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BEYOND USABILITY: SOCIAL IMAGE AND PERCEIVED USEFULNESS AS DETERMINANTS OF ONLINE CASH WAQF INTENTION AMONG MALAYSIAN ACCOUNTING UNDERGRADUATES

Haslinawati Che Hasan[1]*, Nor Asyiqin Salleh[2], Naimah Zaini[3] ,Rahayu Abdul Raman[4]

[1]Faculty of Accountancy, Universiti Teknologi MARA, Perak Branch, Tapah Campus, Malaysia
hasli929@uitm.edu.my https://orcid.org/0000-0003-0235-661X
[2]Faculty of Accountancy, Universiti Teknologi MARA, Perak Branch, Tapah Campus, Malaysia
naima058@uitm.edu.my https://orcid.org/0009-0005-1647-5486
[3]Faculty of Accountancy, Universiti Teknologi MARA, Perak Branch, Tapah Campus, Malaysia
noras261@uitm.edu.my https://orcid.org/0000-0001-7084-7547
[4]Faculty of Accountancy, Universiti Teknologi MARA, Perak Branch, Tapah Campus, Malaysia
rahay916@uitm.edu.my https://orcid.org/0000-0002-7787-1096
*Corresponding Author

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Abstract:

This study explores the factors that influence the intention to use Online Cash Waqf among 133 undergraduate accounting students at a single public university in Malaysia and tests the validity of three factors, namely Face Concern, Perceived Ease of Use and Perceived Usefulness, based on the literature of technology acceptance model and social-influence research. The study employed a survey-based design and analyzed the data using Partial Least Squares Structural Equation Modeling (PLS-SEM) technique. The results indicate that Face Concern and Perceived Usefulness significantly and positively influence the intention to participate in online cash waqf, but not Perceived Ease of Use, with the three predictors collectively accounting for 48.2% of the variance in the intention. In this sample, it seems that usability has a lesser role in driving engagement with digital philanthropy than the social image and perceived benefit of the platform itself. The study also adds to the existing literature on digital Islamic philanthropy, in that it simultaneously tests an image-based mechanism with the TAM's utilitarian predictors in a single model and provides practical recommendations for waqf institutions and platform developers based on the findings of the study, such as the introduction of donor-recognition features on the platform and the reporting of impacts to the

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donor through transparent reporting. Some of the study's limitations are that it was conducted in one institution of accounting students and that variables like trust, religiosity, and institutional credibility were not included, and need to be added in future research before the patterns found from the study are generalizable to donors in general.

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Keywords:

Face Concern; Online Cash Waqf; Perceived Ease of Use; Perceived Usefulness; Technology Acceptance Model (TAM)

Introduction

As the Islamic charitable activities are digitized, there has been an increasing focus on scholarly and institutional engagement with the phenomenon, especially with the advent of online cash waqf platforms. Waqf, the Islamic endowment, has been long serving as an important tool for socio-economic development of the society, where it is being used to support education, healthcare and community welfare (Mahmood, 2006). With the development of the digital technology, the Malaysian waqf system has been slowly moving from the traditional waqf system towards an online system as the younger and digitally active generation is the target (Ismail et al., 2023). The advantages of using online platforms are that they are convenient, transparent, accessible, and particularly suitable for the university community, which consumes digital media to a high degree (Widiastuti et al., 2025). Despite these benefits, the adoption of online cash waqf is still low among young adults (Manaf et al., 2025; Yusoff et al., 2022), and the question of what motivates people to use these platforms is raised.

The existing studies on the adoption of online cash waqf are undertaken on two parallel tracks. This strand is based on the Theory of Planned Behaviour and related theory which focuses on trust, religiosity, and knowledge as the main antecedents of intention (Kasri & Chaerunnisa, 2022; Asyari et al., 2024; Alimusa et al., 2025). A second strand explores the dimensions of perceived usefulness and ease of use as factors affecting the adoption of a digital giving platform using the Technology Acceptance Model (TAM) (Ismail et al., 2023; Widiastuti et al., 2025). There are few studies that combine the two traditions. The concern of social images, which has been well documented as a driver for prosocial and religious giving in collectivist societies (Kim et al., 2008; Mukhtar & Butt, 2012), has been tested rarely together with the technological predictors in a single model on online cash waqf intention. This is an important omission because, in a collectivist and religiously oriented context, donors consider the impact of their charitable gesture on their social status, and a model that focuses on usability and usefulness may underestimate the importance of this factor for engagement.

This study fills this gap by examining the contribution of Face Concern towards intention for using online cash waqfs along Perceived Usefulness and Perceived Ease of Use in a single model consistent with the Technology Acceptance Model (Davis, 1989). The data were obtained from 133 undergraduate accounting students at a public university in Malaysia, which was analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM).

