OVERVIEW OF ACCEPTANCE ISLAMIC PAYMENT GATEWAY SYSTEM IN MALAYSIA: A CONCEPTUAL FRAMEWORK

Ahmad Mujahid Mat Rasid, Mohammed Hariri Bakri, Mohamad Idham Md Razak, Albert Feisal Muhd Feisal Ismail, Nurul Zarirah Nizam

ABSTRACT

Purpose: The goal of this study is to propose a conceptual framework of new Islamic payment gateway system its acceptance among Malaysians. This study will employ UTAUT with four exogenous latent variables which are Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC) and two endogenous latent variable also known as moderator which is Religiosity (R) and Behavioral Intention (BI).

Theoretical framework: Based on previous study, the UTAUT model design by (Soomro, 2019) hypothesizes of four constructs of variables which are, performance expectancy, effort expectancy, social influence, and facilitating conditions. These variables act as predictor of behavioural intention. As for the study, the author has added religiosity variable in place of the four moderators proposed.

Design/methodology/approach: According to (Alam, Hu & Barua, 2018) positivism focuses on testing hypotheses from an existing theory and understanding the individual behaviour. Agreeing to that, (Kholoud Ibrahim Al-Qeisi, 2009) stated in his study that methodologies of positivism have expressed different types of validity checks, such as construct validity, internal and external validity and statistical conclusion validity. In other words, the evidence presented should be able to be examined, as well as the process used, the research context, and to conclude that the claims made are reasonable.

Findings: According to (Batrinca and Treleaven, 2015) the largest, richest, and most dynamic evidence base of human behaviour is social media data, which brings new options for understanding individuals, groups, and society. Innovative scientists and business professionals are increasingly looking for innovative ways to collect, combine, and analyse this huge amount of data efficiently. Companies in the retail and banking industries were among the first to use social media analysis. Retailers utilise social media to increase brand awareness, improve product/customer service, develop advertising/marketing plans, analyse network structure, spread news, and even detect fraud.
Research, Practical & Social implications: We suggest to include item for Religiosity construct that are more to understanding in Islamic Muamalat. In that way, the future study might find more accurate result for Religiosity impact in the construct.

Originality/Value: According to this study, which adopted from previous study that using religiosity as moderating variable, since we found that Religiosity do have interaction effect for Performance Expectancy and Social Influence towards Behaviour Intention. But the difference is, in previous study the moderation was used in banking field. While in this study Religiosity were used in Payment gateway field.

Keywords: Islamic payment gateway system, conceptual, UTAUT, religiosity.

VISÃO GERAL DO SISTEMA ISLÂMICO DE GATEWAY DE PAGAMENTOS DE ACEITAÇÃO NA MALÁSIA: UM QUADRO CONCEITUAL

RESUMO

Objetivo: O objetivo deste estudo é propor um quadro conceitual do novo sistema de gateway de pagamento islâmico para sua aceitação entre os malaios. Este estudo empregará UTAUT com quatro variáveis latentes exógenas, que são Expectativa de Desempenho (PE), Expectativa de Esforço (EE), Influência Social (SI), Condições Facilitadoras (FC) e duas variáveis latentes endógenas também conhecidas como moderador, que é Religiosidade (R) e Intenção Comportamental (BI).

Estrutura teórica: Com base em estudo anterior, o projeto do modelo UTAUT por (Soomro, 2019) hipotetiza quatro construções de variáveis que são, expectativa de desempenho, expectativa de esforço, influência social e condições facilitadoras. Estas variáveis atuam como preditores de intenção comportamental. Quanto ao estudo, o autor acrescentou variável de religiosidade no lugar dos quatro moderadores propostos.

Design/metodologia/abordagem: De acordo com (Alam, Hu & Barua, 2018), o positivismo se concentra em testar hipóteses a partir de uma teoria existente e entender o comportamento individual. Concordando com isso, (Kholoud Ibrahim Al-Qeisi, 2009) afirmou em seu estudo que as metodologias do positivismo expressaram diferentes tipos de verificações de validade, tais como validade do construtor, validade interna e externa e validade da conclusão estatística. Por outras palavras, as provas apresentadas devem poder ser examinadas, bem como o processo utilizado, o contexto da investigação e concluir que as alegações feitas são razoáveis.

Constatações: De acordo com (Batrinca e Treleaven, 2015), a maior, mais rica e mais dinâmica base de evidências do comportamento humano são os dados das mídias sociais, que trazem novas opções para a compreensão de indivíduos, grupos e sociedade. Cientistas e profissionais de negócios inovadores buscam cada vez mais formas inovadoras de coletar, combinar e analisar essa enorme quantidade de dados com eficiência. Empresas dos setores de varejo e bancário foram as primeiras a usar a análise de mídias sociais. Os varejistas utilizam as mídias sociais para aumentar a conscientização da marca, melhorar o atendimento ao cliente/produto, desenvolver planos de marketing/publicidade, analisar a estrutura da rede, divulgar notícias e até mesmo detectar fraudes.

