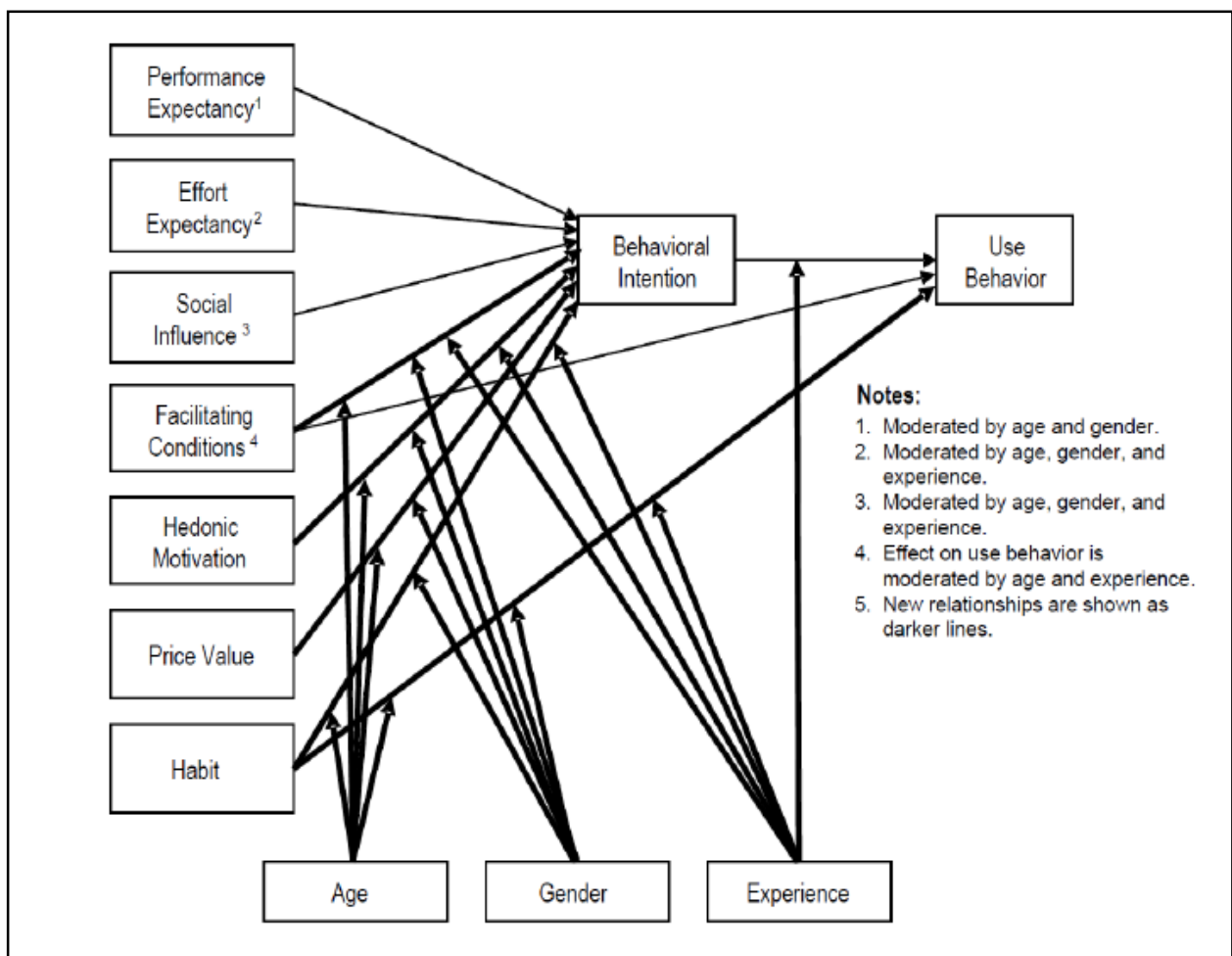
Venkatesh et al., (2003) created the UTAUT, which is a technological acceptance theory. According to this idea, four main principles have an impact on people who use technology (facilitating conditions, performance expectancy, social influence and effort expectancy). These elements have an influence on the direct causes of usage behaviour and intention. Social cognitive theory, theory of reasoned action, innovation diffusion theory, and technology acceptance model, model of PC use, theory of planned behaviour, motivational model, and a combined theory of planned behavior/technology acceptance model were all used to construct this theory.



Source: Venkatesh et al., (2003)

UNIFIED THEORY OF ACCEPTANCE AND USE TECHNOLOGY 2

According to Venkatesh et al., (2012) the UTAUT is a complete integrated model that was created to better understand customer acceptance of new technologies or systems. According to Venkatesh, there are three sorts of technology acceptance prediction ratios that may be improved. Venkatesh analyses consumer adoption of new technology in a range of circumstances, such as culture and population, for the first kind. Venkatesh proposed adding new ideas to the model for the second kind in order to broaden the theoretic linkages of UTAUT. Venkatesh suggested synthesising additional predictors of variables into the UTAUT for the third kind. Despite the fact that some factors are frequently added to an integrated model, Venkatesh et al. stress the need of including prominent predictor variables that may be employed in a user technology usage context. They also looked at more closely linked consumer behaviour in research and adjusted the UTAUT model to create a new prediction framework, UTAUT2, by shifting the previous focus (from organisations to people). This new approach is now being used to investigate a variety of topics, including self-technology services, smart mobile device uptake, learning management software acceptability, and the healthcare business.



Source: Venkatesh et al., 2012

Hedonic motivation, price value, and habit are three constructs that UTAUT2 includes into UTAUT. Age, gender, and experience are thought to modulate the impact of these variables on

behavioural intention and technology use. The extensions presented in UTAUT2 generated a significant improvement in the variation explained in behavioural intention (56 percent to 74 percent) and technology utilisation when compared to UTAUT (40 percent to 52 percent).

ANALYSIS OF THE PROPOSED THEORY

Theory	Strength	Weakness
TPB	TPB provides more detailed information, assessing the system's performance on a variety of outcomes and identifying problems that respondents believe may be obstacles to system usage. It also identifies groups whose viewpoints are likely to be influential to future users.	Other factors that influence behavioural intention and motivation, such as fear, danger, mood, or prior experience, are not taken into account. While it takes into consideration normative influences, it ignores environmental and economic elements that may affect a person's decision to engage in an activity.
TAM	TAM was created with the goal of simulating consumers' acceptance of information systems and technology. TAM is a wonderful way to describe how you feel about utilising IS. TAM does a good job of predicting intent to use and IS. TAM is less costly to apply and easy to use.	TAM provides general information about ease of usefulness and does not contain any social variables
UTAUT	The most complete acceptance model by combining eight existing models in one model including The Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Motivational Model, the Theory of Planned Behavior (TPB), a combined TBP/TAM, the Model of PC Utilization, Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT).	This model needs to consider more external factors in different technology area.
UTAUT2	The more comprehensive integrated model for better understanding consumer acceptance toward new technology or system	

CONCLUSION

Based on the strength and weaknesses of the theories, this study chooses to adopt UTAUT2 as theoretical framework. It is because compared to UTAUT, the extensions proposed in UTAUT2 produced a substantial improvement in the variance explained in behavioral intention (56 percent to 74 percent) and technology use (40 percent to 52 percent) therefore, the theory is selected.

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