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**Transforming Mosque Financial Management:
Utaut Insights into E-Payment Readiness**

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TRANSFORMING MOSQUE FINANCIAL MANAGEMENT: UTAUT INSIGHTS INTO E-PAYMENT READINESS

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Abstract

This paper aims to summarize studies on the Unified Theory of Acceptance and Use of Technology (UTAUT) in e-payment readiness and identify the research gap. The study used a systematic literature review method. A total of 33 articles on UTAUT were published over the past five years, from 2019 to 2023. The 33 articles were the subject of the study. The data were collected by studying documentation of several previous articles through database searches such as Web of Science and Scopus. The data analysis techniques were quantitative (statistical) and qualitative (descriptive). This study indicated that 33 articles highlighted UTAUT in e-payment readiness, demonstrating that there is still a lack of studies involving e-payments at mosque institutions, especially among management groups. The findings will provide mosque authorities with a comprehensive overview of mosque financial digitalization for more relevant and efficient fund collection methods.

Keywords: UTAUT; Readiness; Mosque; Management; e-Payment



A. Introduction

A mosque refers to a building used to perform activities ordered, recommended, or permitted in Islam (Jabatan Perkhidmatan Awam Malaysia, 2018). From an Islamic perspective, a mosque is defined as a place of prostration on the surface of the earth. As the Prophet SAW said.

The earth has been made for me a mosque (place for praying) and a thing to purify (to perform Tayammum). Sahih Al-Bukhari, 438.

In another context, a mosque is a place to pray for eternal prayers (Pejabat Mufti Wilayah Persekutuan, 2019). According to the definition of a mosque, the use of a mosque for activities is monitored by the authorization of each state's Islamic Religious Council, subject to specific sections of the respective state enactments. For example, the management and usage of mosques in Selangor are monitored by *Majlis Agama Islam Selangor* under Section 98 (Jabatan Perkhidmatan Awam Malaysia, 2018).

A mosque serves as a sacred institution that has the trust of Muslims to conduct activities involving the Muslim community (Yusri, 2021; Riyanto, 2024). The historical role of mosques stretches across centuries, acting not only as places of worship but also as centers for education, community engagement, and social welfare (Muliadi et al., 2022; Niam et al., 2023; Yudha Trishananto et al., 2024). An efficient mosque's management can significantly impact the Muslim community as the mosque acts as a focal point for them. It serves as a gathering place for social events, discussions, and communal activities. The sense of community is strengthened through events such as religious festivals, community dinners, and other social gatherings within the mosque (Nasor et al., 2022; Ali, 2024; Choiri & Ardyansyah, 2024). It fosters a strong sense of belonging and solidarity among the community members. Many mosques have historically been involved in social welfare activities. They have served as hubs for charitable initiatives, assisting the less fortunate community members, which may include distributing food, providing shelter, and offering financial support to those in need.

Due to the several vital roles played by this institution, efficient mosque management is essential to ensure the sound image or quality of the



mosque, especially financially. The committee members must comply with the operating procedures prepared by the respective State Islamic Religious Council. The Islamic Religious Council appoints committees responsible for administering mosque affairs and activities. They must comply with the mosque financial management guidelines provided by the State Islamic Religious Council to ensure the committee's efficiency, integrity, and accountability regarding financial management (Jabatan Perkhidmatan Awam Malaysia, 2018; Ayu & Kiramang, 2023).

Finance plays a significant role in the management of mosques. In general, the funds for mosques are obtained through sources including *Infaq*, cash *zakat*, charity, activities, and contributions, as well as other sources such as the profits of sales, rentals, and investments initiated by the mosques (Malaysia, n.d.; Sriani et al., 2023). As stated by Wahab in research conducted by Syaikhu et al., (2021), donations or *Infaq* from the mosque's congregations contribute the highest of the mosque's funding. Nevertheless, the management of mosque funds is still low and needs improvement (Sarkam et al., 2014; Nurcholis et al., 2021). It can be seen by the fact that the rate of theft involving mosque money is still high. The issue of the misuse of mosque funds also gives the mosque institution a lousy image. Therefore, mosque management needs a transparent and structured financial management system. Electronic payments (e-payments) would be one of the alternatives.