Pesquisa, implicações práticas e sociais: Sugerimos incluir item para construção de Religiosidade que são mais para entender em Muamalat islâmico. Dessa forma, o estudo futuro pode encontrar um resultado mais preciso para o impacto da Religiosidade na construção.
1 INTRODUCTION

According to (J.P.Morgan, 2020) Malaysia’s mobile commerce growth is expected to outpace overall e-commerce, rising at a compound annual growth rate of 19.7 percent to 2023, to become a US$8.9 billion market. The preferred device for accessing e-commerce in Malaysia is smartphones (52 percent), followed by desktops (42 percent) and tablets (6 percent). Smartphone penetration is at 57 percent, just below China’s 60 percent but lower than neighbouring Singapore’s 78 percent. The most popular Payment Gateway System in Malaysia are run by major seller platforms Shopee, FanMart and Lazada. This statistics shows that online commerce will become a new lifestyle by 2023.

Payment Gateway System may have been able to demonstrate trust in transaction and security between retailers and consumers. Be it Business to Business (B2B), or Business to Consumer (B2C) the transaction may have satisfied both party in the security and transparency of transaction. But recently, there are some issues regarding transparency and trust in transaction that may lead to gharar and maisir. Several previous study have significantly found that trust (Micu et al., 2019), satisfaction (Trivedi & Yadav, 2020), security privacy concerns and ease of use (Trivedi & Yadav, 2018) were crucial factors in purchasing and repurchasing intention.

Trust issues in online transaction process is one of the most issue arises in online shopping experience (Izogo, Jayawardhena & Izogo, 2018). Trust here refer to the ability of online retailers to keep their promises accordingly to what have been advertised. The implication of gharar (uncertainty, trust & transparency) issue is important in Islamic perspective, as it will lead to another part of Islamic financial regulation which is maisir (gambling, feel being fraud, frustration and unsatisfactory) in buyer perspective. If customer feel like being fraud and not being satisfied with the product received, commonly they will likely spread and tell to others about their negative experience towards retailers (Izogo, Jayawardhena & Izogo, 2018). This will negatively impact
retailers in maintaining their reputation and very difficult to pursue their business in the future.

According to (Berita Harian, 2020) article, they indicate some significant increasing in e-commerce sales by 28.9% on April 2020. Based on the statistics, we can project the use of Payment Gateway System will increase rapidly year by year. When people use the Payment Gateway System, there always associated to issues such as trust, satisfaction and transparency. If there is a trust, consumer will definitely repurchase with the same retailer because of the trust and satisfaction of service given by the retailer (Micu et al., 2019). Furthermore, there are some classic problem in accordance of Payment Gateway System transaction regarding to Islamic perspective. The main obstacles (Amboala et al., 2015) are involving of riba’ (usuary) gharar (fraud and uncertainty) and Maisir (gambling).

Islam has taken business transaction very seriously, as mention in Quran, there is a verse from surah Al-Mutaffifin – verse 1 – “Woe to the defrauders!” Which means God (Allah) have given a warning and forbid those who make fraud in business transaction. This means, in Islamic business transaction, there must be conducted truthfully, transparent and satisfaction by both party. In e-commerce nowadays, there are so many cases regarding satisfaction reported by user. Some cases reported that, product received does not match customer expectations in terms of performance, size, colour and design (Kumar & Anjaly, 2017). If this case happens, it will resulted in maisir towards customer and gharar toward retailer. Thus, Payment Gateway System will need to improvise in these issues with Islamic model.

Thus, the paper will highlight the conceptual framework study of acceptance of Islamic Payment Gateway System using UTAUT and Religiosity as moderating variable.

2 LITERATURE REVIEW

The milestone of e-commerce development in Malaysia begins attentively since late 1990s, where the introduction of first commercial e-commerce website by Lelong.my taken place. Then, in 2004, eBay Malaysia was launched to cater its growing number of Asian consumer. PayPal also began to support Ringgit Malaysia in their transaction since 2009. Later on, from 2010 until now, the tremendous growth of much attention from consumers such as Zalora, Qoo10, Lazada, Astro GoShop, 11th Street, Tesco and many more. (Jusop et al., 2017)
Recent development of Islamic online financial ecosystem, major concern among Muslims regarding security, legality, and against gharar and riba’ from sharia’ perspective (Amboala et al., 2015). Moreover, a study by (Fianto, Hendratmi & Aziz, 2020) proposed that Islamic Fintech providers should focus more on maximizing the benefit of Islamic FinTech and the value of using it. There are several major concerns that develop from literature review with an existing payment gateway system, all of which are described herein such as, fake reviews, fake purchases, a lack of trust, a security-fraudulent system, a pay-later e-wallet system, and a lack of loyalty are all issues.

