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A structural equation modeling approach to assess the Algerian Zakat payers' acceptability and adoption of a Zakat fintech-based model proposed

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Abstract

Purpose – This study aims to explore the perception of Algerian Zakat payers regarding the adoption of technology within the Algerian Zakat Fund. **Design/methodology/approach** – A survey was administered to a convenience sample of 460 Algerian Zakat payers. The survey was designed by combining the Extended Technology Acceptance Model (TAM 2) and Theory of Reasoned Actions (TRA) frameworks to provide an in-depth understanding of the factors that influence the model acceptance among the Algerian Zakat payers. The findings were subsequently analyzed to evaluate convergent and discriminant validity as well as composite reliability. Structural equation modeling was applied to examine the causal relationship among all proposed constructs. **Findings** – The data

reveal that all the hypotheses from the TAM 2 and TRA theories were supported, demonstrating the model's significant acceptance among Algerian Zakat payers. Originality/value – The originality of this study lies in its unique combination of both the TRA and the Extended TAM 2 within the context of Zakat. It examines the integration of the aforementioned theories to assess the acceptance of Algerian Zakat payers to the suggested Zakat Fintech-based model. This model is specifically tailored to address the challenges encountered by the Algerian Zakat Fund, offering innovative solutions to enhance management and governance mechanisms while aligning with Islamic financial principles.

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Author keywords

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