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Research Article

The Society's Preferred Infaq Payment Method: The Analytic Hierarchy Process

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ABSTRACT

This research was conducted to examine the choice of infaq payment methods that are preferred by the community or infaq donors in Sabah. Infaq is a gift in the form of money or property spent for goodness and virtue solely to obtain the pleasure of Allah S.W.T. Infaq has several advantages that benefit all parties, including society, financial institutions, and investors. Infaq is not focused on any class, building or land, and does not require a lot of property or money. Thus, infaq has become an alternative for individuals who do not have fixed assets but have flexible assets such as cash for the purpose of donating. Therefore, everyone can do charity in the form of infaq as long as they do it voluntarily only because of the blessings of Allah S.W.T. However, public awareness and understanding of infaq is still low. Therefore, to conduct this research, a quantitative approach was used to collect data and information on infaq payment methods. This study was conducted based on the Analytic Hierarchy Process (AHP) to measure the preference of infaq donors in the choice of infaq payment method. There are several implications and limitations faced by researchers while conducting research such as time constraints in conducting surveys, obtaining cooperative respondents, and limitations of legitimate references and sources.

Keywords: AHP Analysis, Infaq, Payment, Preferred

I.INTRODUCTION

Muslims are familiar with the terms infaq, waqf, and sadaqah. Muslims have long been aware of and practised infaq, waqf, and sadaqah. It's impossible to avoid talking about infaq, waqf, and sadaqah. Infaq is derived from the Arabic word *anfaqa*, which means to give something for the benefit of something else (Anas, 2020). Meanwhile, infaq, according to Shari'ah terminology, means to withdraw a portion of one's property or income in exchange for an interest mandated by Islamic teachings. A person's voluntary withdrawal of property is known as infaq. God gives its owner the freedom to choose the type of property and the amount to be handed over each time he obtains sustenance, as much as he desires. According to the Dewan Bahasa dan Pustaka, infaq is a gift of money or property spent for goodness and virtue solely to obtain Allah S.W.T's pleasure. While infaq, according to Shari'ah terminology, means to issue a portion of property or income for an interest commanded by Islamic teachings. When these two meanings are combined, it is clear that the property that is sacrificed or donated to the good is the one that is severed or disappears from the ownership of the person who sacrificed it (Nasution et al., 2018).

Infaq does not recognise *nisab* or the legal amount of property. Infaq is not always given to a specific *mustahik* (zakat receiver), but can be given to anyone, including parents, relatives, orphans, the poor, or travellers. Thus, the definition of infaq is a person's voluntary expenditure. God gives its owner the freedom to choose the type of property and the amount to be given each time he obtains sustenance, as much as he desires. According to the above definition, infaq can be given to anyone, which means spending property for the benefit of something. Infaq, on the other hand, is the issuance of a portion of the property ordered in Islam for the public good and also given to the next of kin, parents, and other close relatives.

Making the best decisions in an increasingly complex world is becoming an increasingly difficult challenge for a company executive, government agency, and many other decision makers and policymakers. This has occurred because of recent advancements in decision analysis methods. Decision makers, in particular, are less

likely to draw conclusions based on emotion and gut instinct, preferring to base and evaluate their decisions on analytical and quantitative procedures. Many methods derived from applied mathematics and operations research have been demonstrated to be effective in assisting decision makers in making informed decisions, and several of these methods require subjective consideration from decision makers or experts as input. The Analytical Hierarchy Process (AHP) becomes a useful tool for analysing findings in these cases.

AHP is a theory and methodology for general relative measuring (Brunelli, 2015). In relative measurement, we are more interested in the proportions between the quantities than in their actual measurement. Consider a couple of rocks. We might be curious about the actual weight in traditional measurements, and the pair of measurements (2,1) is incorrect unless the first stone weighs 2 kg and the second weighs 1 kg. In relative measurement, on the other hand, we simply want to know how heavy one thing is in comparison to the others. The pair of measurements (2,1) is valid as long as the weight of the first stone is twice that of the second. Using the concept of relative measurements, the measurements (2/3,1/3) (4/2), and (8/4) for two miles are also correct in this case. Relative measurement theory is particularly well suited to situations where the best option must be selected. In many cases, we are only interested in the relative value of an option rather than the exact score to determine which is the best. Furthermore, when the alternative attributes are unimportant, it is difficult to establish measurement scales, and using relative measures simplifies analysis. The ultimate goal of the AHP is to provide alternative ratings that are consistent with relative measurement theory by using paired comparisons of alternatives as input.