E-payment is a cashless payment method that is increasingly being implemented in communities. According to Ahmed et al., (2023), e-payments play a significant role in the structure of businesses, including instruments, rules, procedures, standards, and technological tools that have been developed to make it easier for people to transfer money between parties. Statistics from Bank Negara Malaysia show a significant increase in cashless transactions since 2019. On average, Malaysians made 150 to 170 cashless transactions in 2019 and 2020. Online financial services in 2020 also rapidly shift towards digital usage. Online banking transactions increased by 49% to 2.5 billion, compared to 1.7 billion transactions in 2019 (Nordin et



al., 2023; Adel & Numan, 2023). Data also shows that the number of mobile connections in Malaysia increased by 1.6 million, or more than 4%, between 2021 and 2022 (Kemp, 2022; Musa et al., 2022; Kusumaningtyas et al., 2022). Thus, there is a need for mosque institutions to adapt to these trends.

E-payment offers a convenient and accessible way for individuals to contribute to mosque fundraising. This convenience can attract a broader range of donors who may prefer electronic transactions over traditional ones. E-payment methods enable mosques to reach a global audience of potential donors. People worldwide can easily contribute to mosque fundraising campaigns, expanding the donor base and increasing donations collected (Khairudin et al., 2024). E-payment systems often come with secure encryption protocols, instilling trust among donors regarding the safety of their financial transactions (Zawawi et al., 2023). These advantages can encourage more individuals to contribute, knowing their donations are handled securely.

Therefore, the objective of the systematic literature review was to offer a structured and exhaustive mapping of factors influencing various facets of readiness, impact, relationships, and perceptions related to adopting e-payment systems. This study used the Unified Theory of Acceptance and Use of Technology (UTAUT). This widely recognized and validated framework comprehensively integrates various factors influencing the acceptance and adoption of technology. This framework gives insights that relate to the situation and technology adoption in religious organizations. Based on the UTAUT model, this conceptual framework offers an organized method for arranging and evaluating e-payment adoption-related literature. It facilitates a thorough grasp of the subject by allowing a systematic review of the adoption of e-payment systems. It gives users' perceptions of how healthy e-payments facilitate transactions and financial activities are a significant influence, how well e-payments are easy to use, and how well the adoption of e-payments is affected by outside factors like peer pressure, recommendations, and social norms.



This study used the UTAUT model, such as performance expectancy, effort expectancy, social influence, and facilitating conditions, in evaluating e-payment adoption-related literature. The relationship between these concepts is graphically summarized in Figure 1.

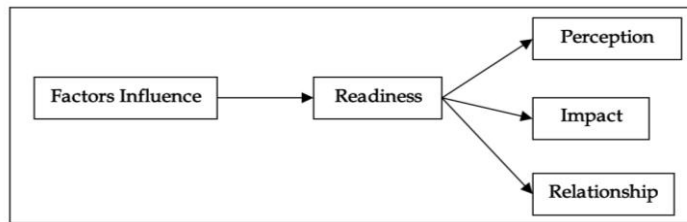


Figure 1: Conceptual framework used for data extractions in the SLR

This study addresses the critical role of finance in mosque management, emphasizing the need to improve financial systems to overcome issues like theft and fund misuse through the UTAUT framework. Previous research on the UTAUT systematic literature review has been massively conducted. Aytekin et al., (2022) use UTAUT in their research related to mobile learning adoption. A study in Indonesia by Limanan and Keni (2023) also used the UTAUT to examine digital wallet adoption. However, this study emphasizes e-payment adoption in religious institutions more. This research is expected to provide new insights or solutions to make people or organizations more likely to use electronic payment systems and acknowledge the benefits of utilizing electronic payment systems.

This study aims to provide two main contributions. The first finding from this study is expected to expand the existing literature by using the UTAUT framework in e-payment readiness. Another finding should make a practical contribution to the State Islamic Religious Councils by enabling the design of a better mosque fund collection method. Ultimately, the research endeavors to provide valuable solutions for the widespread implementation of e-payment in mosque management, ensuring transparency, efficiency, and a positive impact on the overall development of mosque funds.



B. Method

This systematic review adhered to the guidelines outlined in the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020, ensuring a methodologically robust and transparent approach throughout the review process, as illustrated in Figure 2. The data source in this research is secondary data taken from the published articles. In alignment with the research objectives, the inclusion criteria were precisely defined. Articles were only selected if they were related to the application of the UTAUT to the acceptance of technology and e-payment. According to Gusenbauer et al., (2020), selecting two data collection sources implies the best search engines and helps obtain high-quality systematic research. Thus, the systematic search was executed on two major databases, Web of Science and Scopus, using relevant keywords derived from Unified Theory of Acceptance and Use of Technology (UTAUT) principles. The specific keywords used for the raw article search are listed in Table 1.

