Jurnal Ekonomi Syariah Teori dan Terapan p-ISSN: 2407-1935, e-ISSN: 2502-1508. Vol. 9 No. 6 November 2022: 884-897; DOI: 10.20473/vol9iss20226pp884-897

Determinant Model of Decision to Use the Online Donation Platform: Technology Acceptance Model and Theory of Planned Behavior Approach

Model Determinan Keputusan Penggunaan Platform Donasi Online: Pendekatan Technology Acceptance Model dan Theory of Planned Behavior

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ABSTRAK

Strategi penghimpunan shadaqah di era modern harus menyesuaikan dengan kemajuan teknologi dan preferensi generasi milenial. Kitabisa.com merupakan platform donasi berbasis online yang terus mengalami pertumbuhan pengumpulan donasi dan banyak digunakan masyarakat muslim milenial. Tujuan dari penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi keputusan penggunaan platform kitabisa.com melalui pendekatan Technology Acceptance Model (TAM) dan Theory of Planned Behavior (TPB). Penelitian ini menggunakan teknik sampling purposive sampling. Proses pengkolektifan data dilakukan melalui pengisian kuesioner oleh 270 responden, dimana responden merupakan masyarakat muslim milenial yang pernah menggunakan platform kitabisa.com. Penelitian ini dianalisis dengan menggunakan Structural Equation Modelling (SEM) melalui aplikasi SmartPLS versi 3.0. Hasil analisis memperlihatkan bahwa variabel yang diadopsi dari TPB yaitu Perceived Behavioral Control (PBC), variabel sikap dan norma subjektif berpengaruh secara positif serta signifikan terhadap minat penggunaan platform kitabisa.com. Variabel yang diadopsi dari TAM yaitu Perceived ease of use memiliki pengaruh positif dan signifikan, sedangkan Perceived usefulness tidak berpengaruh terhadap minat penggunaan platform kitabisa.com. Kemudian, minat menggunakan platform kitabisa.com memiliki pengaruh positif serta signifikan terhadap keputusan penggunaan platform kitabisa.com. Implikasi dari penelitian ini adalah agar lembaga penghimpun sedekah online memiliki evaluasi atau penilaian untuk memperbaiki dan mengembangkan platform sedekah berbasis online bagi masyarakat muslim milenial maupun masyarakat secara umum yang akan melakukan sedekah secara online.

Kata Kunci: Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Minat Penggunaan, Keputusan Penggunaan.

Informasi Artikel
Submitted: 20-09-2022
Reviewed: 18-10-2022
Accepted: 29-11-2022
Published: 30-11-2022

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ABSTRACT

The strategy of collecting shadaqah (almsgiving) must be aligned with technological developments and millennial societies. Kitabisa.com is an online shadaqah platform that continues to grow in collecting shadaqahs and is widely used by the millennial Muslim society. The purpose of this research was to analyze the factors that influence the use behavior of kitabisa.com with the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) approaches. The sampling technique in this study was taken using purposive sampling. The data collection process was carried out through filling out questionnaires by 270 respondents, of which the respondents were millennial who had used the Kitabisa.com platform. The analytical technique used is Structural Equation Modeling (SEM) using the SmartPLS version 3.0 application. The results of the analysis show that the variables adopted from TPB, namely Perceived Behavioral Control (PBC), attitudes towards use and subjective norms have a positive and significant influence on intention to use the kitabisa.com platform. While the variables adopted from TAM, Perceived ease of use has a positive and significant effect, while Perceived usefulness has no influence on intention to use the kitabisa.com platform. Then, intention to use the kitabisa.com platform has a positive and significant impact on the use

behavior the kitabisa.com platform. The implication of this research is that online shadaqah collecting institutions have an evaluation or assessment to improve and develop an online-based shadaqah platform for millennial Muslim communities and the general public who will do shadaqah online.
Keywords: Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Intention to Use, Behavior of use.

