

ABSTRAK

Aneng Anisa Daliah Mutiara. (2025). Skripsi. Faktor yang Memengaruhi Minat Masyarakat Muslim di Yogyakarta dalam Berwakaf Uang Melalui Platform PasifAmal.id. Program Studi Ekonomi Syariah. Fakultas Agama Islam. Universitas Siliwangi.

Latar belakang penelitian ini didasarkan pada rendahnya penghimpunan wakaf uang di Indonesia, khususnya di Provinsi D.I. Yogyakarta, meskipun wilayah ini memiliki potensi yang besar. Kehadiran platform digital seperti PasifAmal.id diharapkan dapat menjadi solusi dalam meningkatkan partisipasi masyarakat melalui akses yang lebih mudah, nyaman, dan transparan. Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kegunaan dan persepsi kemudahan terhadap sikap menggunakan, serta pengaruh persepsi kegunaan, persepsi kemudahan, norma subjektif, persepsi kontrol perilaku, kepercayaan, dan sikap terhadap minat masyarakat Muslim di Yogyakarta dalam berwakaf uang melalui platform PasifAmal.id.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode *Structural Equation Modeling* (SEM). Teknik pengumpulan data yang digunakan adalah melalui survei dengan menyebarkan kuesioner. Sampel dalam penelitian ini sebanyak 230 responden yang sudah berwakaf uang melalui PasifAmal.id. Teknik pengambilan sampel adalah *purposive sampling*. Analisis data dilakukan dengan bantuan SmartPLS versi 4, melalui uji validitas konvergen dan diskriminan, uji reliabilitas, uji koefisien determinasi (R^2), uji F, dan uji t-statistik.

Hasil penelitian menunjukkan bahwa persepsi kegunaan dan persepsi kemudahan berpengaruh positif dan signifikan terhadap sikap menggunakan. Selain itu, persepsi kegunaan, persepsi kemudahan, norma subjektif, persepsi kontrol perilaku, kepercayaan, dan sikap berpengaruh positif dan signifikan terhadap minat berwakaf uang secara digital. Temuan ini menunjukkan bahwa peningkatan persepsi terhadap kegunaan dan kemudahan platform digital, penguatan faktor-faktor dalam *Theory of Planned Behavior*, serta tingkat kepercayaan terhadap platform merupakan faktor-faktor kunci dalam mendorong partisipasi masyarakat dalam wakaf uang. Oleh karena itu, PasifAmal.id perlu mengembangkan strategi yang lebih inovatif, transparan, dan edukatif untuk meningkatkan kepercayaan dan minat masyarakat dalam berwakaf uang melalui platform digital. Implikasi dari penelitian ini menekankan pentingnya integrasi fitur-fitur digital yang mendukung transparansi dan edukasi, serta perlunya kolaborasi antara pengelola platform dan otoritas terkait untuk memperluas literasi digital dan literasi wakaf uang di kalangan masyarakat.

Kata Kunci: *Theory Acceptance Model, Theory of Planned Behavior, Kepercayaan, Minat Wakaf Uang, PasifAmal.id*

ABSTRACT

Aneng Anisa Daliah Mutiara. (2025). Thesis. Factors Influencing the Interest of Muslim Communities in Yogyakarta in Participating in Cash Waqf through the PasifAmal.id Platform. Islamic Economics Study Program. Faculty of Islamic Studies. University of Siliwangi.

The background of this research is based on the low collection of cash waqf funds in Indonesia, particularly in the Special Region of Yogyakarta, despite the region's significant potential. The presence of digital platforms such as PasifAmal.id is expected to be a solution to increase public participation by offering easier, more convenient, and transparent access. This study aims to analyze the influence of perceived usefulness and perceived ease of use on attitude toward use, as well as the influence of perceived usefulness, perceived ease of use, subjective norms, perceived behavioral control, trust, and attitude on the intention of Muslim communities in Yogyakarta to donate cash waqf through the digital platform PasifAmal.id.

This study employs a quantitative approach using Structural Equation Modeling (SEM). Data were collected through a questionnaire survey. The sample consisted of 230 respondents who had previously donated cash waqf via PasifAmal.id, selected through purposive sampling. Data analysis was conducted using SmartPLS version 4, including tests for convergent and discriminant validity, reliability test, coefficient of determination (R^2), F-test, and t-statistics.

The results show that perceived usefulness and perceived ease of use have a positive and significant effect on attitude toward use. Additionally, perceived usefulness, perceived ease of use, subjective norms, perceived behavioral control, trust, and attitude also have a positive and significant influence on the intention to donate digital cash waqf digitally. These findings indicate that improving perceptions of the platform's ease of use and usefulness, strengthening factors from the Theory of Planned Behavior and enhancing trust in the platform are key factors in encouraging public participation in digital cash waqf. Therefore, PasifAmal.id is recommended to develop more innovative, transparent, and educational strategies to increase public trust and interest in donating cash waqf via digital platforms. The implications of this research highlight the importance of integrating digital features that support transparency and education, as well as the need for collaboration between platform providers and relevant authorities to broaden digital and cash waqf literacy among the public.

Keywords: Theory Acceptance Model, Theory of Planned Behavior, Trust, Cash Waqf Intention, PasifAmal.id