

FACTORS AFFECTING THE INTENTION OF MUSLIM IN EAST JAVA MUSLIM TO USE Waqf CASH CROWDFUNDING PLATFORM: THE TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH

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Abstract

The role of cash waqf can increase along with the increase in waqf funds collected from crowdfunding. Therefore, an analysis is needed regarding the factors that influence Muslims in using waqf crowdfunding platform services. This learn aims to determine the elements that affect the behavioral intention of Muslims to use waqf crowdfunding platform services in East Java this study employs the Technology Acceptance Model (TAM) framework. It is a quantitative research type that utilizes primary data and secondary data. Primary data were obtained from online survey questionnaires using purposive sampling, then the analysis used was the SEM-PLS method. Secondary data was obtained from relevant literature sourced. The results showed that the perceived usefulness variable did not affect East Java Muslim intentions in using the waqf crowdfunding platform. Whereas perceived ease of use, perceived trust does not directly affect Muslim intentions to use waqf crowdfunding platform services in Indonesia. This research is useful as a reference for the East Java Indonesian Waqf Board (BWI), nazir, waqf management, academics, and researchers in the future.

Keyword: *Cash Waqf, Waqf Crowdfunding, Technology Acceptance Model*

A. INTRODUCTION

Islamic economics has a unique type of instrument, namely waqf. Waqf itself includes elements of virtue (*birr*), kindness (*ihsan*), and brotherhood (*ukhuwah*). Waqf has the main characteristics that make waqf different from other Islamic social instruments, namely there is a shift in ownership when waqf is carried out, at the beginning personal ownership becomes the ownership of Allah which is expected to one day be eternal and can provide sustainable benefits and Islam recommends an institution to be used for means of distributing the sustenance given to us by Allah SWT, namely by waqf (Fitriyah, 2019).

There are many waqf assets in Indonesia whose management is still not optimal, this is because the funding used to manage these waqf assets is still lacking, causing waqf assets to not be developed and used for the benefit of society. Moreover, waqf in Indonesia is still not aimed at empowering the economy of the community itself (Nasution & Medias, 2020). Waqf is growing in contemporary times because of technology, especially in terms of fundraising. As technology develops rapidly, it causes a cultural shift in the use of financial technology (fintech) so that it has a substantial effect on people's lives, everyday routines in the digital age. This can change and provide impetus to bring up new innovations. This innovation emerged between fintech companies and waqf institutions to break down the gap between the potential and actualization of waqf assets.

The innovation offering is raising waqf funds through a crowdfunding site or platform. Crowdfunding itself is a type of effective and efficient method that is often used for specific purposes in the field of entrepreneurship and philanthropy (Mollick, 2014). With the help of crowdfunding, waqf can have the potential to develop waqf assets more productively. Therefore, it is important for waqf crowdfunding platform managers to form the best digital system possible, so that people will increasingly trust the waqf crowdfunding platform.

Waqf crowdfunding platform managers need to know how it influences the ease and usefulness of using the crowdfunding platform so they understand the factors that should be taken into account to enhance current services. One of the theoretical models one commonly used framework to assess the acceptance of new technology is the Technology Acceptance Model (TAM). TAM theory is used to study the process of accepting an information technology by using a person's behavior approach to determine

the level of acceptance of the information system (Fatmawati, 2015).

This theory suggests that the intention to adopt an information technology is influenced by two main variables: Perceived Ease of Use (PEU) and Perceived Usefulness (PU) or Perceived Usefulness (Chuttur, 2009). In addition to the 2 variables from TAM, this study also adds 1 other variable, namely Perceived of Trust (PT).

A number of studies have explored the issue of the intention of using waqf cash crowdfunding platform, one of which is research conducted by (Misissaifi & Sriyana, 2021) which show that the intention to use Islamic fintech is caused by the influence of individual attitude factors due to the presence of sharia fintech, attitudes towards using sharia fintech are influenced by perceived usefulness (PU), Perceived Ease of Use (PEU) and sharia compliance inherent in fintech sharia. Faturohman, Hassandi, & Yulianti (2020) stated in their research that the perceived usefulness variables (PU) and perceived Ease of use (PEU) have a direct influence on Muslims' intentions to use waqf crowdfunding platform services in Indonesia. The same research was conducted by (Niswah F. M., Mutmainah, Hadyantari, Nurwahidin, & Huda, 2019) shows that perceived usefulness (PU) and Perceived Ease of Use (PEU) have a statistically significant effect on Attitude towards Usage (ATU), Perceived usefulness (PU), Attitude towards Usage (ATU), and Perceived Ease of Use (PEU) has a notable impact on Behavioral Intention (BI).

