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## Understanding the User's Intention to Use E-zakat: Does Age Matter?

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### Abstract

The spread of the covid19 pandemic has caused the norms of human life to change drastically. The use of information technology as a medium of communication is increasingly important to meet the need to prevent the spread of this disease. The government has spent a large amount of money to provide infrastructure to develop information technology systems. However, if the technology is not fully utilized, then waste will occur. This study aims to investigate the role of age as a moderator of the relationship between effort expectancy and intention to use e-zakat. This study used non-probability sampling with a total sample of 559 respondents. The findings of the study indicate that age does not play a role as a moderator.

**Keywords:** E-Zakat, Age, User, Intention.

### Introduction

The use of information technology during the Covid19 pandemic is increasingly needed. This need is due to the implementation of social incarceration, which helps prevent the spread of Covid19. According to Soleman (2020), due to the covid19 pandemic, the use of information technology is now turned as an inevitable situation. However, if this technology is formed by not taking into account the needs of consumers, then society will not use it. Therefore, this study will identify the role of age as a moderator to the relationship between the factors that contribute to the successful use of the e-zakat system during the Covid19 pandemic.

### Literature Review

#### *Effort expectancy*

Effort expectancy was first introduced by Venkatesh et al (2003) which is defined as a degree of ease associated with consumers' use of technology. The root construct of effort expectancy is perceived ease of use which comes from its origin Technology Acceptance Model (TAM) (Davis, 1989). Effort expectancy was used widely across discipline such as in rural tourism (Martin & Herrero, 2012), mobile learning (Chao, 2019) road transport systems (Madigan et al., 2017) mobile apps for restaurant (Palau-Saumell et al., 2019) and electronic patient record (Mailett, 2015).

### Previous Study

Numbers of studies have been carried out to investigate the relationship between effort expectancy and intention to use technology and produce an inconsistent result. Study by Escobar (2013) aims to examine the different drivers of online airline ticket purchasing behavior and to validate a new conceptual framework. They found that effort expectancy has no significant effect on online purchase intention. Another non-significant findings is comes from Wu et al (2007), which seek to explore the behaviour of 3G mobile communication users. Study by Jewer (2018) which seek to adapt UTAUT to the context of patient acceptance and use of an Emergency Department (ED) wait-times website and effort expectancy was also found not significant.

On the other hand, there are several other studies that found the relationship between effort expectancy and intention to use technology is significant such as study of physical activity apps Liu (2019), virtual reality in learning Shen et al (2019) and ICT for educational purposes (Halili & Sulaiman, 2018).

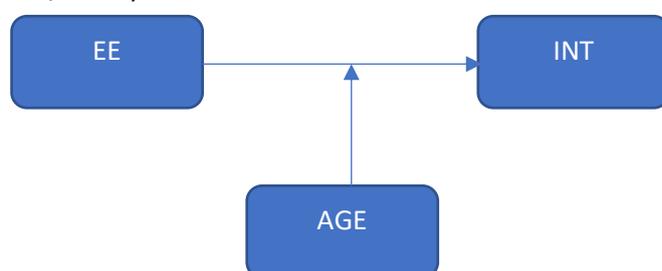


Figure 1: Research model

### Methodology

This study is a cross-sectional and quantitative study. Research instruments were adopted from previous research. The scale used is Likert scale 5 points. This study uses non-probability sampling due to the absence of frame sampling. The study population is Malaysians. We have distributed the questionnaires via online and manage to get 559 usable sample. Based on G\*power software, the required sampling size is 129. Questionnaires were distributed to respondents using google form application. The google form application is used to get more respondents and since this study was conducted during Covid19 pandemic, then the online questionnaire is best approach as it meets the needs of social distance. The data obtained were then analysed using SPSS 22 via hierarchical linear regression to test the hypothesis

### Data Analysis

Hierarchical linear regression analysis was conducted to obtain effects of age as a moderator. The first step in the analysis procedure is analyze the impact of independent variable to the dependent variable. Table 2 shows that the relationship between effort expectancy and intention to use was positive and significant  $\beta = 0.664$ ,  $p < 0.05$ . Age however was found not significant as independent variable  $\beta = -0.04$ ,  $p > 0.05$ , while the interaction term was also found not significant  $\beta = 0.015$ ,  $p > 0.05$ . Table 1 depicts the change statistic for model 2 and model 3. However the change statistic shows that there are no significant changes for model 2,  $F$  change= 0.66,  $p > 0.05$  and model 3,  $F$  change= 0.007,  $p > 0.05$ . Figure 1 shows the plot analysis for the model for better visual interpretation.

