

CONTACTLESS DONATIONS COLLECTION IN MOSQUES: CHALLENGES AND PROSPECTS

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Abstract

The mosque is more than just a symbol for Muslim society. It establishes an identity and strengthens Muslim values. Changes in market trends as a result of digital transformation have an impact on industries and people's lifestyles, including non-profit organizations such as mosques. Adoption of cashless payments and usage such as credit cards, online banking, and e-wallets has increased and grown in popularity among Malaysia's tech-savvy consumers, driven by the rise of digital trends. Therefore, this study investigates the challenges and prospects of using e-wallets in donation collections in Malaysian mosques, as well as the implications for mosques and donors. This study analyzes the e-wallet phenomenon using a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis to assess the potential usage of e-wallets in mosques. Suggested here are also strategies to leverage the strengths and opportunities as well as overcome the weaknesses and threats.

Keywords: E-wallet, E-payments, Mosque Management, SWOT Analysis, Digitalisation

(KUTIPAN DERMA TANPA TUNAI DI MASJID: CABARAN DAN PROSPEK)

Abstrak

Masjid bukan sekadar simbol bagi masyarakat Islam. Ia membentuk identiti dan mengukuhkan nilai-nilai Islam. Perubahan dalam arah aliran pasaran hasil daripada transformasi digital memberi kesan kepada industri dan gaya hidup rakyat, termasuk

organisasi yang tidak berasas keuntungan seperti masjid. Penggunaan pembayaran tanpa tunai seperti kad kredit, perbankan dalam talian dan e-dompot telah meningkat dan semakin popular dalam kalangan pengguna yang celik teknologi di Malaysia, didorong oleh peningkatan trend digital. Oleh itu, kajian ini menyiasat cabaran dan prospek penggunaan e-dompot dalam kutipan derma di masjid-masjid Malaysia, serta implikasi kepada masjid dan penderma. Kajian ini menganalisis fenomena e-dompot menggunakan analisis SWOT (Strengths, Weaknesses, Opportunities, and Threats) untuk menilai potensi penggunaan e-dompot di masjid. Dicadangkan di sini juga strategi untuk memanfaatkan kekuatan dan peluang serta mengatasi kelemahan dan ancaman.

Kata Kunci: *E-dompot, E-pembayaran, Pengurusan Masjid, Analisis SWOT, Pendigitalan*

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1. INTRODUCTION

E-payment has been introduced to Malaysian society as an initiative to transform Malaysia into a digitally-driven, high-income nation and a regional leader in the digital economy. The digital economy is defined as economic and social activities that involve the production and use of digital technology by individuals, businesses, and governments (Unit, 2020). Therefore, societies and all stakeholders need to participate in realizing this digital aspiration. Due to the development of the digital economy, most organisations nowadays transform their business operation concept from a normal to a brick-and-click organisation. The brick-and-click organisation refers to existing organisations that have added an online site for information or e-commerce (Phillip Kotler, Kelvin Lane Keller, Swee Hoon Ang, Chin Tiong Tan, and Siew Meng Leong, 2018). This organisation does not only stick to corporate organisations. Most government agencies, non-profit organisations, mosques, and community centers are now involved in this digital setup.

Mosque as an Islamic center for Muslims plays a significant role in the development of digital transformations. The implementation of digital and contactless payments has been introduced for zakat payments. For instance, during Ramadan, the *Zakat Collection Center Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP)* accepts electronic payments via e-Wallet, Boost, Shopee, Tulus, GoPayz, and The Noor and Raiz in addition to having an open counter for *zakat fitrah* payments in mosques (MSTAR, 2023). Besides the collection of *zakat*, mosques may also benefit from e-payments for collecting donations from the public (visitors to mosques). The collection of donations is seen as more effective if mosques provide e-payment facilities to their visitors. The first usage of e-wallets in mosques started in 2018 when the two mosques, Masjid Al-Fatah in Subang Jaya and Masjid Jamek in Kuala Lumpur, announced that they accept donations through e-wallet apps using QR codes. The mosques collaborated with Axiata Digital, Bank Muamalat, and RHB Bank, where visitors can donate through Boost apps (Chung, 2018). In 2019, Touch N Go Digital Sdn Bhd introduced e-derma, where they collaborated with Masjid Ar-Rahah, Kuala Lumpur, to promote donations through Touch N Go e-wallets (Azam, 2019). Apart from that, EasyPay has also developed contactless kiosks for mosques. EasyPay's payment kiosks for mosques accept a range of flexible payment methods, allowing for easy, instant

donations and payments to be taken, and accept contactless, debit, and credit card payments, with all transactions backed by the security of Capita (EasyPay, 2023). However, there is no record of any mosque using an EasyPay kiosk for collecting donations in Malaysia.