There are currently a variety of payment methods available to make it easier for each individual to make a payment or purchase to someone other than in cash. With the convenience and advancement of this increasingly sophisticated technology, a person can easily pay or donate to someone using an e-Wallet, which is an app available on their smartphone such as Boost, TnG, Bigpay, PayPal, Apple Pay, and so on. Other methods that can be used include cash transfers, salary deduction, auto debit, and others. With the availability of this payment method, anyone, regardless of location, can easily and quickly give or pay infaq. Despite the existence of various methods of infaq payment, researchers do not know which method the infaq donor prefers when making a gift or payment of infaq. Furthermore, the researcher discovered that no research on the priority of infaq payment method choices among infaq donors in Sabah has been conducted. As a result, based on an empirical study of the Analytic Hierarchy Process, this paper attempts to determine which infaq payment method is most preferred by the community in Sabah (AHP).

II.LITERATURE REVIEW

The substitution between payment instruments varies significantly depending on the context. Koulayev et al. (2016) highlight that in retail settings, cash is the primary substitute for debit cards, whereas checks are the most significant substitute in bill-pay settings. This suggests that different payment methods serve as substitutes based on the type of transaction. Additionally, they note that low-income consumers are disproportionately affected when debit card costs rise, while high-income consumers feel the impact more when credit card costs increase.

Understanding consumer payment behavior is crucial for evaluating the impact of various payment instruments. Stavins (2017) and von Kalckreuth et al., (2014) found that consumers' choices are influenced by factors such as transaction size, demographics, and payment method attributes like security and ease of use. Swiecka & Grima (2019) further emphasize the persistent role of cash, noting its widespread acceptance, ease of use, and low transaction costs, which are key reasons for its continued dominance, especially for low-value transactions.

The mode of payment also affects charitable giving. Soetevent (2011) conducted a field experiment demonstrating that when debit cards replace cash, participation in donations drops significantly, though those who do donate via debit cards tend to give more. This indicates a complex interplay between payment visibility and donation amounts. Furthermore, Norwood & Lusk (2005) discuss the concept of "warm-glow" giving, where reducing transaction costs via elicitation instruments can inadvertently lower the willingness to donate, posing a challenge for using such mechanisms to estimate compensating surplus.

The study by Tandy & Hidayatullah (2021) compares user experiences across digital wallet applications—Gopay, OVO, DANA, and LinkAja—focusing on simplicity, security, and convenience. Their analysis using the Kruskal-Wallis H test reveals significant differences in user experience and donation interest among these applications, underscoring the importance of user-friendly design in fostering charitable contributions through digital means.

Borzekowski et al. (2008) provide insights into market dynamics, showing that the cessation of credit card acceptance could substantially reduce merchant costs, suggesting that current acceptance is driven by either market power of credit card networks or unmeasured benefits. Similarly, Arango et al. (2015) and Bagnall et al. (2014) highlight the two-sided nature of payment systems, where both consumer preferences and merchant acceptance play crucial roles in the adoption and use of payment methods.

Several studies, including von Kalckreuth et al. (2009, 2014) and Arango et al. (2011, 2015), analyse cash usage across different countries, finding that cash remains a dominant payment method, particularly for low-value transactions. They attribute this to factors like speed, ease of use, and low costs. Cross-country comparisons

by Bagnall et al. (2014) further illustrate variations in cash usage patterns, influenced by demographic and transaction-specific characteristics.

The influence of credit card rewards on payment behavior is notable. Arango et al. (2015) and Schuh & Stavins (2015, 2016) examine the elasticity of credit card usage in response to rewards, finding that while rewards programs shift consumers towards credit cards, the effect of reward amount changes is relatively inelastic. This indicates that while rewards incentivize credit card use, the magnitude of these incentives has a limited impact on altering payment behaviors.

Understanding consumer payment preferences is vital for policymaking. Jonker (2007) emphasizes that enhancing the convenience and reducing the costs of electronic payment cards can increase their usage. Policy decisions informed by reliable statistical data on payment methods can aid in the development of more effective payment systems, benefiting both consumers and merchants.

