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Determinant of an E-zakat Service Success: Do Education Level Plays a Moderating Effect?

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Abstract

Information technology has long been a vehicle for promoting cooperation between the two parties. During the Covid19 pandemic, its needs became increasingly critical. The provision of information technology infrastructure is very costly and complicated. If customers do not make the most of this technology, the government would incur losses. This research would also describe the factors that lead to the adoption of information technology and how the level of education plays a role in this process.

Keywords: E-Zakat, Education, Moderate

Introduction

The use of information technology during the Covid19 period has been increased. The rise is due to the government's recommendation to maintain social incarceration. Although, there is an increase in the use of information technology during the Covid19 pandemic, but studies on the factors that contribute to its use need to be conducted to ensure that its users will continue to use it. The rejection of technology is something that should be avoided by information technology system providers because the government has invested millions of dollars to provide related facilities. Therefore, this study will identify the factors that contribute to the successful use of the e-zakat system during the covid19 pandemic. After reviewing

the literature on the factors contributing of the e-government acceptance, we describe our methodology. Then, we present the results generated by the quantitative analysis. Finally, we discuss the results, their managerial implications for e-zakat acceptance, and prospects for future research.

Literature Review

Effort expectancy towards continuance intention

Study by Naranjo-Zolotov et al (2019) was to investigate how citizens' perception of empowerment can influence the intention to use and intention to recommend e-participation. The results show that psychological empowerment influences the intention to use and recommend e-participation. Performance expectancy and facilitating conditions were the strongest predictors of intention to use. While study by Kurfali et al (2017) found

that, Performance expectancy, Social influence, Facilitating conditions and Trust of Internet were found to have a positive effect on behavioral intention to use e-government services. Another study by Hoque & Sorwar (2017) found that performance expectancy, effort expectancy, social influence, technology anxiety, and resistance to change had a significant impact on the users' behavioral intention to adopt mHealth services. Study by Naranjo-Zolotov et al (2019) found that, besides the positive effects of UTAUT constructs, such as perceived usefulness, effort expectancy, and facilitating conditions on the intention to use e-participation. Another findings made by Garone et al (2019) who found that the four core predictors of UTAUT are reliable determinants of intention and attitude, which in turn are direct determinants of use new learning management system. Study by Zhou et al (2020) provide empirical results which demonstrate that performance expectancy, effort expectancy, social influence and facilitating conditions are positive determinants, while perceived risk was negatively factor to behavioural intention to use self-service parcel services for last-mile delivery.

Study by Venkatesh et al (2003) however shows a contradict finding where the relationship between effort expectancy and intention to use were moderated by gender and age particularly for women and older age. Accordingly, we hypothesize the following:

H₁: The influence of effort expectancy on intention to use will be moderated by education, such that the effect will be stronger for higher education level

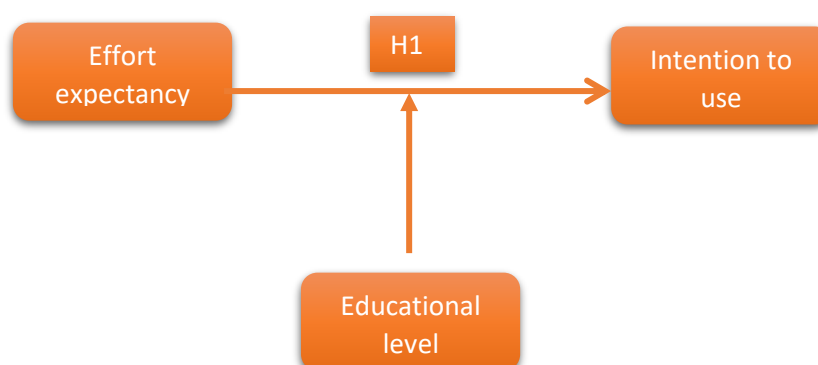


Figure 1: Research model

Methodology

This study was conducted during the Covid19 season. As such, researchers need to adhere to some safety procedures such as social imprisonment by distributing questionnaires on-line. Questionnaires were first built based on previous literature to ensure content validity was preserved. A total of 559 respondent participated in the survey. The instrument of this study is in the form of a survey using a questionnaire. This study uses a 5-point Likert scale with 1 "strongly disagree" to 5 "strongly agree". All instruments was adapted from a previous study performance expectancy and intention to use (Venkatesh et al., 2003)

Data Analysis

The hypothesis was tested via hierarchical linear regression. We perform the analysis in a three-step approach. In step 1, a direct relationship between independent variable and dependent variable were tested and in step 2, a combination of main independent variable

and moderator will be tested altogether as an independent variable. In step 3, all variables including independent variable, moderator and interaction term will be tested altogether. As reported in Table 1, no significant changes was found among the three model F change (1, 555) = 0.744, $p > 0.05$). As for direct relationship, the relationship between effort expectancy and intention to use was found to be significant $\beta = 0.77$, $p < 0.05$, and the other two relationship (educational level \rightarrow intention to use and interaction term \rightarrow intention to use) was found to be not significant $\beta = 0.17$, $p > 0.05$ and $\beta = -0.20$, $p > 0.05$ respectively. (see Table 2). For the clarity purposes, we plot the analysis as can be seen in Table 3