Contactless payment may become a new trend in collecting donations for mosques. According to the Consumers Payment Attitude Study (CPA) by Visa Inc., more than 90 percent of Malaysians are familiar with the contactless payments system, with almost 70 percent of them using it, an increase from 56 percent recorded the previous year (BERNAMA, 2023). People nowadays seek faster, more cost-effective, and more time-effective technology for their daily transactions. This is why the number of digital and contactless e-payment users is increasing around the world. However, there are also some challenges to implementing this method in mosques. Most mosque visitors fall into one of two categories. The first category is parishioners (*ahli kariah*) of the mosque, while the second category is not mosque parishioners (*bukan ahli kariah*). Parishioners usually find it difficult to change their way of giving donations and completely shift from a cash-based to a cashless mode of payment. While non-parishioners find contactless e-payments easy because they are not required to bring cash with them, by using a smartphone, they can also donate to mosques.

The mosque has also faced issues in terms of financial management. Theft and fraud have become critical issues for mosques and must be addressed. Otherwise, this will affect the image and credibility of the mosque. Trust, as an important element in developing the brand image, also needs to be preserved, as it is not easy to develop trust among people. According to Georges and Guenzi's customer trust model, there are four elements that need to be developed in order to build trust with clients or customers. The four elements are customer orientation, likability, expertise, and selling orientation (Team, 2023). Mosque as a non-commercial organisation, needs to consider this model as one of the reference models to build trust among visitors, especially in terms of managing their donations.

Therefore, this study will benefit the mosque management to understand the challenges and prospects of using contactless e-payment methods. This study focuses on e-wallet in collecting donations for mosques and analyse the e-wallet phenomenon specifically in mosque using SWOT analysis.

2. LITERATURE REVIEW

What is E-wallet?

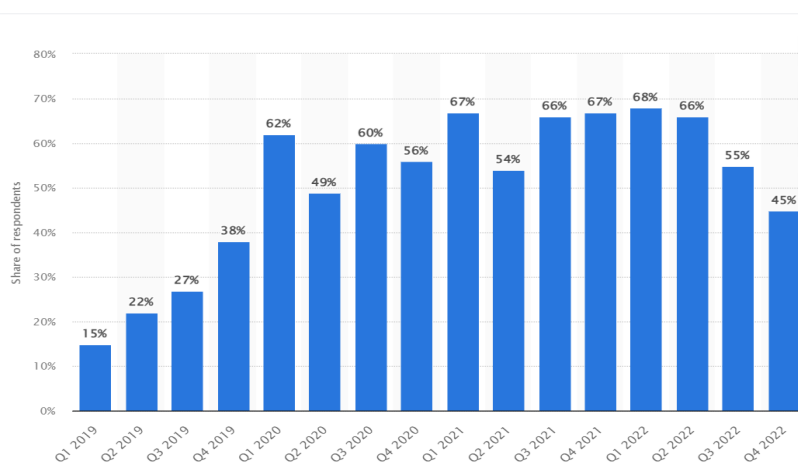
E-wallet is a type of electronic card that is used for transactions made online through a computer or a smartphone. Its utility is the same as a credit or debit card. An E-wallet needs to be linked with the individual's bank account to make payments (Anon, What is 'E-Wallets', 2023). Users who use e-wallets, need to download e-wallet apps from the Play Store and provide their details. The same goes for merchants who also need to register as a merchant and provide details information for the application process. Users with e-wallet apps need to topup their e-wallet account same as a physical wallet where

they need to put cash in their wallet and use that cash when they would like to purchase or do any transactions. The difference is only the way transactions are being done whereas through e-wallets, users will only need to scan the Merchant QR code to make payment. E-wallets benefited not only commercial sectors but it also became a new trend in non-commercial sectors in receiving donations from the public.