The literature underscores the complexity of payment method preferences, driven by a myriad of factors including transaction type, user experience, demographic characteristics, and economic incentives. For the proposed article on the preferred infaq payment method, these insights provide a robust foundation for understanding how different payment instruments can be optimized to enhance user adoption and satisfaction.a collect data, 110 Muslim communities in Sabah were invited to participate in an online survey where they must complete a questionnaire, as these participants will represent contributors' intentions and behaviours in determining the most preferred infaq payment method options in Sabah.

A. Data collection and Procedure

The survey method with a questionnaire was used to collect data for this study. To elicit answers or feedback from participants, a set of questionnaires was made available online. This method was chosen for use in this study because it is a quick and accurate tool for gathering data and assessing the participants' existing variables. Because the questionnaire form is now available online, it will be easier for participants to access, particularly those who live far away from the researcher. Questionnaires can be accessed via mobile phone or computer via online messaging apps like WhatsApp and other social media.

Table 1: AHP Priority Question Example in Questionnaire

Cash VS Cash Transfer 1 = (highly preferred cash), 5 = (equally preferred), 9 = (highly preferred cash transfer)										
	1	2	3	4	5	6	7	8	9	
Cash	○	○	○	○	○	○	○	○	○	Cash Transfer

The data automatically recorded in the Google Form database on a scale between 1 refers to “highly preferred” for payment method A, 5 refers to “equally preferred” for payment methods A and B, and 9 refers to “highly preferred” for payment method B. For example, if respondent A strongly prefers cash over cash transfer, he or she will mark 2, or, if he or she strongly prefers cash transfer over cash, then he or she will mark 8.

The research then used the Singapore Business Performance Management (BPMSG) AHP Online System to calculate the priority weights for the criteria based on paired comparisons, principal Eigen values and consistency ratios (CR). This free web-based AHP solution offers automated AHP -based calculations to use as it saves time and cost. Unfortunately, this BPMSG AHP Online System does not support information collected with the presence of more than one individual in the decision process. The data were then calculated manually using Microsoft Excel to calculate the WGMM.

B. Analytic Hierarchy Process

There are three main principles in problem solving in AHP according to Saaty, namely: Decomposition, Comparative Judgment, and Logical Concistency. At step four, the computer automatically generates the principal Eigen value, normalised Eigen vector, and Eigen vector (priority weight), as well as the consistency ratio at step five (5). It is, however, vital to show the formula and methods utilised to arrive at the result. Averaging across the rows of summation with the division of each element of the matrix with the sum of each column of the reciprocal matrix yields the normalised primary Eigen vector (Teknomo, 2017). The summation of products between each element of the Eigen vector and the sum of columns of the reciprocated matrix yields the principal Eigen value (max), an important component in measuring consistency.

The 5th phase, consistency, is concerned with the reliability of the perceived link in the pairwise comparison. It is an important step that is absent in the judgement consistency, which could indicate that the respondents did not understand the differences between the options or that they are not being honest in their responses. Inconsistency can also be caused by a lack of information about the compared criteria or a lack of attentiveness during the judgement process (Pitchay et al., 2014). The consistency ratio is calculated in three steps: 1) calculate the consistency index (CI), 2) compare it to a random consistency index (RI), and 3) determine the consistency ratio (CR).

The formula of CI is,

$$CI = \frac{\lambda max - n}{n - 1}$$

Where, λmax is Principal Eigen value, and n is size of comparison matrix.

After obtaining the value of consistency index, compared with a random consistency index (RI) could be done by referring to the Random Consistency Index table below which has been proposed by (Saaty & Kearns, 1991).

Table 2: Random consistency

Size of Matrix	1	2	3	4	5	6	7	8	9	10
Random consistency	0	0	0.58	0.9	1.12	1.24	1.32	1.41	1.45	1.49

Source: (Saaty & Kearns, 1985)

Lastly, the formula of CR is,

$$CR = \frac{CI}{RI}$$

Saaty (1982) states that "the value of the consistency ratio should be beneficiaries 10 per cent or less. If it is more than 10 per cent, the judgement may be somewhat random and should perhaps beneficiaries revise". The AHP can reveal which judgements are the utmost consistent consecutively, the value that best improves inconsistency. Following that, the decision maker could then refine the information on the criteria.