2.1 ISLAMIC PAYMENT GATEWAY

In Islam, all activities that have dimensions are permitted as long as it runs in accordance with Islamic sharia’, namely activities carried out using sharia’ agreements, and also transaction activities are avoided from riba’ (usury), gharar, masyir, and haram elements. This also applies to transactions using fintech. (Hakim & Irawan, 2019). In other study by (Mohd Dali et al., 2004) conclude that online commerce does have a place in Islamic perspective, however whenever it took place, certain requirements of the Shariah should be complied and adhered to. This is to ensure that the goals of the Islamic business, which is manifold falah (success) and profit maximization, could be achieved. By achieving these goals the Muslim can be successful in business and also in the days of hereafter.

On the earlier study, (Zainul, Osman & Mazlan, 2004) stated that there are some issues in Islamic perspective in the online commerce transaction. It stated that Muslim retailers must ensure to strictly follow the Islamic principles of conducting business. Such as, the business must be conducted in truthful manner, clarity in communication, avoid interest (Riba’), being faithful and God-fearing, in lined with Quran and Sunnah and also ensured all the pillars of Islamic contract are met. A study by (Amboala et al., 2015) identify main issues in Islamic online transaction namely gharar (fraud) and riba’ (usury). On gharar issues, a great deal of the research has focused on defining it as risk and uncertainty in the process. Thus, the study suggest buyers and seller to have adequate information of product, the existence of the product, obtainability of the product, quantity and quality of the product to avoid gharar issues in the transaction. In term of providing
information to consumer, seller must have integrity to provide real information and reviews (testimony) of the product to the buyer.

The study however have not been able to demonstrate a gharar issues in the middle process while seller provide information to buyer. If the buyer have made-up information and review from seller, we afraid it will become maisir (gambling) for the buyer. Since buyer will buy something that he or she does not know of the product real reviews. Overall, the evidence presented in this section suggest that seller provide not only adequate information about product, but with amanah (integrity) to avoid gharar (fraud) and maisir (gambling) to trading process.

2.2 RELIGIOSITY AND INTENTION BEHAVIOUR

According to (Newaz, Fam & Sharma, 2016) religiosity plays a dominant and influential role in attitude formation and is related to questions around why people consume. A better understanding of religiosity and consumers' buying behaviour relationships is likely to allow the development of more effective strategies for different religious or national markets. The author also added that in an Islamic country, Shariah provides criteria for judgement on every aspect of a Muslim's individual and social life. Some controversies exist around the consumption of halal (permitted in Islam) and haram (not permitted in Islam), goods and services. Marketers cannot violate these Islamic principles when providing financial services relating to interest, non-halal investments and speculation. Although the author found from literature that there is an implicit belief that religiosity should positively affect purchase intention, but the authors also conclude that religiosity, consumer purchasing attitude, and purchase intention relationships are likely to differ across products offer.

In a study by (Mortimer et al., 2020) the authors concluded that, the impact of consumer religiosity was found to impact moral potency and variously perceived risk (intrinsic and social extrinsic religiosity), and these antecedent variables also impacted purchase intentions. Moral ownership, moral efficacy and psychological risk were found to negatively predict purchase intentions for a religiously-questionable product (i.e., a lottery ticket). The study suggest a more thorough understanding of how religion and moral intensity, as well as perceived risk, influence how a consumer plans to react.

In another study by (Souiden & Jabeur, 2015) found that Individuals with higher Islamic beliefs have a less favourable attitude toward conventional life insurance and a
more favourable attitude toward Islamic life insurance and vice versa. Islamic beliefs moderate the links between life insurance consumers' views and buying intentions (Figure 1).

**Fig 1: Impact of Islamic beliefs on attitudes and purchase intentions**

![Diagram showing the impact of Islamic beliefs on attitudes and purchase intentions](image)

Source: (Souiden and Jabeur, 2015)

In additional study by (Elseidi, 2018) that explore the perceptions of Arabian Muslim consumers about halal food products and investigate their behaviour towards halal-labelled food products with the role of Islamic religiosity and consumers' confidence regarding the halal logo as moderating factors is investigated. According to the study findings, normative beliefs or also can be define as social influence are the most important motivators of customers' intention to purchase halal-labelled food products, both for those with high and low Islamic religiosity.