Current E-Wallet Usage in Malaysia

E-wallet has become one of the most popular payment methods for online transactions in Malaysia. The usage of e-wallets was boosted during COVID-19 as people stayed at home and increased their online shopping activities. The increase in e-wallet usage has also been contributed by the government through the initiative to prompt the adoption of digital wallets and boost consumer spending. It is being recorded the number of active e-wallet registered users increase to 13.5 million in 2021 from 8.7 million in 2020. In quarter 1, 2022, nearly 68% of all Malaysians used an e-wallet for payment (Anon, 2023). This can be clearly seen in Figure 1.

The number of e-wallet platforms has increased. Table 1 shows the 10 top e-wallet platforms in Malaysia. According to a survey conducted by Rakuten Insight on e-payment usage in 2022, 92% of e-payment users in Malaysia indicated that they had used Touch N Go e-wallet for e-payment transactions followed by GrabPay and Boost with 51% and 36% respectively (Statista, 2023). On average, most Malaysian monthly e-wallet spending is between RM101 to RM300 as of the 4th quarter of 2022 (Shoo, 2023). Primarily, 70% said that they has used e-wallet for grocery shopping and food and beverages services (Shoo, 2023). However, the scope for e-wallet usage nowadays has broadened to food delivery, e-commerce purchases, transportation, and charity.



Source: Statista

Figure 1: Share of People Using e-wallets in Malaysia from 1st quarter 2019 To 4th quarter 2022

E-wallets	Features	Debit card available	Payment Method
wise	<ul style="list-style-type: none"> • Hold 40+ currencies and get a linked Wise card • Send money to 80+ countries • Mid-market exchange rate currency conversion 	Yes	Send local and international payments, shop online, transfer to other wallets
Touch 'n Go	<ul style="list-style-type: none"> • Pay tolls, parking and transit costs • Send payments to others • Pay bills 	Yes	Transfer to other wallets, pay using QR code, pay tolls by RFID
GrabPay	<ul style="list-style-type: none"> • Send money to others • Order food and rides • Shop online and top up phones 	Grab x Maybank credit card offered in partnership with Maybank ¹	Transfer to other wallets, shop online, pay using QR code
MAE	<ul style="list-style-type: none"> • Access Maybank digital banking features • Save, budget, track expenses • Send money, spend online and in store 	Yes	Transfer to other wallets and bank accounts, shop online, pay using QR code
BigPay	<ul style="list-style-type: none"> • Spend online and with your card • Send local and international payments • Good exchange rates offered 	Yes	Transfer to other wallets and bank accounts, shop online, make QR payments
Boost	<ul style="list-style-type: none"> • Scan and pay in stores • Shop online • Earn cash back, rewards and exclusive gifts 	No	Transfer to other wallets, shop online, make QR payments
GoPayz	<ul style="list-style-type: none"> • Access lots of financial services in one place • Physical and virtual prepaid cards available • Invest, insure and remit from your phone 	Yes ²	Transfer to other wallets, remit money overseas, shop online, make QR payments
WeChat Pay	<ul style="list-style-type: none"> • Send payments as part of a WeChat chat 	No	QR payments, send payments to

	<ul style="list-style-type: none"> • Pay by QR code • Pay bills, top up phones 		other WeChat users
AliPay	<ul style="list-style-type: none"> • Send payments to others • Pay online and by QR code • Pay bills, top up phones 	No	QR payments, send money to others, shop online
Merchantrade Money	<ul style="list-style-type: none"> • Multi-currency wallet with linked card • Track expenses • Pay bills 	Yes	Send and receive local and international payments

Source: (Ausmees, 2023)

Table 1: 10 Top E-wallet Platforms in Malaysia

E-Wallet medium for Digital Donation

The e-wallet trend is no longer for shopping and other commercial use. Nowadays, e-wallets have been recognized as one of the mediums for giving donations. The modern consumer uses digital wallets to make everyday purchases and donate. Robin DuPont, Director of Social Innovation at PayPal noted a significant increase in mobile donations and reported a substantial use of digital wallets for donations (Deparolesa, 2019). Payment via digital wallet is a win for donors and nonprofits. Donors expect a convenient payment experience on their phones, which can ultimately lead to higher donor conversion.

The application of e-wallet is also allowed by shariah and complies with an element of protection of wealth in *maqasid shariah*. The applications of protection of wealth in e-wallet can be explained by the concept of e-wallet itself which is in line with the characteristics of money outlined by Islamic scholars where the money is something that is used as a price (*thaman*) by the public. Money can be found in metals such as gold and silver printed paper or any other medium of exchange as determined by the local currency (Mastura Razali, Nurul Ain Mohd, Nurhanisah Hadigunawan and Rafeah Saidon, 2020). Based on *Shariah*, e-wallets can be used as a medium of exchange similar to cash. Therefore the usage of e-wallets in collecting donations for mosques is acceptable.