Dennis, Qayum, & Sakti (2018) stated in their research that Muslim students' intention to donate money through NU BTN is influenced by Perceived Ease of Use (PEU), which has a positive effect on Attitude towards Usage (ATU) and users' intention to donate waqf (BI). But Islamic egalitarianism has no effect on Muslim Behavioral Intention (BI). Behavior as a mediating variable also has a positive effect on intention to accept. Another researcher (Kim, Park, Choi, & Yeon, 2016) examines that user acceptance of payment types of Fintech services is influenced by perceived usefulness (PU), Perceived Ease of Use (PEU) and credibility has a significant positive effect on intention to use (BI).

Based on this background, the purpose of this research is to identify the factors that influence the behavioral intention of Muslims to use waqf crowdfunding platform services in East Java by using the Technology Acceptance Model (TAM) theory approach. This research also tries to explore the level of participation of Muslims in East Java in conducting cash waqf.

B. METHODS

This research is a type of quantitative research. Quantitative research is a process of searching for information which utilizes data in the form of numerical which are used as tools to analyze information or information about what we want to know (Kasiram, 2009). This research employs two categories of data: primary data and secondary data. Secondary data was obtained from various related literature whose sources were books, journals, articles and official government or banking websites. Primary data was obtained from a questionnaire that was distributed to users of the waqf crowdfunding platform.

Data collection was conducted through online questionnaires using google form. Google form is a web-based site that allows anyone to give opinions or answers to questionnaires using applications available on the internet, computer/laptop or mobile web anywhere quickly. Google forms are very good as a tool for collecting opinions from people who are far from each other, collecting some data, asking impromptu quizzes, checking simpler questions, and so on. Respondents can provide feedback anywhere and at any time by opening a shared web address or link. The Google Forms application automatically records, collects, organizes and stores quickly and safely all responses and answers from other people (Parinata & Puspaningtyas, 2021).

The questionnaire items in this study are based on constructs from several relevant previous studies. The construct is modified so that it can represent the research variables studied. The most common and frequently used questionnaire model in Indonesia is a rating scale or commonly known as a Likert scale. A 5-point Likert scale, with 1 representing (Strongly Disagree) to 5 representing (Strongly Agree), was used to structure the questionnaire items. The specific questions included in the survey are provided toward the end of the article. The sampling method applied is purposive sampling, where respondents must meet specific criteria to be included as participants in this study. The criteria for respondents in this research are users of the waqf crowdfunding platform in East Java. The sample in this study consisted of 99 respondents and those who met the respondent criteria included 115 individuals who completed the questionnaire. Given that the minimum sample size for PLS-SEM analysis is between 30 and 100, the sample size in this study meets the required criteria (Hair, et al., 2021).

The data were analyzed using the SEM-PLS method, which allows for the simultaneous testing and estimation of model coefficients based on the relationships between variables. SEM-PLS is

component-based and flexible, meaning it generates predictions without requiring the assumption of normal distribution, which is a key advantage (Zuhdi, Suharjo, & Sumarno, 2016). SEM and PLS are alternative techniques in SEM analysis that do not require the data to use a multivariate normal distribution. In SEM and PLS, the value of latent variables can be calculated through a weighted sum of manifest variables that are associated with the latent variable, effectively serving as substitutes for the manifest variables (Alfa, Rachmatin, & Agustina, 2017).

C. RESULTS AND DISCUSSION

Respondent Demographics

Based on the results of this research, it involved 99 Indonesian Muslim respondents, predominantly women (63.6 %) with a majority aged 19 -23 years, 100 % of whom were domiciled in East Java. The majority of respondents were students, namely 60.6 %. The monthly income of the majority of respondents is below or equal to 1 million, 56.6 %, with expenses ranging from below or equal to 1 million, 64.6 %. The majority of respondents do alms/infaq/alms/waqf per month ranging below or equal to 100 thousand as much 65.6% And with frequency alms/infaq/almsgiving/waqf per month about 2 times to 4 times a month for 52.5 %.

Model Evaluation

Before done test hypothesis, done evaluation model study. A structural model or inner model is a structural model that tries to provide a cause-and-effect relationship between latent variables. By going through the bootstrapping process, the t- parameters were tested by t - statistics which can be used to predict the availability of causal relationships.