I. INTRODUCTION

Indonesia is a pluralistic country with a majority Muslim population. The proportion of Indonesian Muslim community reaches 231.06 million people or 11.92% of the total world Muslim population (Kusnandar, 2021). The total population of Indonesia is generally known to reach 270.2 million people (BPS, 2021). In addition, based on the 2021 World Giving Index published by the Charities Aid Foundation (CAF), the Indonesian people have been named the most generous people in the world (Lumakto & Dewi, 2021). As the most generous country, Indonesia has managed to collect Zakat, Infak and Shadaqah (ZIS) consistently and continues to increase despite the Covid-19 pandemic (Zetira & Fatwa, 2021). In 2019 the ZIS that was collected reached IDR 10.2 trillion and in 2020 it increased to IDR 12.4 trillion (Puskas Baznas, 2020). This fact further provides optimism for the huge potential for ZIS collection in Indonesia as a social security instrument to improve people's welfare. The increase in ZIS collection in Indonesia over the last several periods is presented in table 1:

Table 1.
Collection and Percentage of ZIS Growth in Indonesia (2015-2020) (2015-2020)

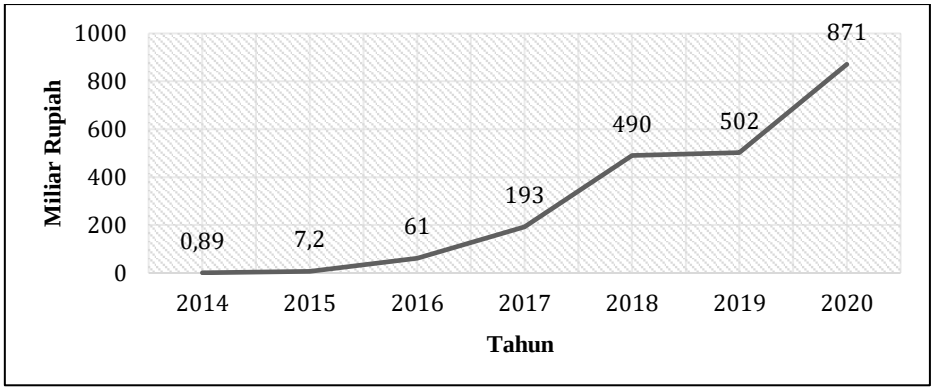
Year	Zakat, Infaq, and shadaqah (Billion Rupiah)	Growth (%)
2015	Rp 3.650	10,61
2016	Rp 5.017,29	37,46
2017	Rp 6.224,37	24,06
2018	Rp 8.117,60	30,42
2019	Rp 10.227,94	26,00
2020	Rp 12.429,25	42,16

Source: BAZNAS Research Center. 2021. Outlook Zakat Indonesia 2021. BAZNAS.

Figure 1 shows that public awareness of ZIS payments has begun to grow. This is reflected in the increase in ZIS collection in Indonesia every year. However, the realization of this collection is still far from the potential for ZIS collection in Indonesia. Based on BAZNAS center of strategic studies, the potential for ZIS collection in Indonesia in 2021 reaches IDR 233.8 trillion and only 4.91% has been realized. Action is needed to minimize the gap between the realization and collection of ZIS in Indonesia (Puskas BAZNAS, 2021).

Policy on ZIS fundraising innovation in the digital era is closely related to the adoption of technology and information systems. One of the efforts that is being intensively carried out by the Zakat Management Organization (OPZ) is digitizing ZIS, where ZIS collection is carried out online (Astuti & Prijanto, 2021). What is more, the data shows that internet users in Indonesia continue to increase. The Association of Indonesian Internet Service Providers (APJII) states that in 2020 the number of people using the internet in Indonesia will reach 196.7 million people with a penetration rate of 73.3% (APJII, 2019). The implications of increasing internet penetration have an impact on changes in business patterns in various industrial sectors (Setiawan et al., 2021). Celine & Linardi (2021) explained that OPZ is working with fintech and the fundraising community in Indonesia to create an online platform that is integrated with mobile-based applications. The emergence of an online-based shadaqah (almsgiving) platform in Indonesia is marked by the operation of the *Kitabisa.com* platform since 2013 under the auspices of the *Kitabisa.com* Foundation.

