



REGRESSION ANALYSIS ON MOSQUE COMMITTEES' AWARENESS TOWARDS E-PAYMENTS IMPLEMENTATION AS FUND-RAISING MEDIUM

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ABSTRACT

The digital era presents unique challenges for the management of mosques, particularly in the realm of financial administration. As institutions revered for their spiritual significance, mosques must now navigate the complexities of digitalization to maintain their credibility and efficiency. Factors influencing the mosque committee's awareness of e-payment as a fundraising medium, in rural mosques. The study used a quantitative approach, examining 128 respondents from various positions on the mosque committee in a rural district in Selangor. The finding found a significant influence between awareness and e-payment implementation potential among mosque committees with readiness is the most dominant factors. The study also suggests suggestions and limitations for future research on mosques' digitalization challenges.

Keywords: Regression, Awareness, E-Payments, Rural Mosque

(ANALISIS REGRESI KESEDARAN PENGURUSAN MASJID TERHADAP PELAKSANAAN E-PEMBAYARAN SEBAGAI MEDIUM KUTIPAN SUMBANGAN)

ABSTRAK

Masjid merupakan entiti keagamaan yang dipandang tinggi oleh masyarakat serta mempunyai kredibilitinya yang tersendiri. Namun pentadbiran dan pengurusan masjid era digital kini adalah amat mencabar dan menuntut kemahiran baharu. Justeru masjid juga tidak terlepas daripada mendepani cabaran digitalisasi kini terutamanya dalam pengurusan kewangan yang

lebih cekap dan berintegriti. Objektif kertas kerja ini adalah bagi menganalisa faktor-faktor yang mempengaruhi kesedaran pengurusan masjid terhadap pelaksanaan e-pembayaran sebagai medium kutipan sumbangan. Kajian menggunakan pendekatan kuantitatif dengan melakukan kajian tinjauan dikalangan 128 orang pengurusan masjid pelbagai jawatan di dalam daerah luar bandar di Selangor. Hasil kajian mendapati terdapat pengaruh yang signifikan antara kesedaran pengurusan masjid dengan pelaksanaan e-pembayaran sebagai medium kutipan sumbangan dengan faktor kesediaan mencatat faktor paling dominan. Hasil kajian dipercayai boleh membantu pembuat dasar, penyedia kemudahan e-pembayaran dan penyelidik untuk memperkasakan potensi masjid terutama masjid luar bandar dalam penggunaan e-pembayaran sebagai medium kutipan sumbangan. Akhir sekali, beberapa cadangan dan limitasi kajian dapat dikemukakan bagi kajian di masa akan datang.

Kata Kunci: Regresi, Kesedaran E-Pembayaran, Masjid Luar Bandar

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1. Introduction

The mosque is the nucleus of a Muslim community that has its own credibility. In line with the current progress of digitalization, the role and function of the mosque have also been observed to have grown and are no longer limited to acts of worship, in keeping with the present trend of digitalization. In fact, most mosques have also begun to participate in the use of technology and digitization in line with the era of today's industrial revolution to move along with current progress.

The mosque shouldn't be excluded from the present wave of digital technology development, just like other institutions are, especially when it comes to general administrative and managerial issues. The capability and effectiveness of mosque administration can be increased by the adoption and application of recognised technology. Mosques' reputations have been enhanced and their status as the centre of society reinforced by their capacity to digitise governance. (Abdul Ghafar Don, 2019).

Nevertheless, it turns out that the digitization of mosques, it's found to be still limited to documentation matters. Most mosques, especially those located in rural regions, are accustomed to operating according to conventional methods, which includes managing fund-raising medium. In fact, digital transactions have become a common practice in daily business activities such as online shopping and internet banking. Mosque donation culture is prevalent, but digital transactions are less common than other malware businesses like online shopping and utility bill payments.

Establishing the culture of digital donation in a mosque presents unique issues. (Baharun et al., 2021). Even these concerns may differ depending on the demographic and geographical characteristics of a mosque and its qariah members. Previous reports indicated that the habit of quoting donations through digital platforms began in November 2016 with the brand e-infaq, which did not focus on mosque institutions. INFAQ Channel Sdn Bhd has been developing and promoting this software from its inception with the goal of assisting individuals in making charitable donations swiftly and easily. (Berita Harian, January 2017).

Preliminary research also found that e-wallet applications had been launched in mosques around Kuala Lumpur area in 2019. This programme is jointly conducted by *Touch 'n Go Sdn Bhd* with the *Jabatan Agama Islam Wilayah Persekutuan (JAWI)*. The programme

has succeeded in shaping a new behaviour and changing the way previous conventional fund-raising were made more transparent and efficient Azam, 2019).

