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

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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 244 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.

1. 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.2019).

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., 2019).

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, 2021).

According to the BCG data, the number of FinTech startups worldwide tripled in the last two years, rising from over 12,200 in 2019 to 26,000 in 2021. Statistics show that 2020 witnessed $20.3bn 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, 2016; Rabaa'i, 2021).

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, 2021). 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, 2022).

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., 2019). 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., 2013).

Also, the concept of socio-economic justice is an essential part of Islamic Shariah. According to Al-Qaradawi (1999) 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, 2013).

According to the Blackbaud Institute's Charitable Giving Report 2020, online giving grew by 21% over years and the online donations made using mobile devices are estimated at 28%. The growth of Islamic philanthropy using online platforms in 2020 also grew by 17.7% (MacLaughin et al., 2021; Cahyani

et.al, 2022). 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 2019, 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, 2021).

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 6 and 7.

2. 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.

2.1 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. (2003) 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, 2021; Bin-Nashwan, 2022; Oktavendi and Mu'ammal, 2022),

commerce (Arora and Sahney, 2018; Chatterjee et al., 2021) and Islamic philanthropy sectors (Usman et al., 2022).

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.

2.2 Previous studies and hypotheses development
2.2.1 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., 2003). 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. (2018) in China and Lee et al. (2019) in South Korea showed a significant positive influence of performance expectancy on the intention to use and accept technology. Moreover, Sulaeman and Ninglasari, (2020) 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., 2016; Cahyani et al, 2022; Bin-Nashwan et al., 2023; Kasri and Sosianti, 2023; Tomić et al., 2023).

Rahim et al., (2023) 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.

2.2.2 Effort Expectancy

According to Venkatesh et al., (2003), 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., (2019), 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, 2018; Li et al., 2018; Soomro et al., 2019; Sulaeman and Ninglasari, 2020; Teoh et al., 2020; Sah et al., 2021), 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, 2021). 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., (2023) 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.

2.2.3 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., 2003). 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., 2023).

Social influence refers to how the person feels other people think that a certain technology must be used (Chen et al, 2019). 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., 2017; Li et al., 2018; Bin-Nashwan et al., 2023; Kasri and Sosianti, 2023). While Shaikh et al. (2020) 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.

2.2.4 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., 2003; Li et al., 2018). The main objective of facilitating condition is to eliminate the obstacles to technology adoption (Bin-Nashwan, 2023). It contains the accessibility of information systems, knowledge, skills as well as internal and external assistance for information system usage (Rahman et al., 2020). 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, 2021).

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, (2023), 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, (2020); Kasri and Yuniar, (2021); Cahyani et al, (2022) and Kasri and Sosianti, (2023) 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.

2.2.5 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, 2023). Also, trust depends on the individual's perception of the reliability, accessibility and financial security of the system (Tomić et al., 2023). 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, 2023; Tomić et al., 2023). Li et al., (2018) 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., (2023) 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, (2022) concluded that trust affects behavior intention to adopt Zakah, Infaq, and Sodaqoh (ZIS) digital payments in Generation Z in Indonesia. However, Muflih, (2023) 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.

2.2.6 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., 2022; Bin-Nashwan, 2023).

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., 2021) in Indonesia, (Ojo et al., 2022) in Malasyia and (Acharya et al., 2019) 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., (2017) conducted a research in Nigeria among 398 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., (2022) 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.

2.2.7 Behavioral Intention

The fundamental idea behind user adoption of technology is that behavioral intentions impact how technology is actually used (Venkatesh et al., 2003). 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., 2017, Rahim et al., 2023 and Tomić et al., 2023).

In the context of online Islamic charitable donations online payments Bakar (2022) 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 (2023) 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, (2023) 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.