The fintech concept combines technological developments and financial systems in a financial or banking institution; this makes payment transactions more effective, efficient and secures (Ginantra et al., 2020). The *kitabisa.com* platform has bridged more than 12 thousand social fundraising with more than 1 million people joining as users (Kitabisa.com, 2022). The growth in shadaqahs has increased from year to year, from Rp. 0.89 billion in 2014 to Rp. 871 billion in 2020. Below is the growth in shadaqah collection on the *Kitabisa.com* platform in recent years:



Source: *Kitabisa.com* Financial Report Audit. 2020. https://kitabisa.com

Figure 1.
Growth of the Shadaqah Collection Platform *Kitabisa.com*

The trend of giving shadaqah through the *kitabisa.com* platform continues to increase and tends to be favored by millennials. This research used a study of millennial society who have used the crowdfunding platform *kitabisa.com*. Based on the 2018 Indonesia Millennial Report, the millennial generation has allocated funds for infaq and shadaqah of 5.3% of income (Amalia, 2018). Millennials who are proficient in information technology have two options for setting goals in giving shadaqah, namely giving shadaqah directly and also giving shadaqah online through online shadaqah platforms. (Dzulfikar et al., 2022).

Research Djimesah, et. al. (2022) revealed that a person's intention to use the online shadaqah platform is influenced by variables in the TAM, namely Perceived ease of use and Perceived usefulness, besides that intention to use also has a significant influence on the decision to use. This has the same results as the research by Cuang, et. al. (2016) who revealed that usage decisions are formed based on one's intention to use a technology-based service. Meanwhile, in the findings of Nugroho, et. al. (2018), the behavioral intention of a customer in using technology is influenced by variables in TPB, namely subjective norms and Perceived Behavioral Control (PBC) that individuals feel. Likewise, according to Aji, et.al. (2021), subjective norms and attitudes significantly influence a person's intention to use an online shadaqah platform. Linardi & Nur (2021) stated that Perceived usefulness has no effect on intention to use the online shadaqah platform, this is because there are still not many online shadaqah platforms in Indonesia and the lack of promotion and marketing from online shadaqah platform service providers to spread the benefits of using the platform. The study conducted by Chen, et. al. (2019) also does not match the findings of Nugroho, et. al. (2018) and Aji, et. al. (2021) because subjective norms have no significant effect on intention to use online shadaqah platforms.

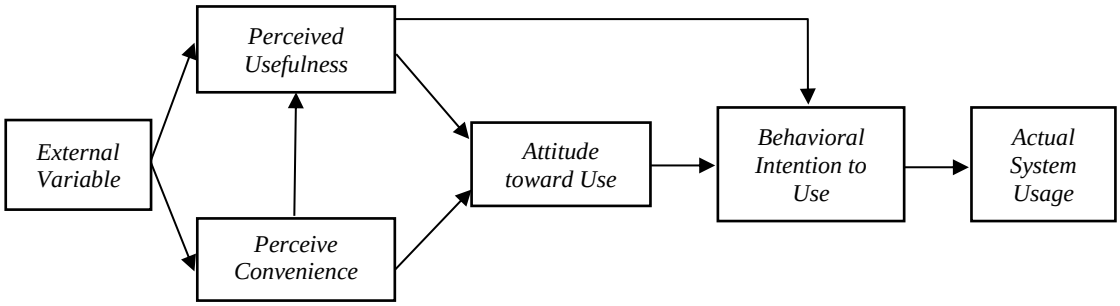
Several studies have discussed the influence of TAM and TPB on the use of a digital service, but still, show inconsistent results and do not specifically use the subject of millennial Muslim society. This study seeks to refine previous research by combining TAM and TPB as a framework for thinking in research. TAM is a framework that is commonly used and has strong links in the fields of technology, information systems, and digital services. This framework is an appropriate theory for viewing and estimating a person's willingness to a technology service (Davis, 1989). The variables from the TAM model adopted in this research are Perceived ease of use and Perceived usefulness. This study also adopts the variables PBC, attitudes and subjective norms in TPB which were introduced by Ajzen for the first time in 1991. TPB is able to identify influences that predict and change behavioral intentions. (Ajzen, 1991).

II. LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was put forward by Davis (1989). The model is a theory developed based on the Theory of Reasoned Action (TRA). TRA is a theory of consumer behavior that states that individual responses to something can be a factor that causes a change in the attitude or behavior of the individual (Ajzen, 1985). This model explains that a person uses information technology for two main reasons, namely the usefulness of the service (Perceived usefulness) and the

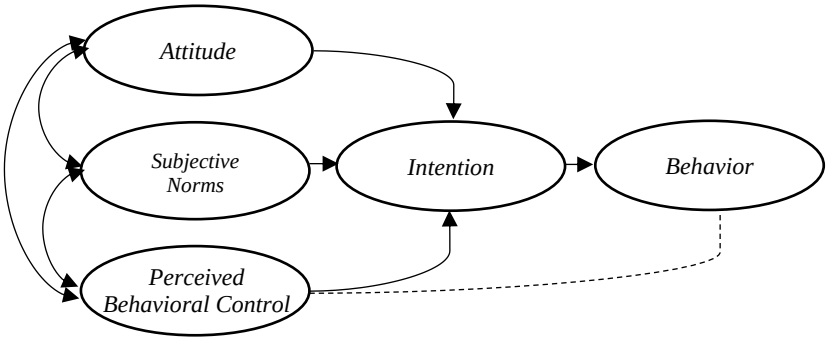
ease of accessing it (Perceived ease of use). Perceived usefulness is defined as a person's belief that using a service can increase the effectiveness of the actions taken, while perceived convenience relates to a person's belief that using an online platform minimizes the effort that must be made (Davis, 1989). The TAM framework as stated by Davis, et. al. (1989) is as follows:



Source: Davis, et.al (1989)
Figure 2.
Technology Acceptance Model (TAM)

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a response to the Theory of Reasoned Action (TRA) proposed and introduced by Ajzen and Feshebian from 1975 to 1980. TPB or the theory of planned behavior is a theory that identifies causes that influence individuals to perform a behavior. TPB is able to identify influences that predict and change behavioral intentions (Ajzen, 1991). This theory has three independent variables, the first is Perceived Behavioral Control (PBC) where this variable looks at individual perceptions of an action that is easy or difficult to do. The second is attitude, which is an individual's preference in responding to things he likes or dislikes about a service, human behavior, institution or phenomenon. The third is a subjective norm, which is a belief of an individual who is influenced by the expectations and expectations of other people around him. The basic model of TPB as stated by Ajzen & Fishbein (1991) is as follows:



Source: Ajzen & Fishbein (1991)
Figure 3.
Theory of Planned Behavior Model (TPB)

Online Shadaqah Concept on the *Kitabisa.com* Platform

Literally, shadaqah (almsgiving) come from the Arabic word "*shadaqah*", from the word *sidq* (sidiq) which means "truth". BAZNAS Regulation Number 2 of 2016 states that shadaqah are assets or other than assets given by a person or institution outside of zakat for the public good. While online is the equivalent of the term online which means connected to the internet or computer network (KBBI Daring, 2016). So, online shadaqah is the act of giving assets or other than assets by utilizing online-based application services (connected to the internet) by not handing them over directly to the recipient. *Kitabisa.com* is an online shadaqah platform that functions to raise funds and give shadaqah online and is transparent. There are several categories of shadaqah available on the *kitabisa.com* platform, including medical and health assistance, humanity, natural disasters, scholarships, houses of worship, and personal challenge fundraising (*Kitabisa.com*, 2022).