In PLS-SEM, convergent validity is assessed by evaluating the outer loading value, also known as the loading factor, which reflects the degree of correlation between each measurement item (i.e., the indicators in the questionnaire) and the latent variables (constructs). Terms used as an initial check, the outer loading value is considered significant, namely it meets or must reach the level which is greater than 0.5. Test result values from the outer model are in the attachment. The result shows that the four indicators that measure intention to use waqf crowdfunding have an outer loading value higher than 0.55. In this case, it can be interpreted that in the data above for each variable there are no indicators that have an outer loading value below 0.5, which means that the indicators that have in this research is feasible and valid as a measure of the variable in question and can be used for further analysis.

Construct validity is validity value Which show _ so far where a test who measures construct theory Which will be base preparation test the. A construct is considered valid or satisfactory if its Average Variance Extracted (AVE) value is greater than 0.5 (Abdillah & Jogiyanto, 2016). It can be observed that the AVE value for each variable in the model analyzed in this study indicates good construct validity, as the AVE values are greater than 0.5. In u discriminant validity test, comparison of the roots of the Average Variance Extracted (AVE) which is used as a parameter. The construct you have must be greater than with the correlation between the latent variables, or you can also look at the cross - loading value (Abdillah & Jogiyanto, 2016). The data above indicates that each indicator's value within a single construct is higher than those of the other constructs, and these values are concentrated within that particular construct. As a result, it can be concluded that this study demonstrates good discriminant validity.

All constructs contained in this research have Cronbach's values $\alpha > 0,6$ And mark c composite reliability > 0.7 (Jogiyanto, 2009), then it can be interpreted that every construct reliable. This suggests that every construct in the research model demonstrates internal reliability in the reliability of the testing instrument.

Evaluation of the determination coefficient was conducted to assess shown in data on and se has been multiplied by 100%, then the determination coefficient for the IU variable is 53.4%. In this case it signifies that the value of the coefficient of determination of the IU variable makes a contribution in this study it was 53%, while 47% was accounted for by variables not included in the research model.

Hypothesis Evaluation

After completing the previous tests, continue with carrying out significance testing or

bootstrapping which provides the significance value of each indicator of the dependent variable construct. The outer model is often called a measurement model which explains each part of the indicator in relation to its latent variable. Evaluating a measurement model involves three steps: testing for convergent validity, testing for discriminant validity, and assessing composite or combined reliability.

Table 1. Path Coefficient

	Discriminant Validity					Results
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	
ATU → IU	0.732	0.730	0.066	11,069	0,000	Effect
PEU → ATU	0.426	0.391	0.149	2,856	0.004	Effect
PU → ATU	0.160	0.188	0.112	1,430	0.153	No effect
PT → ATU	0.248	0.258	0.130	1,912	0.056	No effect

A measurement item is considered significant if the t-statistic value exceeds 1.96, while the p-value is below 0.05, with a significance level of 5%. Meanwhile, the parameter coefficient indicates the direction of the effect with look and check whether the original sample is positive or negative at a time big influence of variables independent to variable dependent (Ghozali I. , 2008). Based on test results (Table 1), the Perceived Ease of Use (PEU) variable has an effect positive to Attitude Use *Crowdfunding* Cash Waqf (ATU). Meanwhile, the Perceived Usefulness (PU) variable and Perceived Trust (PT) has no effect on Attitudes towards Using Cash Waqf *Crowdfunding* (ATU). As well as Attitude Use *Crowdfunding* Waqf Cash (ATU) influence Intention of Using Cash Waqf (IU) *Crowdfunding*.

Perceived Ease of Use (PEU) Influences Attitudes Use of Cash Waqf Crowdfunding (ATU)

The significant value of the influence of the perceived ease of use (PEU) variable on attitudes towards using cash waqf crowdfunding (ATU) is value 0.0 04 with the original sample which is a positive sign. If the p value is <0.05, it indicates that the perception of ease of use has a positive impact and significant effect on attitudes towards using cash waqf crowdfunding.

Attitude toward use may be affected by perceived ease of use through attitude as an intervening variable, supported by research indicating that perceived ease of use has a positive and substantial impact on the intention to use, with attitude acting as a mediating variable (Mahesa Arsita Putri & Agung Suaryana, 2021). Perception of Ease of Use (PEU) influences attitudes towards using Waqf Crowdfunding (ATU). This is directly related to the research results of Dennis, Qayum, & Sakti (2018) (Dennis, Qayum, & Sakti, 2018) which suggests that there is a direct and meaningful association between Perceived Ease of Use (PEU) and Attitude towards Usage (ATU) of Fintech Waqf, (Aditya & Wardhana, 2016) says that the influence of perceived ease of use has a notable impact on attitudes towards use. The ease of use of a system will influence a person's attitude towards the system, such as when using technological systems. If an application or website is considered difficult to use, it will certainly make people unwilling to use it.