3. Methodology

3.1. 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 1):
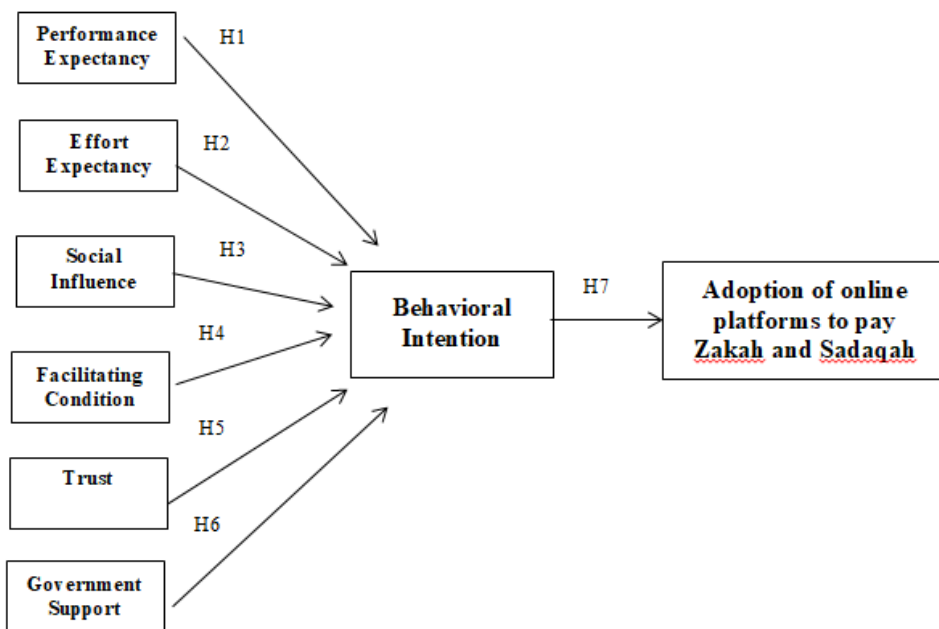

Figure 1: Proposed conceptual framework

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 30 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, 244 complete questionnaires were collected.

3.2. 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 (1) 'strongly disagree' to (5) 'strongly agree'.

In this study performance expectancy was measured using five items selected from (Venkatesh et al., 2012) and Kasri and Yuniar, (2021). To measure the effort expectancy, four items were selected from (Venkatesh et al. 2012) and (Kasri and Yuniar, 2021). In addition, social influence was measured using

four items selected from (Venkatesh et al. 2012), (Kasri and Yuniar, 2021) and (Li et al., 2018). Similaly, facilitating conditions was measured using four items selected from (Kasri and Yuniar, 2021). Trust was measured using five items selected from (Chong et al, 2010) and (Muflih, 2023). Moreover, government support was measured using four items selected from (Marakarkandy et. al, 2017). Behavioral intention was measured by using three items selected from (Venkatesh et al. 2012) and (Bin-Nashwan, 2022). Finally, actual adoption was measured using four items selected from (Venkatesh et al. 2012) and (Rahim et al., 2023).

4. Statistical Analysis and Results

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

4.1. 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, 2016). The good validity reflects a factor loading >0.4 and the average variance extracted (AVE) > 0.5 (Mohajan, 2017). The research revealed that the data had a significant Bartlett's Sphericity test and a Kaiser-Meyer-Olkin measure (KMO) of 0.5, which was regarded as good. Moreover, all values of AVE are > 50% 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 0.40, 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 41-55 is higher than other age groups (with a total of 45.9%).

Moreover, Monthly income '5000 - 7000' has the highest respondents' value of 15.6%. Meanwhile, the highest number of respondents have bachelor's degree with a percentage of 39.3. Moreover, Employment status 'Employed' has the highest number of respondents. Finally, Marital Status 'Married' has the highest number of respondent (59.4%). Detailed descriptive statistics of respondents' characteristics are shown in Table 1.

Table 1: Respondent profile

	Frequency	Percent	Total
Gender			
Female	149	61.1	244
Male	95	38.9	
Age			
18-25	27	11.1	244
26-40	89	36.5	
41-55	112	45.9	
56-70	16	6.6	
Monthly income			
2,500 - 5,000	35	14.3	244
5,000 - 7,500	38	15.6	
7,500 - 10,000	37	15.2	
Less than 2,500	28	11.5	
More than 10,000	106	43.4	
Education			
Bachelor's degree	96	39.3	244
Master's degree	82	33.6	
PhD degree	55	22.5	
Student	11	4.5	
Employment status			
Employed	158	64.8	244
Entrepreneur	24	9.8	
Student	14	5.7	
Unemployed	48	19.7	
Marital Status			
Divorced or widowed	19	7.8	244
Engaged	6	2.5	
Married	145	59.4	
Single	74	30.3	

4.4. Testing Research Hypotheses

This section includes the results obtained after analyzing the proposed relationships, using structural equation modeling (SEM) using AMOS 24.0 and SPSS 26.

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 2. Performance, Effort Expectancy, Social Influence, Facilitating Conditions, Trust and government Support have a significant direct correlation with Behavior Intention, as the coefficients are 0.801, 0.780, 0.679, 0.775, 0.815, and 0.696 respectively and statistically significant at a level of 0.01. Behavior Intention has a significant direct correlation with Actual Adoption, as the coefficient is 0.712, and the significance is 0.01.