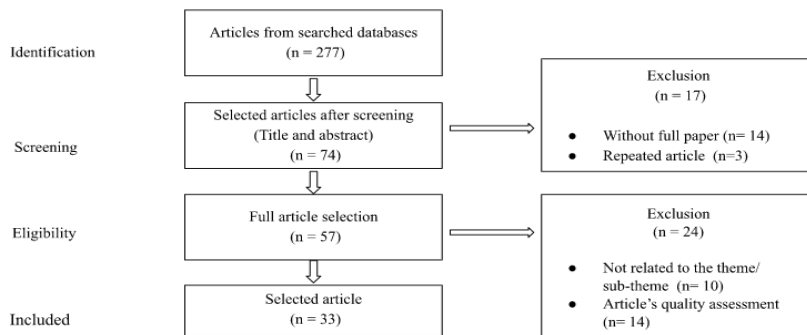


Figure 2. PRISMA flow chart for systematic review

Table 1. Keywords and searching strategy through databases

Database	Keywords
Web of Science	(UTAUT OR “Unified Theory of Acceptance and Use of Technology”) AND (e-payment OR “electronic payment” OR “digital payment” OR “electronic money” OR “electronic cash” OR cashless OR “mobile payment”) AND (preparedness* OR readiness*) Screening based on article, language (English)



Scopus	TITLE-ABS-KEY (UTAUT OR “Unified Theory of Acceptance and Use of Technology”) AND (e-payment OR “electronic payment” OR “digital payment” OR “electronic money” OR “electronic cash” OR cashless OR “mobile payment”) AND (preparedness* OR readiness*) Screening based on Article, Subarea (economic, social sciences, computer science, business), Language (English, Malay)
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Source. Research Findings

The papers were screened for eligibility based on the title, abstract, author keywords, and keywords of all identified studies. The search yielded a total of 277 articles. Of the 277 articles, 203 were excluded because they did not match the keywords and were marked irrelevant as they did not contain any data items needed to achieve this paper’s objective. The above-mentioned inclusion criteria were applied to the 74 articles; duplicates and papers without full text were removed, resulting in 57 articles. A datasheet developed on Microsoft Excel was used to extract from each paper the following data items: (1) basic study characteristics (title, author, region of study, and country of publication), (2) purpose of study, (3) research methodology, (4) journal’s publisher, (5) journal’s quartile ranking, (6) years of publication, (7) theme and sub-theme. After thoroughly reading the 57 articles, 24 (marked irrelevant to the theme or sub-theme and low quality) were excluded. The remaining 33 articles were included in the final synthesis.

This study uses quantitative and qualitative techniques in data collection, where meta-analysis was conducted to collect data related to the relevant articles for the quantitative method. In contrast, the qualitative technique involves collecting data through meta-synthesis to concisely summarize the results of qualitative descriptive research to acquire a deep and thorough understanding. The data analysis in this systematic literature review research involves defining research questions, developing procedures, exploring databases, selecting and refining results, extracting data, and synthesizing with meta-analysis or narrative methods. The results are presented through narratives, images, and tables. Additionally, content analysis and a thorough analysis of selected articles were conducted. This



systematic approach ensures a robust analysis, contributing to the expansion of the literature related to the transformation of mosque financial management in the context of emerging e-payment technologies.

C. Result and Discussion

Based on the results of the literature analysis, it is found that there are several descriptions of the 33 research articles relevant to this research. The study's findings were divided into several subtopics, including the distribution of research characteristics. These included the distribution of the selected articles based on their year of publication, country of publication, research method, and quartile ranking for journal publications. The other subtopic discusses the results of the analysis for each article chosen through thematic analysis.

1. Results

a. Characteristics of the studies

Figure 3 depicts the articles according to their year of publication. 2022 was found to have contributed the most articles, with 13 (39.4%) related to the selected themes. 2019 and 2020 had eight articles each (18.2%), while 2021 and 2023 had four articles each (12.1%). The article publication distribution was increasing and is expected to continue until the end of 2023. However, 2021 saw a slight decrease in publications, possibly due to the global pandemic, which caused the focus of publications and writing to shift to global health issues.