The study suggests exploring the implementation of e-payments in mosques especially those in rural areas, to improve efficiency and current fund-raising mediums. The argument for selecting rural mosques came from a prior survey (LR), which discovered that urban mosques are more inclined to accept e-payment for donation quotations. Since it was launched in 2019 as part of the *e-derma* programme only 43 of Selangor's 442 mosques have offered facilities for *infaq* and e-wallet transactions. (Anon, 2022). Therefore, this paper aims to identify the potential factors that can influence the mosque committee in rural area to use e-payments as a medium of fund-raising. The context of a fund-raising will cover all kinds of contributions that include donations, contributions, grants, or gifts in the form of financial funds channelled through a physical *tabung* or online banking transaction.

2. Literature Review

The study on mosque fund-raising desires the researchers' attention. This is consistent with the fact that searches for topics relating to mosque fund-raising or management remain uncommon, particularly in highly indexed sources such as Scopus and Web of Sciences (WoS). Searches in the data repository yielded up to 24 publications, with half of them focussing on development of mosque finance. The majority of the articles also suggest and discuss alternative sources of funding for the mosque, such as investments in waqaf (Hisham, M. F. B., & Muwazir, R. R. (2021), death *khairat* (Ibhraim, M. R., Harun, M. S., & Mahmood, A. R. (2021), and economic activities around the mosque (Omar, A. R. C., Hussin, M., Y. M., & Muhammad, F. (2017)).

Aside from the development of funds that must be handled properly in accordance with the demands of the Shariah Maqasid (Sarif, S. M., Zakariyah, L., & Noor, A. M. (2018)), the trend is also coloured by the discussion of pandemic issues and mosques as institutions that preserve Muslim virtue, as emphasised in the article focused on the fund's development (Ikhmal, F. M., Azman, K. K., & Rusdi, O. (2020). The findings explain the mosque institution's efforts to involve its functions as an income distribution agent, as required by the country's current condition in the face of the COVID-1

Table 1: Publication patterns according to the funds and contributions of mosques in Malaysia

Research Focus	Past Literature
Technical part of Fund Management	<u>System Development</u> Abd Razak et al (2019)
	<u>Accounting Record</u> Islamiyah, N. (2019) Md Zain et al (2020) Hamdan, N et al (2022)

Sources and Fund Management Development	<u>Waqf Investment</u> Hisham et al (2021) Hasan et al (2018)
	<u>Death <i>Khairat</i></u> Ibhraim et al (2021)
	<u>Fund Sources through Economic Activities</u> (Omar et al (2017).
Masjid Committee Perceptions and Credibility towards Fund Management	<u>Good Governance through <i>Maqasid Syariah</i></u> Sarif et al (2018) Ikhmal et al (2020)
	<u>Mosque Credibility</u> Abd Rahman, et al (2021), Bani, H et al (2021).

Sources:Secondary Data

In addition, six articles were found focusing on the technical aspects of the management of mosque funds. Technically intended to include the management systems developed such as Al Falah (Abd Razak, S. N. A., Yusoff, R., Wan Mohamad, W. N. B., & Abdul Rahman, S. A. (2019) and the accounting records of mosque funds (Islamiyah, N. (2019), Md Zain, S. R., Abd Samad, R. N., Samsudin, M. M., & Armia, R. N. (2020), Hamdan, N., Ramli, A. M., Jalil, A., Abd Aziz, M. Most of the articles suggest it is time for the mosque institution to become a more professional entity in managing its fund-raising, including the implementation of an efficient accounting system.

The findings also suggest that research on the perception of mosque administration and mosque funds is still preferred by the researchers. For example, the study conducted by Abd Rahman, S. Z., and Mat Radzuan, I. S. (2021), Ibrahim, N. S., Bani, H., Mahmud, R., Jaaffar, M. Y., Abdullah, S., and Ibrahim, M. T. (2021). It demonstrates the significance of this concentration, as well as the existence of potential fund corruption and integrity difficulties. There is also an abundance in terms of the theories development or management models relating to mosque management. This is proved by the fact that just three articles have been published in the last five years focussing on the development of mosque management theory or models, or specifically mosque finance management.