Forman & Peniwati (1998) advocate the method of aggregation of individual priorities when more than one person is involved in the decision-making process (AIP). Another way is to combine individual judgments (AIJ). Ramanathan & Ganesh (1994) do not suggest this strategy because it cannot be equally weighted. Ossadnik et al. (2016) back this up by doing a comparison study between AIP and AIJ. The weighted arithmetic mean approach (WAMM) is commonly used for aggregation of individual priorities (AIP) (Ramanathan & Ganesh, 1994), although the weighted geometric mean method (WGMM) can also be utilised (Forman & Peniwati, 1998). The weighted geometric mean method (WGMM) is the sole approach for aggregating individual judgements that fits a few axiomatic requirements, such as separability, unanimity homogeneity, and power criteria (Saaty & Peniwati, 2008). Furthermore, AIP has a lot of promise for helping people make decisions with divergent or competing aims, and the AIP (WGMM) is even better for rational group decision-making (Ossadnik et al., 2016).
Using the weighted geometric mean method WGMM, the formula is,

$$gj = \frac{\Pi_{i=1}^{n} w_{ij}}{m}$$

w_{ij} is a normalized vector of individual priorities, where m is the number of components, n is the number of respondents. However, it was discovered that when using geometric mean, the components of the final priority vector may not add up to one, necessitating further normalizing (Carmo et al., 2013).

III.DATA ANALYSIS AND RESULT

A. Demographic Analysis

The study's findings, as presented in the comprehensive table, provide insights into the respondents' demographic characteristics and giving behaviour. In terms of gender, 44.5 percent of those polled are men, while 55.5 percent are women. The majority of respondents (52.7 percent) are between the ages of 20 and 30, followed by those between the ages of 30 and 40 (18.2 percent), 40-50 (28.2 percent), and 50-60 (52.7 percent) (0.9 percent). In terms of education, 30% have a certificate/diploma, 59.1% have a bachelor's degree, 10% have a master's degree, and 0.9 percent have a PhD. In terms of occupation, 24.8 percent work in the private sector, 45 percent in government, 18.3 percent are self-employed, and 11.9 percent are "others," primarily students. In terms of monthly income, 73.8 percent of respondents earn less than RM4,360 (B40), 26.2 percent earn between RM4,360 and RM9,619 (M40), and none earn more than RM9,619 (M40) (T20). In terms of giving behaviour, 81.8 percent of respondents have given infaq, with 90 percent affirming this, while 18.2 percent (20 respondents) have not given infaq. This detailed table provides an overview of the respondents' demographic characteristics as well as their experiences with providing infaq.

Table 3: Respondent Profile

Variable	Level	Frequency	Percentage %
Gender	Male	49	44.5
	Female	61	55.5
Age	20-30	58	52.7
	30-40	20	18.2
	40-50	31	28.2
	50-60	1	0.9
Education	Diploma	33	30
	Bachelor	65	59.1
	Masters	11	10
	PhD	1	0.9
Employment	Private	27	24.8
	Government	49	45
	Self-employed	20	18.3
	Other	14	11.9
Income	Less than RM4,360 RM4,360 – RM9,619	82	73.8
	Higher than RM9,619	28	26.2
		0	0

B. Analytic Hierarchy Process

Table 4 presents the individual priorities based on pairwise comparison of the selected types of Infaq payment methods in Sabah and the consistency ratio (CR) of responses. All respondent judgement records the value of CR does not exceed 0.1, as this is the prerequisites in WGMM method (Ossadnik et al., 2016).