Based on the average results of the responses generated from research respondents, it shows that perceived ease of use influences attitudes towards using cash waqf crowdfunding. People are more likely to choose something that is easy to use, as it saves them time and effort when using the application or website. In use application or website waqf crowdfunding is considered easy used by Muslims in East Java.

In this digital era, many media simplify the use of the application by explaining the steps for using it easy. The convenience offered in fintech applications, especially in crowdfunding, is not only easy to use but also simple to learn, manageable, clear and comprehensible, adaptable, easy to use. become proficient (easy to become skillful), easy to use (Fahlevi & Dewi, 2020).

Perception of Usefulness (PU) Has No Influence on Attitudes to Use Cash Waqf Crowdfunding (ATU)

The significant value of the influence of the variable perceived usefulness of use (PU) on attitudes towards using cash waqf crowdfunding (ATU) is a value of 0.153 where the original sample has a negative

sign. This is because the p value is >0.05 , so it means that the perception of the usefulness of use has a negative effect and does not significantly influence attitudes towards using cash waqf crowdfunding.

Perception of Usefulness (PU) does not influence the Attitude to Use Crowdfunding Waqf (ATU). This is not in line with the results of (Niswah, Mutmainah, & Legowati, Muslim Millennial's Intention of Donating For Charity Using Fintech Platform, 2019) Which state that there is connection direct between PU and Attitudes towards Using Fintech Waqf. The results of this study also contradict the research of Shanmugam et al. (Shanmugam, Selvakumar, & Yeh, 2014) which shows that the attitude towards using information technology, namely in this case the use of crowdfunding, is able to intervene intermediate influence perceived usefulness on interest in use. Also, literature exists that confirms the positive and significant impact of perceived usefulness towards usage attitudes (Cheng, Ouyang, & Liu, 2019). Khayer & Bao (2019) (Khayer & Bao, 2019) who conducted an analysis of intentions to continue using Alipay e-payment and found a favorable connection between perceived usefulness and attitudes toward use" or "a positive association between perceived usefulness and attitudes toward usage. When users gain more benefits from using a system/service, they will be more satisfied, their attitudes will be positively influenced and thus, they will be more likely to continue using the system/service. However, this research is in line with research by (Tyas & Darma, 2017), which suggests that perceived usefulness does not significantly affect user attitudes. This may be because the information technology has been in use for a long time, leading users to become accustomed to it. Likewise in (Jamal, Firdaus, Bakhtiar, & Sanjaya, 2021) research, which states that Perceived Usefulness does not exert a significant impact on intention to reuse GoPay in Jakarta. The Perceived Usefulness variable does not influence consumers' desire to reuse digital wallets, because people do not feel any difficulty to make payments even if you don't use a digital wallet. This is because almost everything still requires cash in every transaction activity.

Perceived usefulness describes the degree to which something, when available, can provide benefits to those around it, in this case, the Waqf fintech. Benefits can be felt when fintech services can provide convenience for their users. So in this study users do not really believe that the information system is useful automatically because the system is useful for work, as is the case with use waqf crowdfunding. The reason why reception of usefulness (PU) does not influence attitudes towards using waqf crowdfunding (ATU) It can be explained from the results that respondents in this study feel that there is still a lack of perceived benefits from waqf fintech services. This is because only people with technological capabilities and who truly feel the benefits can use waqf fintech services, especially on the waqf crowdfunding platform. Apart from that, many East Java Muslims still experience difficulties in accessing the platform's services, one of which is because the internet network and gadgets are not supported enough.

Perceived of Trust (PT) No Influence on Attitude Use Cash Waqf Crowdfunding (ATU)

The significant value of the influence of the variable perceived of trust (PT) on attitudes towards using cash waqf crowdfunding (ATU) namely 0.056 with the original sample having a negative sign. Because the p value is >0.05 , it is concluded that the perception of trust in use has a negative effect and does not have a meaningful impact on attitudes towards using cash waqf crowdfunding. Trust is defined as a person's willingness to rely trust in business partners, because these business partners are considered trustworthy and honest (Ambarwati, 2019).