3. Methodology

The study uses quantitative approaches, with questionnaires applied to address the study's objectives. The survey covers 78 mosques in the Sabak Bernam and Sepang districts, with a total of 128 respondents. Sabak Bernam was chosen since it is the only rural district in Selangor. While Sepang was chosen because it is a suburban category district in Selangor that matches the desired respondent characteristics. The study's sample size was determined using a cluster sampling method. A total of 128 mosque management respondents will represent their mosques. The sample study is determined by selecting two management representatives or committees from each mosque. Respondent information is gathered from the appropriate authorities, the Department of Islamic Religion of Selangor (JAIS), to provide accessibility to

respondents. This is in conformity with Nazir's appointment, and the mosque committee is under JAIS' surveillance.

Meanwhile, to investigate the influence between mosque committee awareness and e-payment implementation, we will use multiple regression analysis. The questionnaire uses five Likert scales, and regression analysis is carried out with SPSS 29.0 software. Furthermore, the study applies the UTAUT theory to outline the factors that may influence the awareness towards the implementation of e-payments in mosques.

4. Findings

This study aims to determine the factors influencing the mosque committee's awareness of e-payment as a fund-raising medium in rural mosque. Meanwhile, the demographic analysis can be explained as follows:

Table2: Demography Frequency Table

Item	Details	Frequency	Percentage (%)
Gender	Male	126	98.4
	Female	2	1.6
District	Sabak Bernam	80	62.5
	Sepang	48	37.5
Age	21-30 years old	6	4.7
	31-40 years old	15	11.7
	41-50 years old	30	23.4
	51-60 years old	40	31.3
	61 years old and above	37	28.9
Positions	Manager	4	3.1
	Nazir	38	29.7
	Deputy Manager	3	2.3
	Deputy Nazir	27	21.1
	Treasurer	19	14.8
	Deputy Treasurer	8	6.3
	Exco	16	12.5
Years of Experience	Others	13	10.2
	less than 1 year	40	31.3
	1-3 year	19	14.8
	4-6 year	30	23.4
	7-9 year	10	7.8
Allowance	10 year and above	29	22.7
	Yes	105	82.0
Mosque Location	No	23	18.0
	Urban area	10	7.8
	Sub Urban area	30	23.4
Current Employment	Rural area	88	68.8
	Profesional	20	15.6

	Administrative	18	14.1
	Sokongan	9	7.0
	Self-employed Retired	35	27.3
	Others	11	8.6
Education Level	No formal education UPSR	1	0.8
	PMR/ SRP	1	0.8
	SPM/ MCE	5	3.9
	STPM	32	25.0
	Certificate	9	7.0
	Diploma	4	3.1
	Bachelor	22	17.2
	Masters	40	31.3
	PhD	12	9.4
	Others	1	0.8

Sources: Survey, September 2023

In addition to the widely presented demographic data, Table 3 reveals an interesting finding: 78.1% of respondents are willing to use e-payments in mosques in the future. This is an encouraging indicator, even though 80% of respondents have yet to provide e-payment in their mosques. Respondents were also questioned about their desire to continue (or not) the adoption of e-payments in the future. The goal of this question is to determine their openness and desire to sustain (for those that already exist) or not implement e-payments in the future.

Table 4: Mosque Committee Readiness in Future

Are you ready to implement e-payment in your mosque in the future?	Frequency	Percentage
Yes	100	78.1
No	8	6.3
Not Sure	20	15.6
Total	128	100.0

Sources: Survey, September 2023

Table 4 shows that 78.1% of respondents agreed to use e-payments as a fundraising medium in future, indicating the high potential of rural mosques to adopt such a medium. In addition, some respondents are willing to do so with the assistance of the youth as a mosque committee, besides encouraging and providing technology literacy to those aged 51 and above. While, only 6.3% of respondents expressed the uncertainty on that because they felt that a rural mosque was more comfortable using traditional methods. In fact, they said that this medium was not targeted at *qariah* members but was only suitable for receiving donations from non-*qariah* members.

Table 5: The level of Awareness Mosque Committee towards E-payment Implementation.

Statement	Min Score	Standard Deviation
The mosque management knows that donation can be made digitally	4.15	0.929
The mosque needs to have an internet banking facility to carry out e-payments.	3.98	1.201
This e-payment is beneficial to the mosque.	4.11	0.941
E-payments are the latest trend in donations included in mosque institutions.	4.05	0.794
The e-payment will help raise the donation quotation in the mosque.	4.00	1.043
Total	4.01	0.81

Sources: Survey, September 2023

Based on the descriptive statistical results in Table 5, the findings of the study prove that all question statements to measure the level of awareness of the mosque management about the implementation of e-payments are at a high level which exceeds the min score of 4.00 except the second statement only with the min score of 3.98. With a minimum score of 4.15, the greatest minimum score shows that respondents are aware that donations can be made digitally. Although the minimum score of 4.00 indicates that e-payments are not very efficient in increasing the number of mosque fund-raising Lastly with a minimum score of 4.01 overall, the mosque committee awareness level is considered high.