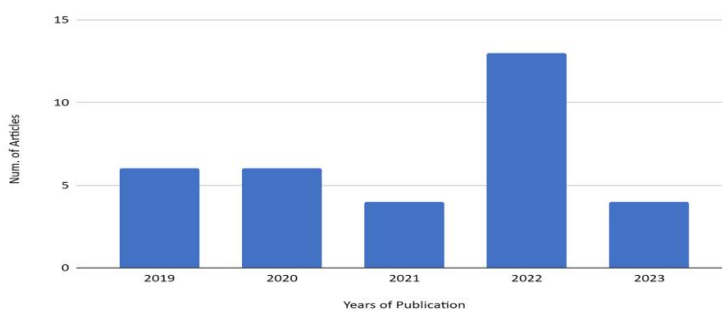


Figure 3. Articles by years of publication

Figure 4 depicts the articles by location (country). According to the diagram, the 33 articles came from 14 countries: Malaysia, China, the United Kingdom, Ukraine, the United States, Iraq, Spain, Indonesia, Switzerland, Canada, Sri Lanka, Thailand, India, and Egypt. The United Kingdom produced the most publications (30.3%, or 10 articles), demonstrating that it is a superpower country with advanced science and technology. Therefore, it is not surprising that this country studies a lot related to user technology adoption.

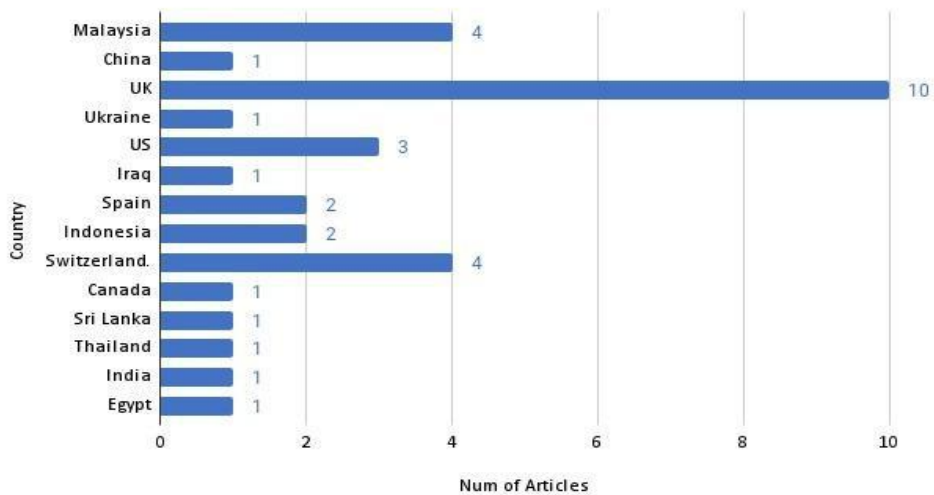


Figure 4. Articles by location (country)

Figure 5 depicts the articles by research methodology. It revealed that 30 articles (90.9%) referred to quantitative studies, while three (9.1%) - numbers 54, 60, and 71 - referred to qualitative studies. It can be concluded that most articles related to the UTAUT model involve quantitative research. The reason behind the wide use of this approach is that it is easy to generalize and interpret, saves time, and is efficiently conducted for large sample proportions.



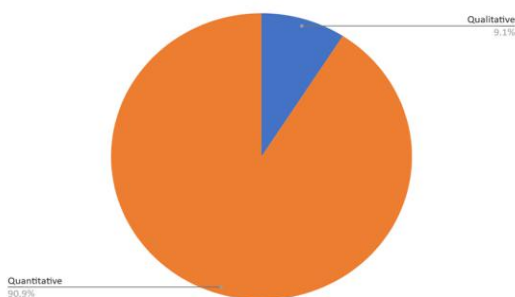


Figure 5. Articles by Research Methodology

Table 2 below displays the articles published by each journal and the SJR index. A total of 24 publishers were involved in producing the related journals. All these publications have high impact factors, and the journals were classified into quartiles. Based on their impact factor or impact index, these quartiles rank the journals from highest to lowest. There are four quartiles: Q1, Q2, Q3, and Q4. Q1 is occupied by the top 25% of the journals in the list; Q2 is occupied by the journals in the 26% to 50% group; Q3 is occupied by journals in the 51% to 75% group, and Q4 is occupied by journals in the 76% to 100% group.

Of the 33 selected articles, it was found that the Q2 indexed articles recorded the most significant number of articles, which was 16 (48.5%), followed by the Q1 indexed articles with 12 (36.4%). Only four Q3-indexed articles (12.1%) and one Q4-indexed article (3.0%) were recorded, demonstrating that only high-quality and highly indexed UTAUT-related articles were selected and analyzed. The screening results also showed that three journals - the International Journal of Bank Marketing, the Journal of Science and Technology Policy Management, and the Journal of Islamic Marketing contributed the most to the theme, with three articles each (9.09%).