Perceived Trust (PT) has no effect on Attitudes towards Using Cash Waqf Crowdfunding (ATU). This is in contrast to the research of (Iqbal & Muharram, 2020), (Fahmi, 2018) and (Rakhmawati & Isharijadi, 2013), who stated that trust has an influence on intentions. use of fintech such as crowdfunding platform. The findings of this study agree with research by Bernarto & Patricia (2017) (Bernarto & Patricia, 2017) which shows that trust has no positive effect on customer loyalty. Rises and falls in trust will not have an impact in relation to customer loyalty.

In this research, trust is assessed become the basis of society's intentions to channel their funds to charities, one of which is on the crowdfunding platform waqf. Trust at the institution collector waqf have influence in increase intention and consumer behavior in transacting waqf money to institutions the to be managed effectively and efficiently in achieving the benefit of society. Meanwhile, the results shown by respondents in answering the questionnaire on average still do not believe in the waqf crowdfunding platform. It could be that people are still afraid of misuse of the waqf funds they distribute, and lack trust in the management of waqf funds on the crowdfunding platform itself. So, waqf fund collection institutions are currently not fully trusted by the public, and people are still reluctant to use waqf crowdfunding

platforms. This factor is very influential in intention use of the waqf crowdfunding platform because if public trust in the waqf crowdfunding platform is increased, this will be followed by an increase in intentions to use the waqf crowdfunding platform system as well. And vice versa if people trust the platform crowdfunding If waqf decreases, this will be followed by a decrease in intention to use the waqf crowdfunding platform system as well. If there is a decrease in plans to use the waqf crowdfunding platform, it is necessary to increase trust in the community so that people have more trust and increase their intentions to use the crowdfunding platform itself.

Attitudes towards Using Cash Waqf Crowdfunding (ATU) influence *Intention to Using Cash Waqf Crowdfunding* (IU)

Attitude toward use has a positive and substantial impact on the intention to adopt cash waqf crowdfunding. Intention to donate through waqf crowdfunding is influenced by attitudes towards using cash waqf crowdfunding. This is directly related to the research of (Ajzen & Fishbein, 2005), assumes that attitudes are the main key to understanding human behavior and changes in attitudes will influence behavior. The degree of positive and negative evaluation that shapes customer attitudes to use or not use fintech services. Previous research demonstrates that attitude has a significant impact on continuance usage (Iranmanesh, Zailani, & Nikbin, 2017). Thus, it is assumed that when users possess a positive attitude towards a system/service, they will have a stronger interest in using it (Liao, Palvia, & Chen, 2009). The findings of this study are consistent with the research conducted by Mayasari, Kurniawati, & Nugroho (2011) (Mayasari, Kurniawati, & Nugroho, 2011) which states that attitudes have a significant influence related to behavioral intentions. It is explained that the formation of attitudes will influence consumers behavioral intentions in adopting or using internet banking. In contrast to Sains, Lestari, & Putri (2021) (Sains, Lestari, & Putri, 2021), which stated that overall, the respondents of this study were of the opinion that the intent or intention to use fintech services offered by Islamic banks was not enough if based on attitude alone.

Based on the results of respondents, this research shows that when a person has a positive attitude towards use fintech endowments, so will arise intention for use it. When the intention to use arises, it is likely that the behavior of using fintech waqf for cash waqf will be greater. The higher the attitude towards using fintech crowdfunding waqf, the higher the intention to use fintech crowdfunding waqf among Muslims Indonesia.

D. CONCLUSION

Based on the research results, it can be concluded that the intention of East Javanese Muslims in using the crowdfunding platform to pay cash waqf is determined by the perception of ease of use, perception of trust, and attitude towards using cash waqf crowdfunding (Attitude Towards Usage). Meanwhile, perceived usefulness does not influence the behavior of Muslims towards using the waqf crowdfunding platform.

Based on the researcher's direct experience during this study, there are certain limitations encountered that could serve as areas for future researchers to focus on to improve the quality of their work. As with any study, this research also has its shortcomings, which should be addressed and refined in future research. The sampling This study included a total of respondents only 99 people and the distribution of questionnaires was still focused on social networking sites such as Instagram and WhatsApp, of course it is still not enough to describe the actual situation, respondents still have not touched all types of professions and there are no pre-millennial respondents, namely those aged 50 years and above because respondents are dominated by millennials and gen z. During data collection, it is possible that the information provided by respondents in the questionnaire may not always accurately reflect their true opinions. This can occur due to differences in thoughts, assumptions, and understanding among respondents, as well as other factors such as the honesty of the respondents when answering the questionnaire. Apart from that, there is a possibility that there are statements in the questionnaire that the respondent cannot understand and cause the respondent to give answers that are not in accordance with what is in the questionnaire statement

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