A study by (Attia, 2017) focus on three main goals which are to investigate the impact of attitude toward celebrity endorsement on purchase intentions, to test the direct effect of religiosity on purchase intentions, and to examine religiosity as a moderator on the attitude toward celebrity endorsement - purchase intentions relationship. In addition to that, a study conducted by (Nickerson & Menon Nandialath, 2020) found that integrating an Islamic appeal in product promotion, and therefore raising religious awareness, leads to higher buy intentions among Muslim consumers and consequently,

the causal mediation analysis indicates that Islamic appeals boost product attractiveness, which leads to increased purchase intentions.

Based on previous study, the UTAUT model design by (Soomro, 2019) hypothesizes of four constructs of variables which are, performance expectancy, effort expectancy, social influence, and facilitating conditions. These variables act as predictor of behavioural intention. As for the study, the author has added religiosity variable in place of the four moderators proposed.

According to the author, why they include along the Religiosity variables is because they found that influence of religiosity is a dominant cultural value in many societies and it can significantly influence consumer behaviour accordingly. They also found significant positive moderation of religious beliefs in the relationship between performance expectancy and behavioural intention from previous studies. This statement has been supported by (Rahim, Bakri & Yahaya, 2020) which stated that spirituality or religiosity in human behaviour has playing a vital role in consumption approach, opinion, quality and adoption of innovative product.

Thus, religiosity will be included in the UTAUT model because we discovered that religiosity is a dominating cultural value in many civilizations and that it can have a major impact on consumer behaviour in many of these societies. Previously, it was suggested that performance expectancy, effort expectancy, social influence, and conducive factors are all indicators of a person's desire to behave.

In this study, we will add one variable in standard UTAUT model which is Religiosity (R). The variables constructed will be defined as follows:

**Performance Expectancy (PE):** Performance expectancy is the “degree to which an individual believes that using mobile banking will provide benefits in performing banking activities” (Viswanath Venkatesh, Michael G. Morris, 2003). According to (Alkhowaiter, 2020) was found that performance expectancy significantly affect behavioural intention to use mobile payment devices. It was also found that service awareness has a direct effect on performance and effort expectancy. (Kumar et al., 2017) also supported by stated that usefulness of (PE) as most significant determinant of consumer’s behavioral intention. Thus, (PE) will be defined as the value to find if users gains some increase in trading and business performance by using the Islamic payment gateway system.
Effort Expectancy (EE): “Effort expectancy is defined as the degree of ease associated with the use of the system” (Viswanath Venkatesh, Michael G. Morris, 2003). It is also defined as the level of convenience associated with using the system (Fianto, Hendratmi & Aziz, 2020). According to (Baabdullah et al., 2019) the study found that consumer effort expectancy resembles easiness of use. By all that, we will defined (EE) as the value to find if users expected to use the Islamic payment gateway system easily. Or if they find the system is user friendly, then will increase their intent to use the system.

Social Influence (SI): is defined as “the degree to which an individual perceives that important others believe he or she should use the new system” (Viswanath Venkatesh, Michael G. Morris, 2003). As stated in study by (Soomro, 2019), social influence refers to when a person feels that their social circle thinks they must use mobile banking or e-payments system. According to (Yohanes et al., 2020) social Influence is defined by trust level for individual’s thinking or believe that others are important to believe that they must use a new system. Thus, in this study, we will defined (SI) as the value to discover if user are convinced by other people to use the system or vice versa. As for the hypothesis as per below.

Facilitating Conditions (FC): Facilitating conditions are defined as the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system (Viswanath Venkatesh, Michael G. Morris, 2003). According to (Yohanes et al., 2020) facilitating conditions were defined on how the systems can provide user’s confidence to determine whether to run the systems or not. Another definition the systems can support users in everyday life activities. Thus, we will defined Facilitating conditions in this study as the value to find that, if users believe there is technical infrastructure from providers of the Islamic payment gateway systems to shows its need to be the best provider compared to the conventional one, for users that support their daily activities and significantly affect their behavioural intention.

UTAUT model as presented by (Viswanath Venkatesh, Michael G. Morris, 2003) proposed four core variables namely performance expectancy, effort expectancy, social influence, and facilitating conditions. All four core variables presented will be tested with moderating variables that have significant effect on core variables. According to the study, the moderating variables were namely age, gender, voluntariness of use, and experience. In this study, we will use only religiosity as moderating variable.
According to (Tran & Nguyen, 2021) The impact of religiosity on the Unified Theory of Acceptance and Use of Technology highlights the role of authority, such as the clerics, and how Islamic law might prevent the acceptance and adoption of new technology. The level of religiosity also impacts how a person is willing to adopt a critical view of their religion and how open they are to new changes, according to the researchers. The authors used the UTAUT model, which shows that Religiosity moderates the PE and SI outcomes. The model has been integrated in this study to put Religiosity as moderating variable as per Figure 2 below.