Hypothesis

Online shadaqah (almsgiving) platforms are well-known for their convenience in the payment

system and are used more by millennial Muslim communities than traditional shadaqah (almsgiving) such as through infaq boxes and shadaqah pick-up services (Amalia, 2018). When viewed from the technological side, the decision to give shadaqah through online shadaqah platforms is influenced by variables in TAM theory, namely Perceived ease of use and Perceived usefulness. Several previous studies discussing the effect of TAM on the use of a digital service are Jaziri & Mohammad (2019), Djimesah, et.al. (2022), Linardi & Nur (2021), Niswah & Legowati (2019) and Chuang, et.al. (2016). Meanwhile, when viewed from consumer preferences, the decision to give shadaqah is influenced by Perceived behavioral control, subjective attitudes and norms, this is in line with the TPB model. Several previous studies discussing the effect of TPB on the use of a digital service are research of Mittleman, et.al. (2018), Nugroho, et.al. (2018), Chen, et.al. (2019), Arrosyid & Priyojadmiko (2022) serta Aji, et.al. (2021).

H_1 = *Perceived usefulness influences intention to use the Kitabisa.com online shadaqah platform positively and significantly*.

There is a relationship between perceived usefulness and intention to use a technology-based service. The findings from a study compiled by Jaziri & Miralam (2019) explained that perceived usefulness significantly influences intention to use online shadaqah platforms. This is because online shadaqah platforms have several advantages, namely providing faster funding and simplifying the fundraising process. In addition, based on the findings of Niswah & Legowati (2019) and Djimesah, et.al. (2022) Perceived usefulness also significantly influences intention to use online shadaqah platforms.

H_2 = *Perceived ease of use influences intention to use the online shadaqah platform, Kitabisa.com, in a positive and significant way*.

Perceived convenience is one of the reasons someone is interested in making decisions when they want to use a technology-based service. Research by Linardi & Nur (2021) revealed that technology can provide convenience for its users. Users will benefit more and feel that technology facilitates an activity so that the intention to use it will be even greater. These results are in accordance with the findings of Jaziri & Miralam (2019), Niswah & Legowati (2019) and Djimesah, et.al. (2022) which stated that the variable Perceived ease of use influences intention to use the online shadaqah platform positively and also significantly.

H_3 = *Perceived Behavioral Control (PBC) influences the intention to use the online shadaqah platform, Kitabisa.com, in a positive and significant way.*

Chen, et.al. (2019) suggested that among the three factors in the TPB, PBC is the most influential variable in determining the interest in donating. When potential donors feel that their behavior is beneficial, they are more likely to adopt that behavior. Therefore, based on the TPB theory from Ajzen et. al. (1991) which is corroborated by the findings of Mittelman et.al. (2018), Nugroho, et.al. (2018) and Arrosyid & Priojadmiko (2022) stated that PBC influences intention to use positively and also significantly.

H_4 = *Attitudes influence intention to use the online shadaqah platform, Kitabisa.com, in a positive and significant way.*

Research by Chuang, et.al. (2019) explained that when a person has a good attitude towards a fintech service, the consumer's intention to use the service is higher, so that attitude is able to influence the intention to use fintech services positively and significantly. These findings are in line with the results of research conducted by Chen, et.al. (2019), Aji, et.al. (2020), Astuti & Budi (2021) serta Arrosyid & Eko (2022).

H_5 = *Subjective norms influence the intention to use the online shadaqah platform Kitabisa.com positively and significantly.*

Research by Niswah and Legowati (2019) explains that a person uses a technology-based service because his friends and closest people also use the service. Someone gets recommendations to use the fintech platform from posts on the internet, social media and online news. In addition, based on the findings of Aji, et.al. (2020), Linardi and Nur (2021), and Arrosyid and Priojadmiko (2022) also stated that subjective norms have a large influence on intention to use a digital service.