The literature review is presented in Section 2, followed by a description of the research method in Section 3, the findings in Section 4, the discussion of findings in Section 5 and the conclusion of the study in Section 6.

Literature Review and Hypothesis Development

This study combines a technology acceptance model (TAM; Davis, 1989) with a social-influence approach based on studies of face and prosocial giving. TAM explains adoption in terms of two beliefs: perceived usefulness and perceived ease of use: beliefs that reflect the functional characteristics of a system in terms of its behavioural intention. But what is said about the motivations behind compliance – why do others accede in collectivist cultures? Studies of face concern, the desire to maintain or improve one's visibility to others, have documented its influence on a variety of social actions in Asian contexts, and Kim and Nam (1998) identify similar concerns about reputation with Muslims as influencing religious consumption decisions. The addition of Face Concern to TAM is complementary to the TAM model's fundamental logic. Perceived usefulness and ease of use reflect the benefit the platform provides to the individual, whereas Face Concern reflects the message the platform sends to the outside world. Both mechanisms work on the intention, one on instrumental (one) and one on social (two). When tested together, it is understood that which one is more important for the waqf-acceptance of online cash.

Face Concern, as defined here, is a person's sensitivity toward the ways in which some action may affect others' evaluations of the person, and the motivation to act in ways that maintain or enhance the evaluation (Kim & Nam, 1998). This has a different meaning to related constructs that are sometimes used with it. Unlike Face Concern, subjective norms (in the Theory of Planned Behaviour) refer to perceived external pressures from specific social referents to act or not to act on a behaviour. Social status is a more enduring and generalised position within a social hierarchy, while Face Concern is behaviour-based and may be different in different situations, even for people in the same social status. The construct was most similar to the concept of social image, though the concept of social image is used as a general self-presentation motive, in this study, the construct, Face Concern, is specific to the act of giving – concern that failing to give, or giving visibly, will be interpreted by others as a reflection of one's character or piety. The four items that measure the construct (Table 2) capture this act-specific framing, not a general attitude of social image management.

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H1: Face Concern Positively Influences Online Cash Waqf Intention

The findings suggest that concern for social image/reputation has a positive effect on the intention to donate online cash waqf, which aligns with the findings of Kim et al. (2008) and Mukhtar and Butt (2012) on prosocial giving and religious giving in collectivistic societies. The results confirmed this hypothesis with a positive and significant correlation in which the students who attribute more importance to social image intend to participate in online cash waqf more likely ($\beta = 0.367$; $t = 4.165$; $p < .001$).

H2: Perceived Ease of Use Positively Influences Online Cash Waqf Intention

Based on TAM, H2 states that BEI is directly influenced by PEU (Davis, 1989; Asyari et al., 2025). The results do not support this hypothesis ($\beta = 0.049$, $t = 0.292$, $p = .77$). This null effect meshes with a general pattern found in the TAM literature: Ease of use typically has an indirect effect through perceived usefulness, which tends to diminish and approach the null hypothesis when usefulness is a simultaneous predictor (Venkatesh and Davis, 2000). The sample below continues that trend. The ease of use may have hit an upper limit for accounting undergraduates who are using a donation site – it's hard to imagine that there's much more to explain. Respondents seem to value usefulness and trust more than interface simplicity when deciding to give for an act of low frequency and high involvement, like charitable giving, (Nasiri et al., 2019; Masrizal et al., 2023).

H3: Perceived Usefulness Positively Influences Online Cash Waqf Intention

Based on the literature, H3 proposes that perceived usefulness (efficiency, reliability and in line with charitable goals) has positive influence on intention to use online cash waqf (Venkatesh & Davis, 2000; Mujahidah & Rusydiana, 2022). This is supported by the results ($\beta = 0.443$, $t = 2.958$, $p = .003$), which show that one of the best predictors in the model is perceived usefulness.

Methods

Sample

This study employed a questionnaire-based Survey to assess the model constructs and related determinants of Online Cash Waqf Intention using the Technology Acceptance Model. The respondents were obtained using convenience sampling, whereby the researcher personally handed out the questionnaire to the undergraduate accounting students of a public university in Malaysia in the second semester of the 2024 academic year. This method was appropriate for the exploratory goal of this study to test the combined TAM and social-influence model within a specified and readily available population of interest but is also relevant for the other generalisability constraints addressed below. Voluntary and honest response was elicited by ensuring the respondents' confidentiality and informing them that their answers would be used only for academic research.

A total of 133 responses were received, with 133 being valid. The questionnaire comprised of two sections: one for demographic information (gender, age, CGPA) and the other for data collection of Attention, Face Concern, Perceived Ease of Use and Perceived Usefulness. The answers were given on a 5-point Likert scale from Strongly Disagree (1) to Strongly Agree (5).