2. METHODOLOGY

This study examines the application of e-wallets from the perspective of mosque management using a SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats). It is based on the available literature and secondary data reported. SWOT analysis is a valuable method for helping organisations define operational and environmental variables so that strategic plans can be put in place to determine the appraisal of an organisation, a strategy, or a business operation. SWOT analysis is an easy but effective method to exploit the resource capabilities and vulnerabilities of an

organisations, its business prospects, and external risks that could occur in the future (David, 1999).

3. FINDINGS AND DISCUSSION

Challenges Of Using E-Wallet In Mosque

E-wallet is not easy to implement in non-commercial organisations like mosque. The level of acceptance towards e-wallets among mosque management is a main issue. Mosque management needs to have a high readiness level in implementing e-wallets in their mosque. The main problem is most mosque management are senior citizens, especially for mosques in outskirts and rural areas. Some of them are not familiar with digital technology like e-wallet. They are more prefer cash compared to contactless payment. This creates a difficult situation for e-wallet to be implemented. Nurul Izzah et.al (2021), found that consumers in rural areas are still using cash payments rather than e-wallets due to the lack of awareness and knowledge of the system (Nurul Izzah, Mazni Mohamed, Farah Dilaila, Siti Nur Fathiah and Fify Syazwana Amelda, 2021). The situation will be different with mosques in urban areas where most of the mosque management are educated, young, and familiar with e-wallets. Therefore, the strengths, weaknesses, opportunities, and threats of e-wallet usage in mosques will be analysed using the following SWOT analysis.

SWOT Analysis

SWOT analysis is a technique for assessing four aspects: Strengths, Weaknesses, Opportunities, and Threats. Table 2 summarises the SWOT analysis for e-wallet usage in mosques.

<p>STRENGTHS</p> <ol style="list-style-type: none"> 1. Easy to access 2. Protection and secure e-payment transactions 3. Reduced management cost 4. Save time and resources 	<p>WEAKNESSES</p> <ol style="list-style-type: none"> 1. Lack of facilities 2. User needs an electronic wallet to have a charged devise to operate
<p>OPPORTUNITIES</p> <ol style="list-style-type: none"> 1. Prevent breach of trust and misappropriation of money 2. Increase loyalty 3. Make it easier to donate (culture) 	<p>THREAT</p> <ol style="list-style-type: none"> 1. Attack by software viruses 2. Issues on additional charges for e-payment.

Table 2: SWOT Analysis Matrix

Strengths

There are several strengths of using e-wallets in mosques. The main reason is ease of access. An e-wallet functions similarly to a traditional wallet, with the exception that the money is digital and the e-wallet is a phone app. The only requirement is to keep on topping up the e-wallet (Rafikul Islam and Rajan Amaloo Sivanatham, 2022). Most visitors found it easier for them to donate to the mosque when the mosque provides e-wallet facilities. It only involves smartphones and visitors can donate by scanning an e-wallet QR code. E-wallet donation also provides a lot of convenience both to the mosques and visitors. E-wallet donations may reduce the risk of theft or misplacement for mosques, while visitors do not need to carry large amounts of money to donate. (Chung, 2018). This e-payment platform may also reduce management costs associated with handling cash in order to ensure that cash from visitor donations is properly deposited in the mosque's bank account and properly recorded. (BERNAMA, 2020). Furthermore, mosque management may avoid the problem of mosque fund theft by simply displaying the e-wallet QR code at the entrance and exit, as opposed to using a tube, which must be placed in an easily monitored, locked, and chained location. Every e-wallet transaction will be recorded in a transaction statement report. This will allow the mosque management to report total collections more quickly and accurately.

Weaknesses

Weaknesses of e-wallets include a lack of facilities and assistance. Most mosque's are not equipped with wifi and do not provide enough information to assist visitors in doing transactions through e-wallets. For transaction through e-wallet to be conducted, the smartphone need to be connected to the internet. If the visitors rely on wifi, they might have problems in giving donations through e-wallets in a mosque without wifi. Based on primary research conducted in Selangor, from 442 mosques, only 43 (10%) offer and accept a donation from visitors through e-wallet (Anon, 2022). This shows that there are 90% of the mosques would rather accept cash than use this mobile app. This will not be convenient for those people who already and every day employ the e-wallet for transactions (Md. Mahmudul Alam and Ala Eldin Awawdeh, 2021). The other weakness is visitors need an electronic wallet to have a charged device to operate and this factor will lead to the inability to give a donation to the mosque (AIA, 2020).