Table 2. Number of articles published by journal and SJR index

Sources Title	Record Count	% of total papers	2022 SJR Index
Technology in Society	2	6.06	(1.49) Q1



Sources Title	Record Count	% of total papers	2022 SJR Index
Journal of Nusantara Studies	1	3.03	(0.24) Q1
International Journal of Production Research	1	3.03	(2.98) Q1
International Journal of Bank Marketing	3	9.09	(1.09) Q2
Journal of Science and Technology Policy Management	3	9.09	(0.65) Q2
Technological Forecasting and Social Change	1	3.03	(2.64) Q1
Journal of Islamic Marketing	3	9.09	(0.65) Q2
British Food Journal	1	3.03	(0.65) Q2
Jurnal Pengurusan	1	3.03	(0.15) Q4
Journal of Theoretical and Applied Electronic Commerce Research	2	6.06	(0.77) Q2
International Journal of Information Management	2	6.06	(4.91) Q1
Journal of Enterprise Information Management	1	3.03	(1.24) Q1
ACM International Conference Proceeding Series	1	3.03	(0.23) Q1
Asian Journal of Business Research	1	3.03	(0.29) Q2
IFIP Advances in Information and Communication Technology	1	3.03	(0.26) Q3
International Journal of Business Information Systems	1	3.03	(0.35) Q2
International Journal of e-Business Research	1	3.03	(0.23) Q3
Journal of Islamic Accounting and Business Research	1	3.03	(0.35) Q1
Investment Management and Financial Innovations	1	3.03	(0.19) Q3
Spanish Journal of Marketing – ESIC	1	3.03	(0.88) Q1
Information Systems Frontiers	1	3.03	(1.42) Q1
International Journal of Data and Network Science	1	3.03	(0.37) Q2
Quality - Access to Success	1	3.03	(0.18) Q3
Marketing Intelligence and Planning	1	3.03	(1.18) Q2

b. Thematic analysis

Thematic analysis is one method for identifying patterns or themes in the data collected by researchers (Braun & Clarke, 2006).



Table 3. Articles by subtheme

Subtheme	No. of Papers	The paper's No.
Readiness	4	1, 12, 16, 19
Factors Influence	23	4, 6, 7, 8, 10, 15, 21, 24, 25, 35, 38, 43 (gender), 49, 50, 52, 53, 54, 58, 59, 60, 61, 62 (religious), 70
Impacts	3	26, 33, 57
Relationship	2	51, 17
Perceptions	1	71

Source. Research Findings

Table 3 summarizes the findings of the 33 selected articles. The articles were classified into five-set sub-themes: readiness, factors influenced, impacts, relationship, and perceptions. Most articles (23) (69.7%) discussed factors influencing technology acceptance through the UTAUT model. Of these 23 articles, gender and religion were discussed by only one article each, numbers 43 and 62, respectively. It was followed by research on the impact of technology acceptance through the UTAUT model, which produced three articles (9.1%). Only four articles related the willingness to implement technology through the UTAUT (12.1%). Only two articles (6.0%) were related to the relationship between technology acceptance factors through the UTAUT model, and only one article (3.0%) was related to acceptance perception. More analysis can be seen in Table 4 below, which lists the articles according to the model used and the factors studied.

Table 4. Matrix of UTAUT's Factor

Paper's no	Articles	Model Used	Performance Expectancy (PE)	Effort Expectancy (EE)	Social Influence (SI)	Facilitating conditions (FC)	Others	Moderator Factors	Mediator Factors
4	Ainsworth et al., (2022)	UTAUT 2	/	/	/	/	Bank trust, confidence in MP syst., consumer innovativeness, consumer optimism,	n/a	n/a



Paper's no	Articles	Model Used	Performance Expectancy (PE)	Effort Expectancy (EE)	Social Influence (SI)	Facilitating conditions (FC)	Others	Moderator Factors	Mediator Factors
6	Lai-Wan Wong et al., (2022)	UTAUT	/* (PE)	/* (EE)		/	consumer insecurity, technology readiness, technology affinity, trust*	n/a	n/a
7	Zhongda Wu (2023)	UTAUT 2	/	/	/	/	perceived risk, personal innovativeness, hedonic motivation, price value, habit	n/a	n/a
8	Sabaawi et al., (2023)	UTAUT + Usage of Technology Theory (UTT)	/	/	/	/	price saving orientation, habit, technology security, trust, innovation resistance, psychological empowerment, hedonic motivation*, perceived risk*	n/a	n/a
10	De Blanes Sebastian et al., (2023)	UTAUT 2	/	/	/	/	hedonic motivation, price value, habit,	n/a	n/a