The Partial Least Squares Structural Equation Modelling (PLS-SEM) was selected because it is appropriate for prediction-oriented research with moderate sample size, and because it does not require the data to be multivariate normal, which is applicable to self-reported data using Likert scale questionnaires of this type (Hair et al., 2019).

The study employed a total of 13 items for four constructs: Attention, Face Concern, Perceived Ease of Use and Perceived Usefulness. The Attention construct (three items) was adapted from Reduced Instructional Materials Motivation Survey (RIMMS) developed by Keller (1987) which refers to the level of attention that is drawn to and maintained by the online cash waqf platform. The Perceived Ease of Use (3 items) and Perceived Usefulness (4 items) were adapted from Davis (1989) Technology Acceptance Model (TAM), which represents a user's belief in how easy it is to use the platform and how useful it is to their donation-related tasks. Furthermore, four new items pertaining to socio-cultural aspects of users' sensitivity to social image and reputation in Waqf-based online shopping were added based on the literature's research on “Face Concern” in the context of collectivist culture and social commerce. The responses were obtained on a 5-pointed Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree).

Results and Discussion

Descriptive Analysis

Respondents were accounting students from a public university (UiTM Tapah), Malaysia, comprising 30 males (22.56%) and 103 females (77.44%). Most respondents (125, or 93.98%) were aged 20 or above, and over half (70, or 52.63%) reported a CGPA of 3.50 or higher.

Assessment of the Measurement Model

The reliability and validity results in Table 2 show that in all four constructs, the reliability score is above the standard score (0.7), and the validity score is close to the standard score (0.9). The factor loadings are all greater than 0.70 (between 0.815 and 0.954) and the internal consistencies, as determined by Cronbach's alpha, are all greater than 0.87 (with Perceived Ease of Use having the highest internal consistency, α = .943). All composite reliabilities are above .90 and Average Variance Extracted are above .50 for all constructs, which ensures the convergent validity of the constructs (Attention = .816; Face Concern = .812; Puer = .897; PUse = .808).

Table 3 also shows discriminant validity by the Fornell-Larcker criterion, which is that AVE square root (diagonal, in bold) is higher than correlations with other constructs, indicating that the four factors are empirically different.

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Assessment of the Structural Model

Table 2: The Measurement Model Assessment

Constructs	Items	Loadings	Cronbach's α	CR	AVE
Attention	BI1	0.912	0.887	0.930	0.816
	BI2	0.914			
	BI3	0.884			
Face Concern	FC1	0.875	0.923	0.945	0.812
	FC2	0.922			
	FC3	0.912			
	FC4	0.896			
Perceived Ease of Use	PEU1	0.948	0.943	0.963	0.897
	PEU2	0.940			
	PEU3	0.954			
Perceived Usefulness	PU1	0.927	0.920	0.944	0.808
	PU2	0.926			
	PU3	0.922			
	PU4	0.815			

Table 3: Discriminant Validity of Measurement Model Using Fornell and Larcker

Constructs	Attention	Face Concern	Perceived Ease of Use	Perceived Usefulness
Attention	0.903			
Face Concern	0.518	0.901		
Perceived Ease of Use	0.568	0.366	0.947	
Perceived Usefulness	0.596	0.301	0.870	0.899

Table 4 presents the structural path results. H1 ([Face/Use] Concern → Online Cash Waqf Intention) is supported ($\beta = 0.367$, SD = 0.088, t = 4.165, $p < .001$). H2 (Perceived Ease of Use → Online Cash Waqf Intention) is not supported ($\beta = 0.049$, SD = 0.168, t = 0.292, p = .77).

H3 (Perceived Usefulness → Online Cash Waqf Intention) is supported ($\beta = 0.443$, SD = 0.150, t = 2.958, p = .003). Perceived Usefulness thus emerges as the strongest predictor in the model, followed by [Face/Use] Concern; Perceived Ease of Use shows no meaningful effect.

Table 4: Structural Model Assessment and Hypothesis Testing

Hypothesis	Relationship	Beta	SD	t value	p value	Decision
H1	[Face/Use] Concern -> Online Cash Waqf Intention	0.367	0.088	4.165	< .001	Supported
H2	Perceived Ease of Use -> Online Cash Waqf Intention	0.049	0.168	0.292	.77	Rejected
H3	Perceived Usefulness -> Online Cash Waqf Intention	0.443	0.150	2.958	.003	Supported

Table 5 reports R^2 and f^2 values.