Table 4: Respondent priorities of payment method

n	Cash	Cash Transfer	e-Wallet	Payroll Deduction	Auto Debit	CR
1	0.261859	0.180927	0.490108	0.028514	0.038593	0.038
2	0.028748	0.166061	0.262968	0.118268	0.423954	0.08
3	0.044083	0.16844	0.346652	0.220413	0.220413	0.075
4	0.193037	0.130102	0.290201	0.265087	0.121573	0.004
5	0.081744	0.520561	0.259838	0.071612	0.066245	0.086
6	0.038858	0.26766	0.353857	0.278077	0.061548	0.135
7	0.115591	0.127714	0.589928	0.032821	0.133946	0.11
8	0.032112	0.04698	0.584591	0.094381	0.241936	0.088
9	0.040905	0.13697	0.275915	0.116867	0.429342	0.04
10	0.047115	0.550877	0.265789	0.108762	0.027458	0.006
11	0.044727	0.532136	0.333682	0.044727	0.044727	0.093
12	0.104494	0.222339	0.498171	0.137018	0.037977	0.056
13	0.460098	0.196797	0.261249	0.040928	0.040928	0.035
14	0.020012	0.045559	0.114576	0.250178	0.569675	0.073
15	0.03675	0.061307	0.166115	0.248713	0.487115	0.0159
16	0.032839	0.319155	0.533614	0.045549	0.068843	0.011
17	0.050469	0.081522	0.08924	0.303513	0.475257	0.023
18	0.027887	0.073042	0.134413	0.2458	0.518858	0.056
19	0.04957	0.04957	0.198406	0.370656	0.331798	0.089
20	0.442017	0.306417	0.172765	0.048406	0.030396	0.003
21	0.03194	0.422037	0.320844	0.03194	0.193238	0.145
22	0.120717	0.160175	0.45822	0.124442	0.136447	0.005
23	0.100148	0.605037	0.197072	0.065711	0.032032	0.066
24	0.11408	0.682806	0.104204	0.047779	0.051131	0.034
25	0.28738	0.397388	0.224298	0.030721	0.060213	0.021
26	0.031723	0.192729	0.517198	0.222944	0.035406	0.007

27	0.287532	0.158639	0.487699	0.033065	0.033065	0.069
28	0.144433	0.214222	0.57431	0.033518	0.033518	0.004
29	0.264514	0.109862	0.553994	0.029189	0.042442	0.091
30	0.389226	0.200596	0.200596	0.027031	0.182552	0.08
31	0.058385	0.481383	0.321146	0.05859	0.080496	0.076
32	0.543034	0.05982	0.297768	0.067649	0.031729	0.041
33	0.167323	0.483803	0.285142	0.031866	0.031866	0.051
34	0.059585	0.036355	0.299178	0.168693	0.436189	0.068
35	0.368023	0.247048	0.05091	0.222844	0.111174	0.092
36	0.495977	0.254673	0.169185	0.039612	0.040553	0.05
37	0.037552	0.245022	0.206251	0.308599	0.202575	0.037
38	0.147343	0.291248	0.484511	0.050972	0.025925	0.079
39	0.041055	0.25659	0.557622	0.11118	0.033553	0.084
40	0.466409	0.037638	0.298483	0.070735	0.126735	0.08
41	0.162046	0.279226	0.490272	0.034228	0.034228	0.043
42	0.172665	0.300622	0.442135	0.052092	0.032486	0.077
43	0.120823	0.056336	0.498374	0.291052	0.033416	0.06
44	0.107092	0.061159	0.548213	0.243056	0.04048	0.073
45	0.03967	0.25072	0.600208	0.054701	0.054701	0.13
46	0.524125	0.333916	0.030466	0.055747	0.055747	0.033
47	0.406629	0.033672	0.033672	0.263014	0.263014	0.021
48	0.418126	0.054253	0.044074	0.108391	0.375156	0.086
49	0.692308	0.076923	0.076923	0.076923	0.076923	0.07
50	0.480108	0.282945	0.175332	0.030807	0.030807	0.004
51	0.165776	0.492803	0.270277	0.035572	0.035572	0.055
52	0.30752	0.537349	0.050599	0.050599	0.053933	0.112
53	0.176528	0.381047	0.366245	0.04047	0.03571	0.037
54	0.214222	0.144433	0.57431	0.033518	0.033518	0.002
55	0.173843	0.258522	0.484883	0.050597	0.032155	0.089
56	0.57431	0.144433	0.214222	0.033518	0.033518	0.009
57	0.058882	0.385505	0.462817	0.05069	0.042106	0.084
58	0.286034	0.139797	0.508697	0.032084	0.033389	0.072
59	0.158639	0.287532	0.487699	0.033065	0.033065	0.054
60	0.144433	0.214222	0.57431	0.033518	0.033518	0.043
61	0.029494	0.058811	0.288519	0.288519	0.334657	0.15
62	0.333682	0.044727	0.532136	0.044727	0.044727	0.059
63	0.342234	0.232197	0.23307	0.025897	0.166602	0.09
64	0.207961	0.126882	0.594075	0.035542	0.035542	0.064
65	0.072835	0.036949	0.282453	0.282453	0.32531	0.006
66	0.052989	0.042824	0.079117	0.261684	0.563386	0.093
67	0.10487	0.10487	0.619169	0.028846	0.142244	0.05
68	0.043959	0.188499	0.132789	0.599513	0.03524	0.076
69	0.584591	0.094381	0.241936	0.032112	0.04698	0.062
70	0.232197	0.166602	0.342234	0.025897	0.23307	0.07
71	0.243243	0.243243	0.243243	0.027027	0.243243	0.004