Paper's no	Articles	Model Used	Performance Expectancy (PE)	Effort Expectancy (EE)	Social Influence (SI)	Facilitating conditions (FC)	Others	Moderator Factors	Mediator Factors
15	Handoko (2022)	UTAU T + Push-Pull Mooring model	/	/	/	/	perceived of risk, trust, security	perceived favorable attitude, unfavorable attitude, continuance intention	n/a
21	Jaiswal D et al., (2021)	UTAU T + Expectation Confirmation model (ECM)	/	/	/	/		age, education	n/a
24	Samsudeen (2022)	UTAU T 2	/	/	/	/	habit, hedonic motivation	Gender, age, experience	n/a
25	Omar et al., (2022)	UTAU T	/	/	/	/	perceived value perceived risk*.	n/a	n/a
35	Xie et al., (2021)	UTAU T + TAM	/	/	/	/* (FC)	perceived value, perceived risk*	n/a	n/a
38	Namahoot et al., (2022)	UTAU T + TAM	/	/	/	/		n/a	Perceived risk and trust
43	Wei M et al., (2021)	UTAU T	/* (PE)	/* (EE)	/	/* (FC)	promotional activities (celebrity endorsement), perceived of	Gender	n/a



Paper's no	Articles	Model Used	Performance Expectancy (PE)	Effort Expectancy (EE)	Social Influence (SI)	Facilitating conditions (FC)	Others risk	Moderator Factors	Mediator Factors
49	Patil P. et al., (2020)	TAM + UTAUT	/	/	/	/	grievance redressal, Personal Innovativeness, anxiety, trust	n/a	n/a
50	Al-Saedi K et al., (2020)	UTAUT TAM	/	/	/	/	perceived trust, perceived cost, self-efficacy, perceived risk*	n/a	n/a
52	Handarkho Y.D et al., (2020)	TAM			/* (SI)	/	perceived risk, enjoyment (hedonic)*, Consumer Innovativeness, Perceived herd behavior, Deal proneness	Age, Gender, Income, Occupation	n/a
53	Singh N et al., (2020)	TAM + UTAUT2			/		Perceived ease of use, stress, usefulness, technology, risk, social attitude, intention to use, perceived satisfaction		n/a



Paper's no	Articles	Model Used	Performance Expectancy (PE)	Effort Expectancy (EE)	Social Influence (SI)	Facilitating conditions (FC)	Others	Moderator Factors	Mediator Factors
54	Reiting P et al., (2020)	TAM +/- UTAU T			/		Perceived ease of use, perceived usefulness, personal innovativeness, trust, habit	age, knowledge	n/a
58	Sivathanu B (2019)	UTAU T2 & Innovation Resistance Theory.	/	/	/	/	Hedonic motivation, habit, usage barrier, value barrier, risk barrier, traditional barrier, image barrier	n/a	n/a
59	Wong S.M et al., (2019)	UTAU T2	/	/	/* (SI)	/	hedonic motivation, price value, habit	Gender	n/a
60	Sharma et al., (2019)	MUTAU T & Empowerment Theory	/	/	/	/	Self-esteem, sense of equality, competence, self-determination, Intention to use	n/a	Citizen empowerment
61	Islam M.S et al., (2019)	UTAU T	/* (PE)	/	/	/	Perceived credibility	n/a	n/a
62	Soomro Y.A et al., (2019)	UTAU T	/	/	/* (SI)	/		Islamic religiosity	



Paper's no	Articles	Model Used	Performance Expectancy (PE)	Effort Expectancy (EE)	Social Influence (SI)	Facilitating conditions (FC)	Others	Moderator Factors	Mediator Factors
70	Oktavend i T.W et al., (2022)	TAM, IDT			/	/	readiness (AR), perceived risk (PR), trust (TR) personal innovativeness (PI).		

Notes:

/: Tested

*: Not significant factors

2. Discussion

The research results indicate that the data was analyzed based on a systematic literature review of research procedures. The findings revealed five sub-themes from 33 selected and classified articles. Figure 6 below shows the five sub-themes based on thematic analysis.