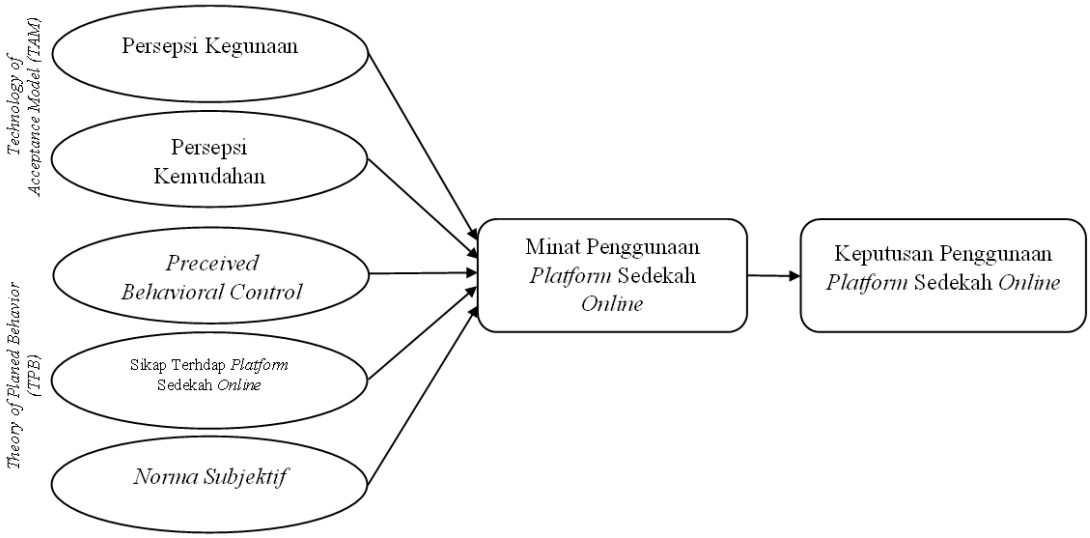
H_6 = *Intention to use influences the behavior of use the online shadaqah platform Kitabisa.com*

positively and significantly.

Findings from Djimesah, et.al. (2019) explained that intention is related to the level of behavior of use a digital platform. The higher a person's intention to use a digital platform, the higher the decision to use a digital platform. In addition, based on the findings of Arrosyid and Priojadmiko (2022) stated that intention to use and decision to use is an important and inseparable part of Theory of Planned Behavior (TPB), so that intention to use influences the decision to use a digital service positively and significantly.

III. RESEARCH METHOD

This research was categorized as a type of descriptive research using a quantitative approach. Quantitative descriptive research applied statistical measurements (quantification) in order to obtain research findings and has a focus on variables as components that have a certain influence (Sugiyono, 2017). This research framework was adapted to the TAM framework proposed by Davis (1989) and TPB introduced by Ajzen (1991) supported by relevant previous research. This research model adopted variables originating from TAM, namely Perceived ease of use and Perceived usefulness. In addition, this study also adopted variables based on TPB, namely subjective norms, attitudes, and Perceived Behavioral Control (PBC).



Source: Data Processed by Author

Figure 4.
Research Model Framework

This study was included in a single case study or study focus on the online shadaqah (almsgiving) platform Kitabisa.com. The data used in the study was collected using a questionnaire and distributed to respondents via Google form in May-June 2022. The total population in this study was not known specifically, namely millennials who are Muslim and have given shadaqah using the *kitabisa.com* platform. Determination of the number of samples was determined by the sampling technique from Ferdinand (2011). This technique multiplies the total variable indicators with numbers 5 to 10. This study had 27 indicators, so the maximum sample is 27 multiplied by 10, namely 270 respondents.