Figure 2: Moderating variables in UTAUT acceptance of Islamic payment gateway system among Malaysian

Source: Prepare by Author (2023)

According to (Soomro, 2019) Religion is a term that is mostly used in sociology to describe the various components of religion as well as the impact that religion has on the actions and mindsets of those who practise it. Individuals' religious beliefs are guided by their faith, which directs them to pursue a path prescribed by God and by religious belief. In addition to that, the author added that religiosity also act as a fundamental cultural factor to study because it forms the region's social constitution.

Religiosity significantly influences the attitudes, values, and behaviors of individual people and society as a whole. Scholars are not comfortable investigating the influence of religiosity because it is a dominant cultural value in many societies and it can influence consumer behavior. The author proposed from previous studies that religious beliefs may be included as the main moderator variable in the UTAUT model of mobile banking services.
In another study by (Kusuma & Wibowo, no date) the author found that, to discover if a person is religious, you must measure his religiosity by checking his piety and spirit in religion. Religiosity may be assessed in terms of the level of belief, understanding of the teachings, regular worship and actions, and spiritual experience. The most pious do their duty thoroughly, and also live according to all the precepts of Islamic law (Sharia). Based on Sharia compliance in financial transactions, the author concluded that only a minority of Muslims follow Sharia principles while transacting, whereas the majority prefer Islamic banks since they view bank interest as usury.

As part of their research, the writers proposed numerous ideas. In addition, two conclusions about Religiosity towards Performance Expectations and Social Influence may be obtained from the research. The hypotheses are: “Religiosity practices (RP) will significantly influence respondents’ decision in using Islamic bank services” and “One’s belief will significantly moderate the relationship between social influence and respondents’ decision in using fintech services”. To help with that, we will include and integrate the hypothesis in this research and show how religion are linked to both Performance Expectation and Social Influence.

3 MATERIAL AND METHODOLOGY

According to (Alam, Hu & Barua, 2018) positivism focuses on testing hypotheses from an existing theory and understanding the individual behaviour. Agreeing to that, (Kholoud Ibrahim Al-Qeisi, 2009) stated in his study that methodologies of positivism have expressed different types of validity checks, such as construct validity, internal and external validity and statistical conclusion validity. In other words, the evidence presented should be able to be examined, as well as the process used, the research context, and to conclude that the claims made are reasonable.

Therefore, for this research, the positivist paradigm was chosen by author because of the advantage of positivist approach which can cover a wide range of situations in a short period of time. Moreover, positivist approach is dynamic process of hypotheses setting, and empirical study to test these hypotheses and deep analysis to measure the result. And then, it has ability to organise results to predict or improve future study and analysis. In addition to that, positivist is a research paradigm associated with scientific theories, methodology and analysis as a way to understanding and researching social phenomena. Lastly, positivist have advantage which data value can be calculated, shows
pattern and trends. It involves thorough accumulation of factual knowledge thru observation, experimentation, comparison and prediction processes.

Based on the research objectives, research questions, and research hypotheses, this study utilised survey research. According to (Ponto, 2015) survey research is an useful and legitimate approach to research that has clear benefits in helping to describe and explore variables and constructs of interest. The survey involved the direction of a questionnaire that seeks out to gain data on the user of current payment gateway system in Malaysia.

As for the survey studies, (‘Research Methods and Measurement’, 2012) claimed that another sub-division of studies may be categorised as longitudinal studies or cross-sectional studies. In longitudinal studies, changes throughout time are examined. In a cross-sectional study subjects are observed only once, producing a ‘snapshot’ of the features of interest at that particular moment. Most surveys, for example, are cross-sectional, although a variant is the pseudo-longitudinal design, where data on participants are collected at only one point of time and the study is finished. As for the advantage, for example, if future studies wants to investigate participants of different ages in order to indirectly construct a distribution of changes in a population with age. This strategy is usually less intensive than a full longitudinal design, although somewhat more likely to delivering misleading results.