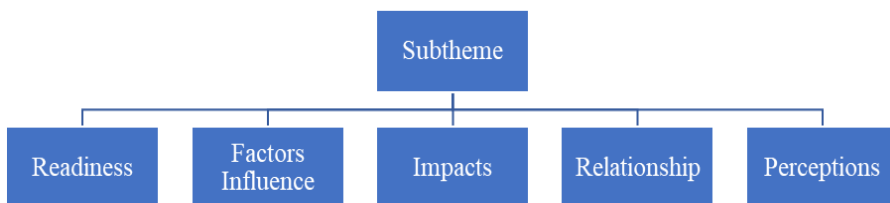


Figure 6. Sub-themes

a. Readiness to implement technology through UTAUT

Before implementing a technology, it is crucial to assess its readiness. Awareness programs must be implemented to ensure the readiness to implement a technology. According to a study by Balakrishnan et al., (2021), a lack of e-payment awareness influenced users' readiness to implement it. Thus, organizations must develop strategies to educate people about the use of technology. This study was also supported by Rosnidah et al., (2022), who discovered that users' knowledge and awareness of technology could increase their readiness to use it because they acknowledged the benefits and



advantages that would be obtained. Besides spreading awareness, incentive strategies can increase the readiness to implement technology (Al-Saedi et al., 2020; Ayumiati et al., 2024; Hasballah et al., 2023). A group's culture also influences the readiness to implement a technology. According to Migliore et al., (2022), a study of a community in Italy showed that people who adhered to their own culture or traditions would take longer to adapt to new technologies such as e-payment.

b. Factors influencing technology acceptance through UTAUT

Table 4 lists articles according to the model used and the factors studied. A total of 28 selected articles were found to have used a combination model of the UTAUT and other models such as UTAUT 2 (Wong S.M. et al. (2019), Sivathanu B (2019), Singh N et al., (2020), Samsudeen et al., (2022), De Blanes Sebastian et al., (2023), Wu and Liu (2023), Bailey et al., (2022), Xie et al., (2021)), the TAM (Reiting P et al., (2020), Handarkho Y.D et al., (2020), Patil P. et al., (2020), Namahoot et al., (2022)), IDT (Oktavendi T.W et al., (2022)), Empowerment Theory (Sharma M et al., (2019)), Innovation Resistance Theory (Sivathanu B (2019)), the Expectation Confirmation Model (ECM) (Jaiswal D et al., (2021)), the Push-Pull Mooring Model (Istijanto and Handoko (2022)), and the Usage of Technology Theory (UTI) (Al-Sabaawi et al., (2023)). These findings showed that most authors tended to combine or expand the UTAUT model with other theories when describing the acceptance of the use of technology. However, five articles used the UTAUT model to explain the acceptance of the use of technology. This model was used by Soomro YA et al., (2019), Islam M.S. et al., (2019), Wei M. et al., (2021), Omar et al., (2022), and Wong et al., (2020).

In terms of the main factors of the UTAUT, such as performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC), most articles used all the factors in their testing. The factors applied differed according to the model or combination of adapted models. The findings show that the studies in which a combination model was used tended to add factors to supplement the four main factors of the UTAUT.

Performance expectancy was tested in all the articles except for numbers 52, 53, and 70 due to differences in the model adopted. Of the 30 articles that tested performance expectancy as a factor, only three showed that performance expectancy did not influence the adoption of e-payment technology (Islam M.S. et al., (2019), Wei M et al., (2021), Wong et al., (2020)). In terms of the effort expectancy (EE) factor, all the articles tested this factor except for numbers 52, 53, 54, and 70. Previous studies tended to replace the effort expectancy factor with others, such as usefulness or perceived ease of use (Handarkho Y.D. et al., (2020), Singh N et al., (2020), Reiting P et al., (2020)). Effort expectancy was shown to have a significant influence in 27 articles, while only two articles showed that effort expectancy was insignificant in the adoption of e-payment technology (Wong et al., (2020), Wei M et al., (2021)).

On the other hand, social influence (EE) was found to be the most frequently tested factor in the previous studies, with 32 articles doing so. Article 6 was the only one not to test this factor. The findings also showed that 29 articles proved that social influence significantly influenced e-payment technology adoption. Only three articles did not support the significance of social influence: the studies by Soomro YA et al. (2019), Wong S.M. et al., (2019), and Handarkho Y.D. et al., (2020). Facilitating conditions (FC) were also ranked among the factors tested most often in the selected articles. Of the 31 articles that tested facilitating conditions, 29 demonstrated a significant impact on adopting e-payment. Two articles that did not support the significance of this factor were the studies by Xie et al., (2021) and Wei M. et al., (2021), which were conducted in Taiwan and China, respectively. The facilitating conditions factor was found not to be the main factor in determining the acceptance of e-payment among consumers in these two countries. They are more likely to factor in promotional activities and perceived value. Research by Wei M. et al., (2021) suggested that the involvement of influencers such as celebrities (who provided endorsements) immensely helped to increase the acceptance of e-payment.