Table 1  
Change Statistics

| Model | R                 | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |         |     |             |      |
|-------|-------------------|-------------------|----------------------------|-------------------|----------|---------|-----|-------------|------|
|       |                   |                   |                            | R Square Change   | F Change | df1     | df2 | Sig. Change |      |
| 1     | .672 <sup>a</sup> | .452              | .451                       | .722              | .452     | 459.828 | 1   | 557         | .000 |
| 2     | .673 <sup>b</sup> | .453              | .451                       | .723              | .001     | .666    | 1   | 556         | .415 |
| 3     | .673 <sup>c</sup> | .453              | .450                       | .723              | .000     | .007    | 1   | 555         | .932 |

Table 2  
Beta coefficient

| Model |                   | Unstandardized Coefficients |            | Standardized Coefficients |        |      |
|-------|-------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                   | B                           | Std. Error | Beta                      | t      | Sig. |
| 1     | (Constant)        | .417                        | .175       |                           | 2.382  | .018 |
|       | Effort expectancy | .840                        | .039       | .672                      | 21.444 | .000 |
| 2     | (Constant)        | .496                        | .200       |                           | 2.479  | .013 |
|       | Effort expectancy | .838                        | .039       | .671                      | 21.364 | .000 |
|       | Age               | -.022                       | .027       | -.026                     | -.816  | .415 |
| 3     | (Constant)        | .534                        | .490       |                           | 1.091  | .276 |
|       | Effort expectancy | .829                        | .109       | .664                      | 7.579  | .000 |
|       | Age               | -.034                       | .143       | -.040                     | -.239  | .811 |
|       | Interaction term  | .003                        | .032       | .015                      | .086   | .932 |

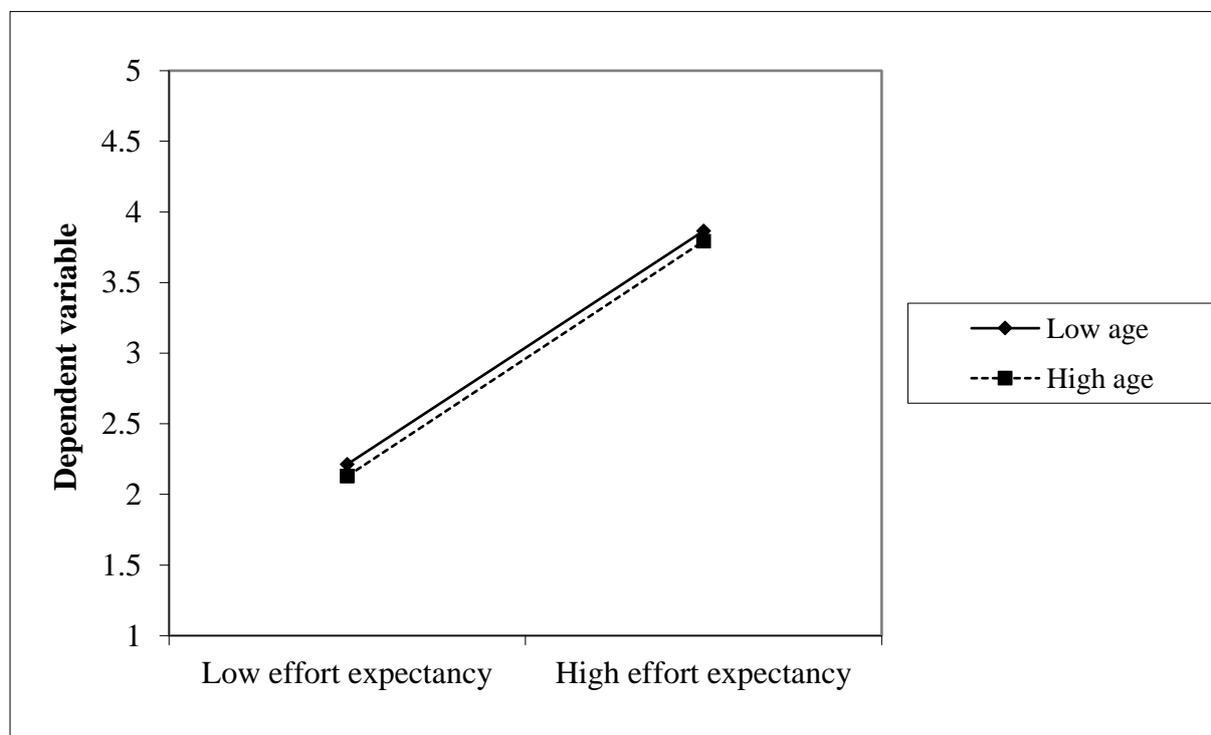


Figure 2: Plot Analysis

## Discussion

As stated in the study literature, the relationship between effort expectancy and intention to use is inconsistent. This situation requires a study that looks at the possibility of a moderator role in the relationship between the two variables. The results of the study found that there is a positive and significant relationship between effort expectancy and intention to use. However, age was found not to play a role in the form of direct effect as well as a moderator. There are several possible explanations for this result among which is the age spectrum of respondents who are not much different from each other. Although studies are able to contribute to the aspects of knowledge and managerial, there are some constraints. Future studies should ensure that each age group should be included as a study sample to identify the influence of age as a moderator.

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