3.1 RESEARCH DESIGN

According to (Setia, 2016) cross-sectional study designs may be used for population-based surveys, estimating the prevalence in clinic-based studies, and also be used to calculate Odd Ratios. Some other advantage by using this method are cross-sectional studies can usually be conducted relatively faster and are inexpensive and also these types of designs will give us information about the prevalence of outcomes. Agreeing to that, (Levin, 2006) stated cross-sectional studies are carried out at one time point or over a short period. They are frequently conducted to evaluate the frequency of the result of interest for a specific population. Data can also be collected on individual attributes. In this method cross-sectional studies provide an ‘overview’ of the result and the factors associated with it, at a particular time and place. The goal of the study is descriptive, frequently in the form of a survey and the purpose is to define a population or a subpopulation within the population with respect to an outcome and a set of variables.
The goal of the cross-sectional study is to discover the occurrence of the variable of interest, for the population or subgroups within the population at a certain time point. Cross-sectional studies are sometimes carried out to evaluate relationships between risk variables and the outcome variable.

3.2 UNIT ANALYSIS

A unit of analysis is one of the important ideas in a research project. According to (Igwenagu, 2016), unit of analysis is the major entity that is being analysed in a study. It is the ‘what’ or ‘who’ that is being studied, thus the unit of analysis can be an individual, or an organization.

As millennial age has been defined in chapter 2.5, thus, in this study, the author will choose and analyse respondent from millennial group which age around 19 to 42 years old in Malaysia particularly who perform their shopping and business using online medium. Thus, in this study, the unit of analysis were individual, age around 19 to 42 years old, and must be a Malaysian citizen since this study to research adoption among Malaysian, and the individual must be using payment gateway system for business purpose or for shopping purposes.

3.3 POPULATION AND SAMPLING

The goal of sampling strategies in survey research is to obtain a sufficient sample that is representative of the population of interest. It is often not possible to collect data from an entire population of interest (Ponto, 2015) for an example, it is not possible to collect data from a population of a country that consist of millions individual. Therefore, a subset of the population or sample is used to estimate the population responses. By right, the sample must be representative and will accurately reflect the entire population.

In this study, the data given by (Datareportal, 2019) according to E-commerce statistics in Malaysia shows that, more than 26 million Malaysians use the internet today, and 80 percent of that population, between the ages of 16 and 64 are already shopping online. Which is a total of 20.8 million Malaysian users use online shopping platform. According to (Aseanup, 2019) in an article titled “top 10 e-commerce website in Malaysia” published on November 2019, concluded that users of lazada is 20 million and
Shopee 20.9 Million. Moreover, according to (DigitalinfluenceLab, 2020) stated that average age of Malaysian’s digital user is 33 years old.

4 RESULTS AND DISCUSSION

According to (Batrinca and Treleaven, 2015) the largest, richest, and most dynamic evidence base of human behaviour is social media data, which brings new options for understanding individuals, groups, and society. Innovative scientists and business professionals are increasingly looking for innovative ways to collect, combine, and analyse this huge amount of data efficiently. Companies in the retail and banking industries were among the first to use social media analysis. Retailers utilise social media to increase brand awareness, improve product/customer service, develop advertising/marketing plans, analyse network structure, spread news, and even detect fraud. In the financial world, social media is used to gauge market sentiment, while news data is used to trading. The author also divided social media tools into several division. Two of them were social media data and platforms. Which define as the data sets are a real-time data feeds. As for the platform, the author define as a platform that provide data mining and analytics such as on Twitter, Facebook and a wide range of other social network media sources.

In addition to that, an author (Hanlon, 2019) has come to a same agreement as the previous one by stating that customers' feelings, behaviour, and opinions can be highlighted through social media networks for study. This is a brand-new study area that will cover topics including data mining and thematic analysis. According to the author, Facebook encourages users to share personal information, including relationship material such as relationship status, linked relationships, family members, and groups (A list of groups the user is a member of). In agreeing to that, (Rauniar et al., 2014) added that, according to Facebook, which is the most popular social networking site, the number of active members surpassed 800 million in 2011. According to Facebook’s official statistics from 2011, more than half of its active users log in every day and interact with more than 900 million objects (pages, groups, events, community pages, etc.). According to Facebook, the average number of members in a user's network is 130, and the average user belongs to 80 Facebook groups, community pages, and events.

Thus, in this study, online questionnaire will be created using google form, and the link will be distributed using online medium through several groups in Facebook.
which the members of the group are active user of existing or conventional payment gateway systems including Shopee, Lazada, Mudah.my, and Alibaba, which represent 1.5 million Malaysian citizens and attain as much respondent as needed in this research. This method is the best method giving current movement restriction by government prior to pandemic Covid-19 in Malaysia recently. Secondly, the other benefit for this method is the respondent can take time to fill the questionnaires without influence or displeasure because of presence of interviewer. Thirdly, the respondent are more targeted since the author will distribute the questionnaire link in targeted group of conventional payment gateway system user in Malaysia. Moreover, respondent will cooperate and answer the survey in of confidential nature, as a result, the answer will be more honest. And last but not least, the method is less expensive. Since we can avoid to use paper and utilize using online medium.