72	0.088117	0.688178	0.076464	0.088117	0.059124	0.009
73	0.243243	0.243243	0.027027	0.243243	0.243243	0.008
74	0.584591	0.241936	0.094381	0.032112	0.04698	0.068
75	0.092002	0.092002	0.669137	0.068098	0.078762	0.088
76	0.654079	0.104142	0.104809	0.032828	0.104142	0.07
77	0.297768	0.067649	0.543034	0.031729	0.05982	0.136
78	0.48269	0.088987	0.338853	0.035709	0.053761	0.005
79	0.584591	0.094381	0.241936	0.032112	0.04698	0.034
80	0.430953	0.036402	0.407406	0.076292	0.048947	0.099
81	0.430052	0.027339	0.404497	0.069056	0.069056	0.003
82	0.028695	0.122103	0.639889	0.104657	0.104657	0.097
83	0.035597	0.049322	0.542558	0.300221	0.072302	0.084
84	0.03222	0.069256	0.637536	0.131224	0.129764	0.041
85	0.051305	0.063024	0.425175	0.368713	0.091782	0.0155
86	0.049659	0.249343	0.308023	0.352986	0.039989	0.009
87	0.054828	0.313937	0.539657	0.048432	0.043146	0.119
88	0.030962	0.053974	0.621755	0.125804	0.167505	0.067
89	0.032548	0.155362	0.619434	0.103692	0.088964	0.094
90	0.070399	0.191665	0.614737	0.064114	0.059085	0.041
91	0.117693	0.243449	0.565904	0.036477	0.036477	0.051
92	0.132789	0.188499	0.599513	0.043959	0.03524	0.065
93	0.384786	0.408076	0.117972	0.035518	0.053648	0.007
94	0.531945	0.143617	0.240116	0.045541	0.038781	0.087
95	0.295124	0.388094	0.246296	0.027367	0.043119	0.074
96	0.198367	0.477723	0.2471	0.042608	0.034202	0.039
97	0.531945	0.143617	0.240116	0.038781	0.045541	0.0061
98	0.480636	0.122739	0.179201	0.086997	0.130427	0.091
99	0.264569	0.426151	0.209913	0.029397	0.069971	0.058
100	0.076041	0.100524	0.063029	0.076041	0.684365	0.066
101	0.168834	0.207079	0.498997	0.083262	0.041828	0.071
102	0.2	0.2	0.2	0.2	0.2	0
103	0.389937	0.148177	0.389937	0.037763	0.034186	0.076
104	0.584591	0.241936	0.094381	0.04698	0.032112	0.022
105	0.654079	0.104142	0.104142	0.104809	0.032828	0.077
106	0.339457	0.339457	0.196175	0.095149	0.029763	0.034
107	0.480108	0.175332	0.282945	0.030807	0.030807	0.15
108	0.310345	0.310345	0.310345	0.034483	0.034483	0.047
109	0.254258	0.43973	0.240015	0.032998	0.032998	0.007
110	0.282945	0.480108	0.175332	0.030807	0.030807	0.089

*n = Number of respondents

Table 5 presents the aggregate priority for payment method based on the method of aggregate individual priority (AIP) - weighted geometric mean method (WGMM).

