

ABSTRACT

Nur Arbaien, Muhamad Fasya. 2025. Determinants of Digital Payment Use in Cash Waqf Purchases in West Java: A Technology Acceptance Model Approach.

Indonesia has a potential of IDR180 Trillion per year in cash waqf development due to its regulatory support, majority Muslim population, and technology adoption. Therefore, innovative strategies are needed, such as digitalization through e-wallets, crowdfunding, and charity shopping, which are more varied and flexible in collecting cash waqf. However, the realization of cash waqf collection until 2024 has only reached IDR 2.4 trillion. The use of digital payment in cash waqf payments needs to be measured in terms of perceived convenience, perceived usefulness, attitudes, and intentions to build public trust. This study uses the Technology Acceptance Model (TAM) to identify factors that influence the acceptance and use of digital payment in cash waqf payments in Indonesia.

This research method is descriptive quantitative with the Technology Acceptance Model (TAM) approach, and uses Smart PLS 3.0 tools. The population is Muslim communities in West Java who have made waqf payments through digital payments, and the sampling technique is a non-probability sampling technique. The data analysis technique starts from Least Square (PLS) analysis, outer model measurement, inner model measurement, and hypothesis testing.

The results demonstrated that perceived usefulness has a significant influence on attitudes and intentions, while perceived ease of use only has a significant impact on perceived usefulness, but neither on attitudes or intention to use. A positive attitude towards technology is indicated to increase the intention to use, resulting in the use of digital payment in cash waqf payments. Trust plays an important role in building user loyalty, both directly and through intention. These findings emphasize the importance of optimal convenience and usability of digital payment services and the integrity of waqf management institutions to improve user experience, build trust, and motivate the use of digital payments in cash waqf payments in West Java.

The implications of this research are that digital waqf management institutions need to enhance the quality of user interface (UI) and user experience (UX) on their waqf fundraising platforms to increase adoption and public trust. Transparency in fund management and education on the benefits of digital payment are also important to build loyalty among waqf donors. Further research should explore additional factors such as digital literacy and government support, and employ a longitudinal design to understand changes in public attitudes and behaviors over time.

Keywords: Digital Payment, Cash Waqf, Technology Acceptance Model