Table 1: Details of the instruments:

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Scale Used</th>
<th>Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section A</td>
<td><strong>Independent Variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Performance</td>
<td>“Islamic Payment gateway is useful to carry out my tasks” (PE1)</td>
<td>10-point Likert scale</td>
<td>(Soomro, 2019)</td>
</tr>
<tr>
<td>Expectancy</td>
<td>“I think that using Islamic Payment Gateway would enable me to conduct shopping more quickly” (PE2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“I think that using Islamic Payment Gateway would enable me to conduct business more quickly” (PE3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“I think that using Islamic Payment gateway would increase my business productivity” (PE4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“I find Islamic Payment Gateway useful in my daily life.” (PE5)</td>
<td></td>
<td>(Abbasi et al., 2021)</td>
</tr>
<tr>
<td></td>
<td>“Using Islamic Payment Gateway increases my chances of achieving tasks that are important to me” (PE6)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“Islamic Payment Gateway enables faster transaction processing in my business” (PE7)</td>
<td></td>
<td>(Roos, 2015)</td>
</tr>
<tr>
<td></td>
<td>“I am able to process more transactions through using Islamic Payment Gateway” (PE8)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“If I use Islamic Payment Gateway, I will increase my business profitability” (PE9)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Effort</td>
<td>“My interaction with Islamic Payment gateway would be clear” (EE1)</td>
<td>10-point Likert scale</td>
<td>(Viswanath Venkatesh, Michael G. Morris, 2003)</td>
</tr>
<tr>
<td>Expectancy</td>
<td>“My interaction with Islamic Payment gateway would be understandable” (EE2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“It become more skilful by using Islamic Payment gateway” (EE3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“I would find Islamic Payment Gateway system is easy for online shopping” (EE4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Influence</td>
<td>Facilitating Conditions</td>
<td>Section B</td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
<td>------------</td>
<td></td>
</tr>
<tr>
<td>“People who influence my behavior think that I should use Islamic Payment gateway” (SI1)</td>
<td>“I have the resources necessary to use Islamic Payment gateway” (FC1)</td>
<td>Behavior Intention</td>
<td></td>
</tr>
<tr>
<td>“People who are important to me think that I should use Islamic Payment gateway” (SI2)</td>
<td>“I have the knowledge necessary to use Islamic Payment gateway” (FC2)</td>
<td>“I intend to use the Islamic Payment gateway in the future” (B11)</td>
<td></td>
</tr>
<tr>
<td>“People in my environment who use Islamic Payment gateway services have more prestige than those who do not” (SI3)</td>
<td>“Islamic Payment gateway is compatible with all devices I use” (FC3)</td>
<td>“I predict I would use Islamic Payment Gateway in the future” (B12)</td>
<td></td>
</tr>
<tr>
<td>“People whose opinions that I value prefer that I use Islamic Payment Gateway” (SI4)</td>
<td>“I can get help from others when I have difficulties using Islamic Payment Gateway” (FC4)</td>
<td>10-point Likert scale (1 “strongly disagree” to 10 “strongly agree”)</td>
<td></td>
</tr>
<tr>
<td>“Senior management of my business have been supportive in the use of Islamic Payment Gateway” (SI5)</td>
<td>“When I have experienced issues with Islamic Payment Gateway it was resolved easily” (FC5)</td>
<td>(Salim, 2012)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>“When I have experienced issues with Islamic Payment Gateway it was resolved timely” (FC6)</td>
<td>(Soomro, 2019)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>“Islamic Payment Gateway is compatible with other payment systems I use” (FC7)</td>
<td>(Abbasi et al., 2021)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Kropf, 2018)</td>
<td></td>
</tr>
<tr>
<td>“Learning to operate Islamic Payment Gateway system for buying and selling purposes is easy for me.” : -</td>
<td></td>
<td>(Viswanath Venkatesh, Michael G. Morris, 2003)</td>
<td></td>
</tr>
<tr>
<td>“I would find Islamic Payment Gateway system is easy for online business” (EE5)</td>
<td></td>
<td>(Abbasi et al., 2021)</td>
<td></td>
</tr>
<tr>
<td>“I would find Islamic Payment Gateway system is flexible to use for online shopping” (EE6)</td>
<td></td>
<td>(Roos, 2015)</td>
<td></td>
</tr>
<tr>
<td>“I would find Islamic Payment Gateway system is flexible to use for online business” (EE7)</td>
<td></td>
<td>(Salim, 2012)</td>
<td></td>
</tr>
<tr>
<td>“I think that learning to operate Islamic Payment gateway for buying is easy” (EE8)</td>
<td></td>
<td>(Abbasi et al., 2021)</td>
<td></td>
</tr>
<tr>
<td>“I think that learning to operate Islamic Payment gateway for selling is easy” (EE9)</td>
<td></td>
<td>(Roos, 2015)</td>
<td></td>
</tr>
<tr>
<td>“I think that learning to operate Islamic Payment gateway for selling is easy” (EE10)</td>
<td></td>
<td>(Viswanath Venkatesh, Michael G. Morris, 2003)</td>
<td></td>
</tr>
<tr>
<td>“I would find Islamic Payment Gateway system is easy for online business” (EE5)</td>
<td></td>
<td>(Kropf, 2018)</td>
<td></td>
</tr>
</tbody>
</table>
“I intend to perform regular shopping activities on the platform of Islamic Payment Gateway” (BI3)