Opportunity

Breach of trust and misappropriation of money donated by the public is a critical issue in an organization. Mosque as one of the institutions involved directly with collecting donations from the public needs to find a proper solution to this problem. Suruhanjaya Pencegahan Rasuah Malaysia (SPRM) claims that they often receive complaints from the public regarding the misappropriation of fund collection and mosque funds (Isa, 2021). Therefore, a mosque committee member has been advised to identify other methods for managing donations from the public. This is a good sign for accepting e-wallet usage in mosques. This is because by using e-wallets, the committee members do not have to carry large amounts of money. All the money donated to the mosque will be deposited directly into the mosque's bank account. Loyalty and trust are not easy to develop in the brand. Mosques can build a strong relationship with donors by sending out special events and activities that will be

conducted in mosques to visitors. For example, sending upcoming events and activities together with an e-wallet QR code to parishioners through the mosque WhatsApp group. According to a survey on e-wallet usage by Oppotus, 45 percent of Malaysian consumers used digital wallets in the fourth quarter of 2022 (Statista, 2023). This is an opportunity for a mosque to create a new culture of giving donations using an e-wallet. People always use e-wallets for commercial usage so why not change this culture to giving donations to mosque?

Threat

Cyber security threat in Malaysia has recently been increasing in terms of frequency and severity of attacks. Based on the statistics from Cyber Security Malaysia (CSM), Malaysia reported 4,741 cases of cyber threats last year, while this year, 456 fraud cases were recorded as of February 2023 (BERNAMA, 2023). Cybersecurity issues may affect e-wallet users and merchants. E-wallets can lead to credit and debit card fraud, missing transactions, fake websites masquerading as being from mobile wallets, and the leaking of banking details (Subbiah, 2022). This issue might affect the leaking of mosque banking details and confidential information. The other threat is the issue of additional charges for e-wallet usage. Although most e-wallet platforms like TNG E-wallet, MAE Maybank, Public bank, and CIMB bank announced that they are not charging right now in the future there is a possibility users will be charged when doing transactions through e-wallet. This is not a good sign for the mosque because visitors might refuse to donate through e-wallet.

TOWS Matrix (Threat, Opportunities, Weaknesses and Strengths)

Based on the SWOT analysis, these are viable alternative strategies for leveraging the strengths and opportunities while overcoming the weaknesses and threats that may be implemented by authorities and mosque management in order to collect donations for mosques via e-wallets. Table 3 summarizes the suggested strategies using the TOWS Matrix.

	STRENGTHS 1. Easy to access 2. Protection and secure e-payment transactions 3. Reduced management cost 4. Save time and resources	WEAKNESSES 1. Lack of facilities 2. User needs an electronic wallet to have a charged devise to operate
OPPORTUNITIES 1. Prevent breach of trust and misappropriation of money 2. Increase loyalty 3. Make it easier to donate (culture)	SO STRATEGIES 1. The State Islamic Religious Council (MAIN) give a recommendation to all mosque to implement e-wallet. (S1,O1, O3) 2. The QR code needs to	WO STRATEGIES 1. Set up WIFI on mosque. (O2,O3,W1) 2. Setup donation kiosk (O1,O2,O3,W2)

	be located in all areas and displayed to visitor or attached together with a donation tube during Jumaat prayers and other events. (S1, S4, O2,O3)	
THREAT 1. Attack by software viruses 2. Issues on additional charges for e-payment	ST STRATEGIES 1. Empower mosque management through comprehensive digital security training. (S2,T1)	WT STRATEGIES 1. Develop apps specifically to deliver information regarding mosques and mediums for visitors to donate. (W1, T1, T2)

Table 3: TOWS Matrix

SO Strategies

The State Islamic Religious Council (MAIN) may give a recommendation to all mosques to implement e-wallets for collecting donations from visitors. This will help mosque management in terms of managing funds collected from the visitors. Using e-wallets will help stop fraud and reduce the probability of theft. The other suggested strategy is to locate QR codes in all areas of the mosque. The QR code also needs to be distributed or attached together with the tube and circulated to people, especially during Friday and all events conducted by the mosque. This strategy might already be implemented by certain mosques. Masjid Ar Rahman, Kuala Lumpur for example locates Touch N Go QR code everywhere in the mosque. This makes visitors aware that the mosque accepts contactless payment methods (Xtra, 2019). The E-wallet payment method will help enhance the traceability, accountability, and integrity of the mosque management.