Table 5: Result of R^2 and f^2

Construct	R^2	f^2	Decision
Attention	0.482	—	—
Face Concern	—	0.225	Medium
Perceived Ease of Use	—	0.001	Small
Perceived Usefulness	—	0.092	Small

The three predictors jointly explain 48.2% of the variance in online cash waqf intention (R^2 = 0.482), a substantial share for a model built on only three constructs. Face Concern shows a medium effect size on intention (f^2 = 0.225); Perceived Usefulness a small effect (f^2 = 0.092); Perceived Ease of Use a negligible effect (f^2 = 0.001).

Discussion

The results of the analyses support H1: Face Concern is positively correlated with online cash waqf intention (β = 0.367, t = 4.165, p < .001). This means that there is a statistically significant and positive correlation between the variables. This highlights the cultural aspect of giving in collectivist societies, where decisions about giving are influenced by the general opinion.

The results showed that perceived ease of use has no significant impact on intention (β = 0.049, t = 0.292, p = .77), H2 is not supported. This is not a reflection on the irrelevance of usability, but rather that for this sample, it no longer differentiates between platforms as much as it suggests what the platform represents. Most of the functional platforms are easy enough to use for this sample of digitally proficient accounting undergraduates that ease of use alone does not make the difference, leaving the decision to give more to what the platform represents than how it functions.

H3 is supported: perceived usefulness positively and significantly influences intention (β = 0.443, t = 2.958, p = .003), which indicates that students who perceive that online waqf is good for their spiritual and/or social development are more likely to participate.

These results collectively suggest that in this sample, social influence and perceived benefit are the factors that affect the intention to use cash waqf online; not the technical usability. This means that for waqf institutions and platform developers, the interface is no longer the differentiating factor, but something that must be considered as a baseline expectation; what is important is the sense of usefulness and value that the platform affords to donors, which can be done through features like the option to make the donor's name visible on the platform, certificates of contribution that are shareable, or, at the least, clear, real-time reporting on how the funds are spent.

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Conclusion

This study investigated the determinants of intention to participate in online cash waqf among 133 accounting undergraduates at a single Malaysian public university, focusing on Face Concern, Perceived Ease of Use, and Perceived Usefulness. Face Concern and Perceived Usefulness significantly predicted intention; Perceived Ease of Use did not. Within this sample, students appear more likely to contribute when the act is seen as socially valuable and personally beneficial than when it is merely convenient to perform. This pattern is consistent with the broader literature affirming social and utilitarian motivations in online charitable behaviour within a religious context (Alimusa et al., 2025; Widiastuti et al., 2022), though it should be read as evidence from one demographic segment rather than a claim about donors in general.

Several limitations qualify these findings. The sample comprised 133 accounting undergraduates from one university, in a specific cultural and religious environment; conclusions about young adult donors, or about Malaysian Muslims more broadly, should be read as a starting hypothesis rather than an established fact, since accounting students may differ from other student populations in financial literacy and exposure to formal giving structures. The reliance on self-reported intention rather than observed donation behaviour also raises the possibility of social desirability bias, a concern sharpened by the salience of Face Concern in this sample. Finally, the model omitted three variables with documented influence on cash waqf participation in prior research: trust in the platform or the institution administering the funds (Kasri & Chaerunnisa, 2022; Asyari et al., 2024), religiosity (Mujahidah & Rusydiana, 2022), and institutional credibility. Each could plausibly interact with the predictors tested here — Face Concern may only translate into intention if donors also trust that funds will be used as promised, and religiosity may shape how heavily perceived usefulness is weighed against spiritual obligation. Leaving them out caps how much of the variance in intention this model can ultimately account for.

Future research should expand the model to include additional variables and test it across different cultural or religious settings. Qualitative or longitudinal methods could provide deeper insight into the motivations behind online waqf participation and the consistency between intention and actual behaviour. Investigating technological factors such as mobile accessibility and security features may also offer practical implications for platform design.

Theoretically, this study contributes by testing Face Concern alongside TAM's core constructs within a single model of online cash waqf intention and showing that a social-image mechanism can outweigh ease of use as a predictor of giving behaviour. That result suggests donation-intention research in collectivist, religiously motivated settings should treat TAM as a necessary but not sufficient framework, and that models omitting social-influence constructs risk underestimating what drives participation. Practically, the findings caution waqf institutions and platform developers against if a usable interface alone converts intention into participation. More promising levers include features that make giving visible and socially rewarding without compromising donor privacy — opt-in donor recognition, shareable digital certificates of contribution, or campaign dashboards showing cumulative community impact — alongside transparent, concrete impact reporting that shows donors how funds were used, which this study's results suggest may do more to sustain engagement than further simplifying the checkout flow.

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Ethics Statement:	This study was conducted in strict accordance with established ethical research standards involving human participants. Informed consent was electronically obtained from all student respondents prior to data collection. Participation was entirely voluntary, and respondents were guaranteed complete anonymity and confidentiality. The data collected were handled securely and used solely for academic publication purposes.
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