Table 5: Aggregate Priority for Categories by Geometric Means

	e-Wallet	**Cash Transfer**	**Cash**	**Auto Debit**	**Payroll Deduction**
WGMM	0.266936	0.16479	0.146777	0.073639	0.071383822
NWGMM	0.298968	0.184565	0.16439	0.082475	0.079949881

AIP	1	2	3	4	5

*WGMM = Weighted Geometric Mean Method, NWGMM = Normalized Weighted Geometric Mean Method, AIP = Aggregate Individual Priority

E-Wallet is found to be the top priority of Infaq payment method with the relative weight of 29.89%. While Payroll Deduction is discovered to be the least significant with the relative weight of 7.99%. The second priority is by Cash Transfer with the relative weight of 18.45%, followed by Cash (16.43%), and Auto Debit (8.24%). According to Blackbaud (2013), the utilisation of internet donations has surged by 39%. The periodic direct debit had a high priority weight, which corresponds to Sargeant & Farthing (2005) results that donors feel unburdened and comfortable using this approach. Since this has been the typical approach used by customers and contributors until now, the method of cash secured second priority weight is not surprising. Consumer cash payments, which had risen dramatically in 2009, did not fall back in 2010, according to Foster et al. (2013), but instead climbed by another 3% in 2010. Because there is a lack of research on the subject of payment methods among donors, much alone Waqf, this paper was required to discuss consumer behaviour. Finally, in agreement with Boersma & Burgers (2013) and Foster et al. (2013), the downward trend in consumer paper check payments continued. However, according to Blackbaud (2012), in comparison to donors in the United Kingdom and Australia, donors in the United States still prefer cheques to cash.

IV.DISCUSSION

Most Islamic economic activities, such as infaq, waqf, and sadaqah, rely on loyalty to encourage more people to contribute and improve the performance of other Muslim communities. Furthermore, a high loyalty value can create more opportunities for contributors to repeat their contributions. Furthermore, the infaq donors involved are able to develop positive relationships with the infaq recipients while managing the funds.

This study has a number of implications for both academic researchers and practitioners. It also refers to the research's potential impact on current and future implications in the research field of interest. Given that the goal of this study is to examine the priority of infaq payment method options among infaq donors in Sabah, this study was analysed using data collected from AHP. According to the data gathered, the most preferred infaq payment method by the Sabah community is infaq payment via e-wallet. As a result, this demonstrates that all of the research objectives have been accepted and met.

The data gathered in the literature review and findings can be used by other academics to help with future research. All of the variables have been thoroughly and thoroughly studied, resulting in good analysis and discussion, so that this topic will help academics better understand this research. Furthermore, researchers interested in learning more about this study should investigate each variable included in the Analytic Hierarchy Process (AHP) to achieve superior research results.

This study was done by distributing questionnaires and conducting a survey. As a result, data and information can only be collected for a short time, usually less than a month. Researchers are also unable to do any outdoor operations related to the dissemination of Covid-19, such as interviewing donors and so on. Furthermore, several respondents refused to cooperate in answering the questions, rendering the data invalid for analysis. This study could not be undertaken on other populations because the target demographic is primarily focused on the Muslim community who have experience with infaq payment. Furthermore, the questionnaire was only distributed on online platforms like as WhatsApp, Facebook, and Telegram, and it was written in English only, thus some respondents were unable to react because they did not comprehend the statements made in the questionnaire.

In this part, the researcher would like to make some suggestions for improvement that would be useful in performing future studies related to this research. It is designed to ensure that future research is of higher quality. As a result, here are some recommendations:

i. It is also recommended that researchers gather data over a longer period of time, such as a month or two, to ensure that the data acquired is sufficient and accurate to meet the study's objectives.

ii. Researchers should perform this study utilising empirical research since it will allow them to gather more data and knowledge more quickly.

iii. To get greater understanding and open mindedness, researchers should examine and collect more data on different elements that influence the choice of infaq payment mode.

iv. For the aim of the survey, it is preferable if the researcher has a bilingual questionnaire, namely Malay and English, so that respondents can read and comprehend the questionnaire, especially those who do not speak English.

V.CONCLUSION

This study seeks to fill gaps in the Infaq research literature by delving deeper into the most preferred infaq payment method options by the community or infaq donors, with the analytical hierarchy process (AHP) serving as the primary analytical tool. The primary goal of this research is to look into the types of infaq payment methods preferred by the community or infaq donors in Sabah. According to the AHP results, online payment (e-wallet payment) and cash method became the first and second priority in response to the choice

of infaq payment method. While salary deduction and auto debit are the least preferred payment methods for infaq in Sabah. This outcome is expected to be the result of technological and lifestyle changes, with online shopping becoming a way of life in today's society.

This paper has some limitations in that the variables (a type of payment method) must be referred to SIRC, whereas private bodies offer more methods such as debit card and credit card. As a result, future research should include more variables in order to obtain more detailed results.

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