Table 2: Correlation Matrix for the Variables

		1.	2.	3.	4.	5.	6.	7.	8.
1. Performance Expectancy	Pearson Correlation	1							
	2-tailed Sig.								
	N	244							
2. Effort Expectancy	Corr.	.770**	1						
	2-tailed Sig.	.000							
	N	244	244						
3. Social Influence	Corr.	.633**	.587**	1					
	2-tailed Sig.	.000	.000						
	N	244	244	244					
4. Facilitating Conditions	Corr.	.791**	.716**	.635**	1				
	2-tailed Sig.	.000	.000	.000					
	N	244	244	244	244				
5. Trust	Corr.	.794**	.729**	.630**	.760**	1			
	2-tailed Sig.	.000	.000	.000	.000				
	N	244	244	244	244	244			
6. Government Support	Corr.	.628**	.630**	.548**	.624**	.671**	1		
	2-tailed Sig.	.000	.000	.000	.000	.000			
	N	244	244	244	244	244	244		
7. Behavior Intention	Corr.	.801**	.780**	.679**	.775**	.815**	.696**	1	
	2-tailed Sig.	.000	.000	.000	.000	.000	.000		
	N	244	244	244	244	244	244	244	
8. Actual Adoption	Corr.	.591**	.615**	.538**	.559**	.579**	.456**	.712**	1
	2-tailed Sig.	.000	.000	.000	.000	.000	.000	.000	
	N	244	244	244	244	244	244	244	244

Table 3 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 0.023, and the estimate is 0.161. 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	
Behavior Intention	<---	Effort Expectancy	.226	***	
Behavior Intention	<---	Social Influence	.162	.003	.826
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.
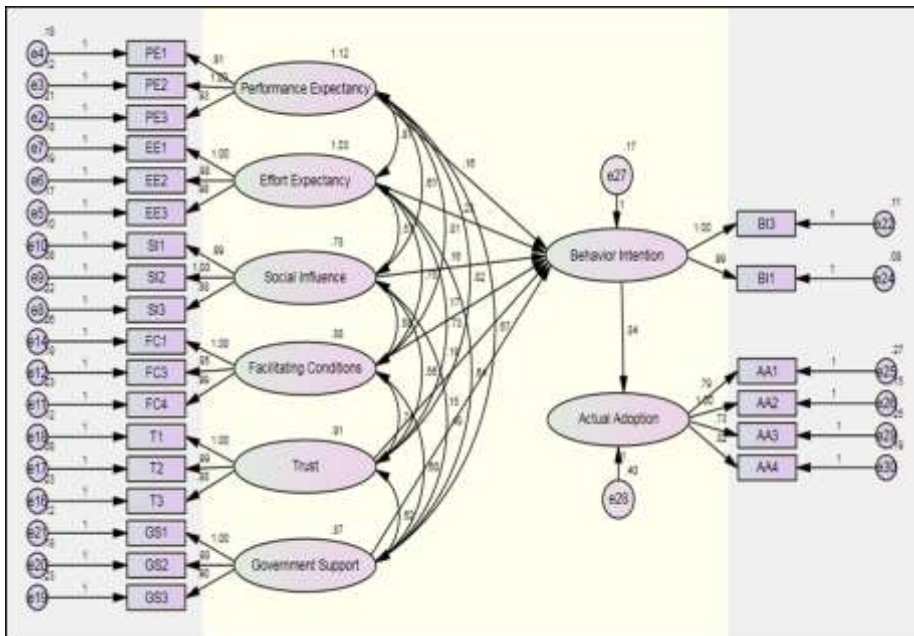
Figure 2: SEM for the Research Variables

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

Table 4: 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

5. 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., 2016; Sulaeman and Ninglasari, 2020; Cahyani et al, 2022; Tomić et al., 2022; Bin-Nashwan et al., 2023; Kasri and Sosianti, 2023). 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, 2020; Kasri and Yuniar,

2021; Indarningsih et al., 2023). 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 consistant with previous studies, including (Farouk et al., 2017; Bin-Nashwan et al., 2023; Kasri and Sosianti, 2023). 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., 2020; Sulaeman and Ninglasari, 2020; Kasri and Yuniar, 2021; Cahyani et al, 2022; Bin-Nashwan, 2023; Kasri and Sosianti, 2023). For example, Bin-Nashwan (2023) 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., 2018; Oktavendi and Mu'ammal, 2022; Tomić et al., 2022). 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., (2017); Afandi et al., (2022); Ojo et al., (2022); Bin-Nashwan, (2023) 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 Sadaqh 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., 2017; Bakar 2022; Rahim et al, 2022; Tomić et al., 2022; Muflih 2023). 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.

6. Conclusion
6.1. 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.

6.2. 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.

7. 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. 2003; Jahan et al., 2020; Bin-Nashwan et al., 2023). 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 UTAUT2 model, for example hedonic motivation, habit and price value, or other associated factors that might enrich the literature related to Islamic FinTech.

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