WO Strategies

To overcome weaknesses by using the opportunity in the market, Mosque management may decide to set up Free wireless networking technology (WIFI) in the mosque. This will help those visitors who rely on WIFI to give donations to the mosque through e-wallet. This strategy also may encourage the number of visitors to the mosque. The other suggested strategy is to set up a donation kiosk as what has been offered by EasyPay. Before this visitors might use kiosks when they purchase food from McDonald's, KFC, movie tickets, and others. Now visitors may give donations through donation kiosks.

ST Strategies

To overcome the issues of cyber attacks, mosque management may empower staff through comprehensive digital training. Having educational training in cyber security will help

enhance their knowledge to identify digital wallet fraud including recognising attempts and adopting best practices for safe usage.

WT Strategies

This strategy involves cooperation from the State Islamic Religious Council (MAIN) and mosque management. The development of applications specifically for mosques may help visitors get information and give donations to the mosque. The concept might follow other commercial apps such as SETEL where the apps will detect the Petrol Station once the cars arrive at that location. It also provides a facility for consumers to purchase fuel using RFID. This kind of effort may help to overcome issues on facilities and extra charges for using e-payment in the future.

Prospect Of E-Wallet Usage

E-wallets have a significant prospect as a medium of collecting contactless donations for mosques in Malaysia. By using e-wallets, visitors will not have to bring cash to the mosque. They are only required to bring a smartphone and scan the QR code provided by the mosque. Visitors are free to donate any amount that they like. Moreover, transaction hours can be shortened because, in a cashless environment, transactions can be done with only a few clicks. Also, a mosque can display the QR code in strategic locations with proper instructions. This will encourage the visitors to give donations. Based on observation, some mosques only display the QR code at the entrance and the size is small. The mosque should properly display the QR code and locate it in all areas of the mosque. This will help visitors to give donations.

The other prospect for e-wallet usage in mosques is an increase in individual purchasing power. In 2022, purchasing power parity for Malaysia was 1.6 LCU per international dollar. The purchasing power parity of Malaysia increased from 1.2 LCU per international dollar in 2003 to 1.6 LCU per international dollar in 2022 growing at an average annual rate of 1.59% (Knoema, 2022). Household spending over 2024 will grow 5.0 per cent y-o-y over 2024 to a total of RM910 billion based on 2010 prices (BERNAMA, 2023). An increase in purchasing power will lead people to spend either for commercial usage or giving donations.

An increase in smartphone usage and e-wallet usage in Malaysia is also a good prospect for e-wallet usage in mosques. The number of mobile wallet users in Malaysia amounted to more than 15 million users. This figure was forecasted to reach more than 25 million users by 2026 where the cashless payment methods are becoming more popular in Malaysia (Statista, Number of mobile wallet users in Malaysia in 2021, with a forecast for 2026, 2023). This is a promising sign for the use of e-wallets in mosques. Donations are likely to decrease if mosques do not provide e-wallet services. People nowadays are using smartphones and bring it everywhere. Most of them also are frequently involved in cashless transactions. Therefore it is a good decision to provide e-wallet facilities for collecting donations from visitors to the mosque.

4. CONCLUSION

E-wallet is a growing contactless e-payment method in Malaysia. Mosque as institutions that rely more on donations from visitors needs to identify and make use of all the channels which may help them in getting more donations. This study identifies challenges in implementing e-wallets in collecting donations in mosques and prospects for e-wallet usage. The most challenging issue is the mosque management and a group of visitors who refuse to shift from cash-based to the contactless method of collecting and giving donations. This study also analysed the application of e-wallets in mosques by using SWOT analysis. Mosques should consider implementing e-wallets in collecting donations from visitors. This study hopefully can be a reference for mosque management and policymakers in developing strategies to encourage more visitors to donate but at the same time maximise the security of the systems and develop more effective ways to disseminate information regarding e-wallet facilities provided by the mosque. Future research can focus on visitors' and mosque management's acceptance of the application of e-wallets in collecting donations.

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