Table 1
R² Change statistic

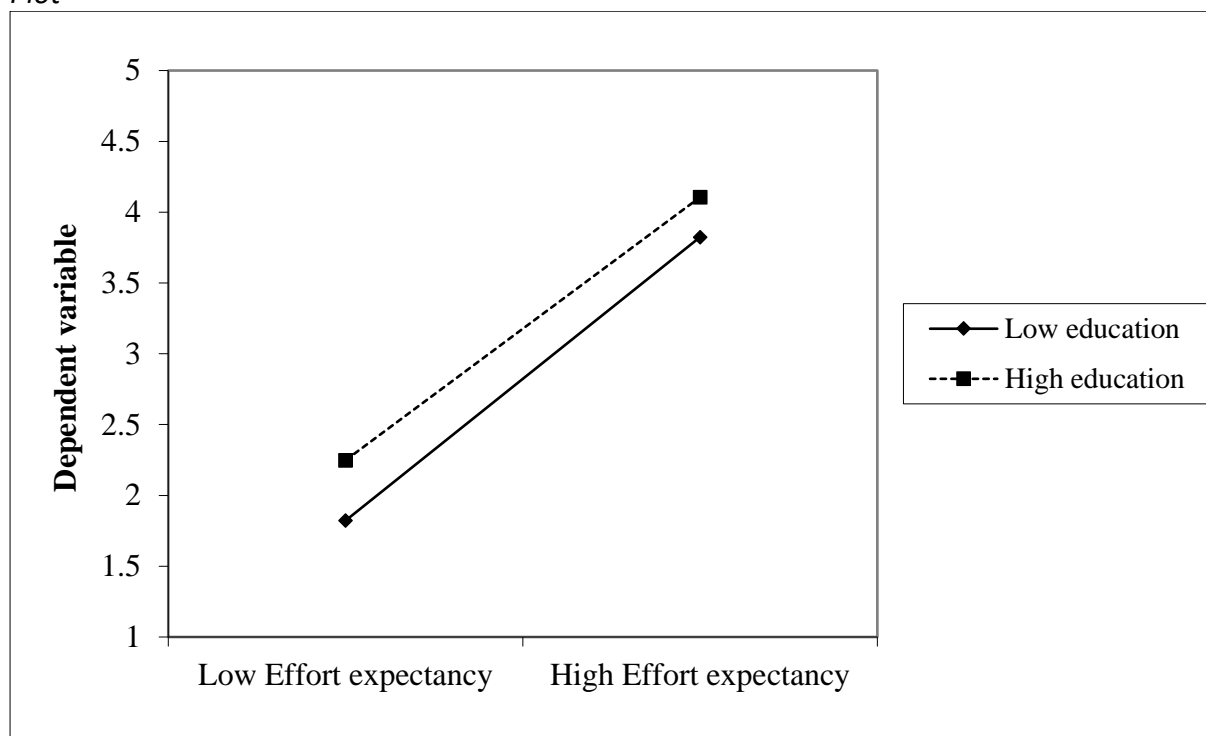
Model	R	Adjusted R Square	Std. Error of the Estimate	Change Statistics			df1	df2	Sig. Change	F
				R Square Change	R Square F Change					
1	.672 ^a	.452	.451	.722	.452	459.828	1	557	.000	
2	.673 ^b	.452	.451	.723	.000	.269	1	556	.604	
3	.673 ^c	.453	.450	.723	.001	.744	1	555	.389	

Table 2
Beta Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	.417	.175		2.382	.018
	Effort expectancy	.840	.039	.672	21.444	.000
2	(Constant)	.369	.198		1.866	.063
	Effort expectancy	.837	.040	.670	21.170	.000
	Education	.016	.032	.016	.519	.604
3	(Constant)	-.189	.676		-.279	.780
	Effort expectancy	.965	.153	.772	6.299	.000
	Education	.177	.188	.176	.938	.349
	Interaction term	-.036	.042	-.203	-.863	.389

Table 3

Plot



Discussion

As can be seen in table 2, the data do not support the study hypothesis. These findings prove that the level of education does not play a role in moderates the relationship between effort expectancy and intention to use. These findings are likely due to the level of education of the respondents who are not much different from each other. The findings of this study are not in line with the findings of a preliminary study conducted by Venkatesh et al (2003) who found that the relationship between effort expectancy and intention to use is moderated by gender and age (stronger effect on women and the elderly). These data must be interpreted with caution because the data collection procedure is non-probability in nature. Future studies should ensure that each level of education should be included as a sample of the study to identify the influence of the level of education as a moderator.

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