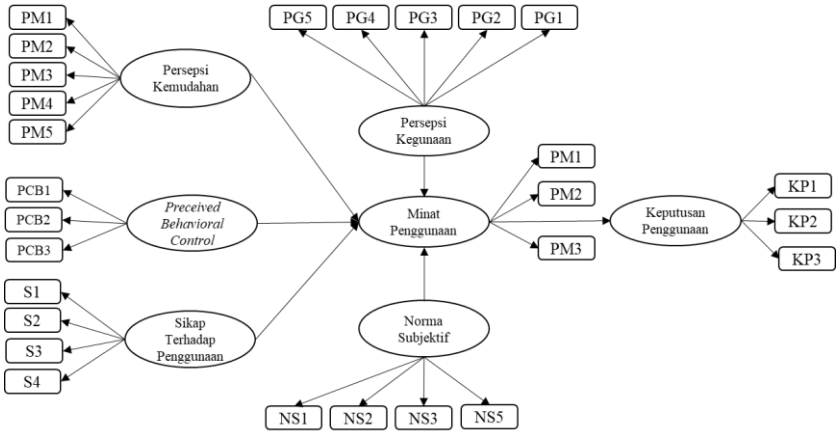
Table 2.
Respondents' Characteristics

Characteristics	Respondents	Total	%
Sex	Male	129	47,78%
	Female	141	52,22%
Age	20 y/o	22	8,15%
	21 - 25 y/o	160	59,26%
	26 - 30 y/o	78	28,89%
	31 - 35 y/o	9	3,33%
	36 - 40 y/o	1	0,37%

Education	High School and equivalent	171	63,33%
	Associate Degree and equivalent (DI/II/III)	7	2,59%
	Bachelor degree and equivalent (S1/DIV)	76	28,15%
	Magister/ Doctors	16	5,93%
Job	Civil Servants	27	10%
	Private Employee	56	20,74%
	Entrepreneur	31	11,48%
	Student	124	45,93%
	Other Profession	32	11,85%
Income Level	>Rp7.000.000	7	2,59%
	Rp5.100.000 - Rp7.000.000	30	11,11%
	Rp4.100.000 - Rp5.000.000	24	8,89%
	Rp3.100.000 - Rp4.000.000	39	14,44%
	<Rp3.000.000	170	62.96%
Shadaqah Frequency	<10 times	142	52,59%
	10-20 times	32	11,85%
	>20 times	96	35,56%

Source: Data Processed by Author, (2022)

This study was analyzed using the SEM (Structural Equation Modeling) method and using SmartPLS version 3.0 software. PLS is a powerful research analysis tool because there are not many assumptions needed and the data that is processed does not have to have a multivariate normal distribution (Abdullah, 2015). Evaluation of the model could be seen through the results of testing the validity and reliability of the instrument, while the evaluation of the structural model was seen from the R-Square test (R2), Predictive Relevance (Q2), Significance Test, and Hypothesis Test. The model in this study was described through a path diagram that shows the relationship between exogenous and endogenous variables (inner model), as well as the relationship between variables and the overall variable indicator (outer model).



Source: Data Processed by Author

Figure 5.

The research variables, research indicators, indicator codes, and questions in the research are presented in table 3:

Table 3.
Operational Variable Definition

Exogenous Latent Variable	Indicator	Symbol	Source
Perceived Usefulness (PG)	The use of *the kitabisa.com* platform requires a short time	PG1	(Bhattacherjee, 2000)
	The *kitabisa.com* platform is practical	PG2	
	Charity information spreads faster through the *kitabisa.com* platform.	PG3	
	The *kitabisa.com* platform can increase the effectiveness and usefulness of giving shadaqah.	PG4	

	The kitabisa.com platform is compatible with other technologies (e-wallets) that I use	PG5	
Perception of Convenience (PM)	Learning to operate the *kitabisa.com* platform for charity is relatively easy.	PM1	(Bhattacherjee, 2000); (Sumerta & Wardana, 2018)
	Easy to use the kitabisa.com platform to do shadaqah.	PM2	
	The instructions for using the *kitabisa.com* platform is clear and easy to understand.	PM3	
	Using the *kitabisa.com* platform is flexible	PM4	
	Skilled in using the *kitabisa.com* platform.	PM5	
Perceived Behavioral Control (PBC)	Willingness to use the *kitabisa.com* platform.	PBC1	(Taylor & Todd, 1995)
	Using the *kitabisa.com* platform to give shadaqah without being forced	PBC2	
	Have knowledge, ability to use and accessibility to the *kitabisa.com* platform.	PBC3	
Attitude (S)	The *kitabisa.com* platform is comfortable to use.	S1	(Taylor & Todd, 1995); (Chuang et al., 2016); (Chen et al., 2019)
	Using the *kitabisa.com* platform to give *shadaqah* is a good deed.	S2	
	Giving shadaqah using the *kitabisa.com* platform makes me happier.	S3	
	Provide recommendations to friends to give shadaqah using the *kitabisa.com* platform.	S4	
Subjective Norm (NB)	The closest people influence to use *the kitabisa.com* platform.	NB1	(Chen et al., 2019); (Linardi & Nur, 2021)
	The family suggested using the *kitabisa.com* platform.	NB2	
	Using the *kitabisa.com* platform because my friends use it.	NB3	
	Get help from others when you have difficulty using the *Kitabisa.com* platform.	NB4	
Intention to use (MP)	Have the intention to return to using the *kitabisa.com* platform in the future.	MP1	(Morosan & DeFranco, 2016); (Sheikh et al., 2017)
	Advise others to use the *kitabisa.com* platform.	MP2	
	Feels that the *kitabisa.com* platform will become one of the favorite shadaqah distribution models.	MP3	
Behavior of use (KP)	Often use the kitabisa.com platform to give *shadaqah*.	KP1	(Venkatesh et al., 2012); (Islam & Khan, 2021)
	Feel more satisfied when giving shadaqah by using the *kitabisa.com* platform.	KP2	
	See posts (fundraising campaigns) on the *kitabisa.com* platform before distributing shadaqah.	KP3	