“I intend to use Islamic Payment Gateway instead of conventional Payment Gateway.” (B14)
“Plan to use Islamic Payment Gateway in the next 6-12 months.” (B15)
“I prefer to use Islamic Payment Gateway in online shopping” (B17)
“I prefer to use Islamic Payment Gateway in online business” (B18)

“If Islamic Payment Gateway system is not available as a payment method in a purchase, I would request it.” (B17)

<table>
<thead>
<tr>
<th>Section C</th>
<th>Moderating Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>“I have Islamic belief and I Practice teachings of Islam” (R1)</td>
</tr>
<tr>
<td></td>
<td>“In my personal life, religion is very important” (R2)</td>
</tr>
<tr>
<td></td>
<td>“Islam helps me to have a better life” (R3)</td>
</tr>
<tr>
<td></td>
<td>“I believe that Allah (God) helps me” (R4)</td>
</tr>
<tr>
<td></td>
<td>“I perform all my prayers” (R5)</td>
</tr>
<tr>
<td></td>
<td>“I perform my prayers always on time” (R6)</td>
</tr>
<tr>
<td></td>
<td>“I perform my daily prayers in the mosque regularly” (R7)</td>
</tr>
<tr>
<td></td>
<td>“I perform the obligation of Zakat” (R8)</td>
</tr>
<tr>
<td></td>
<td>“I read the Qur’an regularly” (R9)</td>
</tr>
<tr>
<td></td>
<td>“I fast the whole month of Ramadan” (R10)</td>
</tr>
<tr>
<td></td>
<td>“I regularly pray five times a day” (R11)</td>
</tr>
</tbody>
</table>

10-point Likert scale
(1 “strongly disagree” to 10 “strongly agree”)

Source: Prepare by Author (2023)

5 CONCLUSION
Thus, for these several literature, we can conclude that, religiosity do affect behavioural intention towards attitude and driven with social influence when it comes to halal food or Islamic appeal in product promotion. This shows that, behaviour intention will affect significantly with religiosity, attitude and Islamic appeal product. Which is why, in this study, the author suggest to create framework from these literature that signifies Islamic religiosity affect the user intention’s to use Islamic Payment gateway system. The author believed that UTAUT is superior predictive model for technology adoption than other competing models. Conforming to (Kholoud Ibrahim Al-Qeisi, 2009) the integrated acceptance model which is UTAUT proven as an explanatory powerful model for adoption behaviour towards newly technology. While many studies utilized the technology acceptance models (TAM) in investigating various systems’ adoption in different contexts, very few have utilized the UTAUT model. Thus, in this
research the author utilizes the UTAUT model and proposes an extension to the model that join in a construct, to add Religiosity as a variable to study acceptance by Malaysian towards proposed Islamic payment gateway system framework. In this study, there were some limitations of the studies. First, the study was conducted for the intention of using, so most respondents could not imagine the exact state of this proposed Islamic model. But, based on the existing conventional system, it is understandable for them to predict what the difference and improve of the Islamic system that are being proposed. Moreover, for future study, we suggest to include item for Religiosity construct that are more to understanding in Islamic Muamalat. In that way, the future study might find more accurate result for Religiosity impact in the construct. As for the moderating, the future study might improve to include Religiosity to become a mediator in the construct and can improve the model from intention to use to acceptance to use for the Islamic Payment Gateway.

ACKNOWLEDGMENTS

The authors also thank Ministry of Higher Education for providing FRGS grants (FRGS/1/2020/SS01/UTEM/02/1) and the Faculty of Technology Management and Technopreneurship, Universiti Teknikal Malaysia Melaka, Malaysia. The authors also would like thanks to Centre of Technopreneurship Development (C-TeD) for the support.
REFERENCES