Next, the following table will provide an explanation of the factors that influenced the mosque committee's awareness of e-payment as fund-raising medium.

Table 5: Coefficient

Model		Unstandardized Coefficient		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(constant)	0.556	0.231		2.404	0.018
	RE	0.570	0.073	0.610	7.812	*0.001
	PE	0.224	0.097	0.204	2.317	*0.022
	EE	-0.022	0.093	0.019	-0.237	0.813
	SI	0.120	0.078	0.126	1.532	0.128
	FC	0.001	0.051	0.001	0.010	0.992

Independent variable

*sig. level alpha= 0.05

$F = 66.410, p = 0.001$

$R^2 = 0.731$

The table shows the results of the multiple regression analysis of independent variables, i.e., readiness (RE), performance expectancy (PE), effort expectancy (EE), social influence (SI),

and facilitating condition (FC) towards the dependent variable, which is the mosque committee awareness in implementation of e-payments.

Based on the Table 5 given, the model is derived as follow:

$$KPM = 0.556 + 0.570X1 + 0.224X2 - 0.022X3 + 0.120X4 + 0.001X5 + e$$

Where:

MCA: Mosque Committee Awareness

α : Constant Value

X1: Readiness (RE)

X2: Performance expectancy (PE)

X3: Effort expectancy (EE)

X4: Social Influence (SI)

X5: Facilitating Condition (FC)

e: Error

This model shows that the RE and PE factors influence the mosque committee's awareness (*MCA*) of e-payment implementation significantly, with values of $\beta_1 = 0.570$ ($p = 0.001$) and $\beta_2 = 0.0224$ ($p = 0.022$). This statistical result means that readiness factors proved the most dominant factor over the PE factor. For three other factors, namely the EE, SI and FC found have no significant impact on the mosque committee's awareness of the adoption of e-payment, with respective values of $\beta_3 = -0.22$ ($p = 0.813$), $\beta_4 = 0.120$ ($p = 0.128$), and $\beta_5 = 0.001$ ($P = 0.992$).

Study reveals that the majority of mosque committees are composed of men. The finding also proves that the mosque committee has a diverse level of education, with most of the age group being those who are 51 years of age and above. The level of awareness and readiness of the mosque committee to implement e-payment as a fund-raising medium is also found to be high. This, supported by Vinita and Vasantha (2017), suggests that consumer knowledge, convenience, security, availability of e-payment technologies, and incentives may encourage the usage of electronic payments. Results also imply that rural mosques have a high potential for implementing e-payments as a fund-raising medium at their particular mosque.

However, this potential depends on several factors identified through feedback readiness to implement e-payments in the future. Analysis suggests that mosque management needs to be assisted from a perspective of strengthening their readiness and performance expectations can be enhanced to raise awareness of e-payment implementation. Given that the study was conducted in rural mosques, factors such as infrastructure, environment, and commercial expectations were found to have less influence. This could be due to the geographical characteristics of the mosques studied, and even the age of the population, which could all influence each of these factors. The scores are insufficient to make a significant choice.

In fact, the article recommends further studies that could be conducted based on this result. One of them is the investigation on the relationship or influence of demographic and geographic factors on mosques' readiness to implement e-payment. It is also crucial to consider how the response and acceptance of e-payments differs between rural and urban mosque. It is crucial to develop a new strategy that focuses on enhancing the efficiency of mosque

institutions in the current era of digitalization. Besides, there is a need for the involvement of young generations (the age group under 40 years) in the management of the mosque. The involvement of a more aggressive and proactive generation of youths is seen to boost the use of technology in the management of mosques more efficiently. This suggestion is also supported by a study by Amin et al. (2022) that has discussed the perception among Generation Z of e-payment applications in the context of *Infaq, sadaqah*, and zakat managed by mosques.

5. Conclusion

The main objective of this article is factors influencing the mosque committee's awareness of e-payment as a fund-raising medium. Results reveal that the factors of readiness and performance expectancy is the main key towards the e-payments implementation among the mosque committee members. This finding shows that these factors have a significant influence on the readiness factor as dominant than other factors tested. Study's findings are expected to assist policymakers, e-payment facility providers, and researchers in increasing the potential of mosques, particularly those located in rural areas to adopt e-payment as a fund-raising medium. Finally, some recommendations and limits of the study can be made for future studies.

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