c. The impact of technology adoption through UTAUT

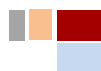
The growth of technology may have good or bad effects on the user. Generally, users adopt technology in optimal ways. Several studies on the effects of technology acceptance through the UTAUT model give an overview of users' technology acceptance. A study by Imna et al., (2022) showed that perceived benefits, security, trust, and social influence positively impacted user intentions and behavior regarding e-wallet use. This finding was also supported by a study by Chawla D et al., (2019). Performance and effort expectancy were found to be insignificant in terms of the intentions and behavior of users to use an e-wallet. It gives the industry insight into the need to enhance digital payments among entrepreneurs, which could occur through e-wallet design, content, system, and features. The results of this study were like those of the study carried out by Rahim et al., (2022), who researched the use of technology in Islamic FinTech. Effort expectancy was found to have an insignificant effect on the intentional behavior of users in terms of the acceptance of technology among users.

d. Relationship between technology acceptance factors through UTAUT

Only two articles examined the sub-theme of the relationship between technology acceptance factors through the UTAUT. A study by Rahadi (2022) confirmed that all the core elements in the UTAUT were positively related except for effort expectancy, which had no significant relationship with e-payment. The study was also supported by Karjaluoto et al., (2020), who found that intention had a robust positive relationship with the use of e-payment. Other factors studied were habits and satisfaction levels, which were found to affect the intention to use a technology. These two articles were similar in that both discussed the model in the usual context without applying the model to mosque institutions.

e. Perception of technology acceptance through UTAUT

Only one article explained users' perceptions of technology acceptance. Alam et al., (2022) discussed the perceptions among Generation Z of e-



payment applications in the context of *Infaq*, *sadaqah*, and *zakat* managed by the mosque. However, this study did not use the UTAUT as a technology acceptance model because it only measured perception. The findings showed that user satisfaction and safety factors influenced Generation Z's perceptions of technology adoption. Indirectly, this study also explored how demographics (Generation Z) might affect the use of technology.

Based on the prior discussions, the authors want to argue that understanding the application of the UTAUT is very important for assessing e-payment readiness. It is essential for addressing financial challenges and advocating for transparency, efficiency, and security. The results from this study give deep insights into the issues in mosque fund management, supporting the need for enhanced technological adoption. The findings were similar to those of the study conducted by Saini (2023), which showed a deep understanding of the factors influencing mobile payment adoption using the UTAUT model as a conceptual framework. It has significant impacts on the development and implementation of mobile payment technologies. However, the findings of this study demonstrated that there is still a lack of studies involving e-payments at mosque institutions, especially among management groups. Thus, it can be concluded that a comprehensive approach is required to comprehend the crucial role of the UTAUT in the successful implementation of e-payments. Hopefully, this study could bridge existing knowledge gaps by expanding the literature on e-payment implementation using the UTAUT framework, offering insights prioritizing user acceptance over management perspectives.

D. Conclusion

The crucial finding of this research is that there are 33 relevant research discussing UTAUT. Based on the findings, it can be concluded that there is limited focus on the cultural and religious context regarding the usage of UTAUT as a model to measure the adoption of technologies. The limitation explores how cultural and religious factors influence mosque management's readiness for e-payment adoption. Future studies could examine more



profoundly the unique contextual elements that shape attitudes and perceptions within religious institutions to encourage the ecosystem of digitalization.

Meanwhile, the findings of this study carry significant practical implications that can positively impact the operations and effectiveness of mosque institutions. This article suggests that other systematic research through literature reviews helps researchers understand UTAUT, mosque financial management, and e-payment readiness more broadly. The hope is that this paper serves as a catalyst, encouraging authorities to review and revise policies to facilitate more efficient and successful operations within mosque settings. The study suggests a need for authorities to review and revise existing policies related to mosque operations, particularly in the context of *Infaq* or fund collection methods. The study's findings can be valuable in contributing to the efforts of State Religious Councils aimed at enhancing the role of mosques as major institutions for Muslims. In a broader national context, policymakers may develop strategies to further empower these institutions as central hubs for religious, social, and community activities by recognizing mosques' significance and financial practices.

In summary, it is hoped that the insights derived from this study will help in policy revisions and inspire actions that lead to more effective mosque operations. Ultimately, these practical implications aim to strengthen the role of mosques as essential institutions within the community, promoting social, religious, and communal well-being.

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