Source: Data Processed by Author, (2022)

IV. RESULTS AND DISCUSSION

Instrument Validity and Reliability Test

The validity test was carried out on each variable indicator in the research instrument (27 indicators). The outer loading values of all variable indicators in this study were above 0.60, this indicates that all variable indicators are valid and further analysis can be carried out. In addition, the AVE value of all research variables is above 0.5, so that the construct in this study has good validity. The outer loadings and AVE values in the instrument validity test are presented in table 4:

Table 4.
Result of Instrument Validity Test

Variable	Indicator Code	Outer Loadings	AVE	Description
Perceived Usefulness (PG)	PG1	0,650	0.521	Valid
	PG2	0,775		Valid
	PG3	0,701		Valid
	PG4	0,740		Valid
	PG5	0,600		Valid
Perception of Convenience (PM)	PM1	0,684	0.590	Valid
	PM2	0,852		Valid

	PM3	0,744		Valid
	PM4	0,840		Valid
	PM5	0,678		Valid
	PCB1	0,905		Valid
Perceived Behavioral Control (PBC)	PCB2	0,834	0.796	Valid
	PCB3	0,919		Valid
	S1	0,784		Valid
Attitude (S)	S2	0,551	0.532	Valid
	S3	0,743		Valid
	S4	0,809		Valid
	NB1	0,949		Valid
Subjective Norm (NB)	NB2	0,889	0.783	Valid
	NB3	0,893		Valid
	NB4	0,856		Valid
	MP1	0,803		Valid
Intention to use (MP)	MP2	0,848	0.716	Valid
	MP3	0,885		Valid
	KP1	0,707		Valid
Behavior of use (KP)	KP2	0,839	0.609	Valid
	KP3	0,752		Valid

Source: Data Processed by Author, (2022)

The instrument reliability test in this research was carried out based on the estimated test of 30 observational data (n = 30). The instruments in the study came from 7 research variables and contained 27 questions. The Cronbach Alpha value in each research variable shows a higher result than the Standard Alpha (0.60). Therefore, the statement indicators used in this study are reliable and can be used in further research stages.

Table 5.
Result of Instrument Reliability Test

Variable	Cronbach' Alpha	Standard Alpha	Description
Perceived Usefulness (PG)	0.732	0.60	reliable
Perception of Convenience (PM)	0.819	0.60	Very reliable
Perceived Behavioral Control (PBC)	0.869	0.60	Very reliable
Attitude on the usage (S)	0.724	0.60	reliable
Subjective Norm (NB)	0.919	0.60	Very reliable
Intention to use (MP)	0.804	0.60	Very reliable
Behavior of use (KP)	0.661	0.60	reliable

Source: Data Processed by Author, (2022)

Inner Model Analysis (Structural Model)

R-Square

R-Square represents the extent to which the contribution of exogenous variables is able to explain endogenous variables, a high R-Square value indicates that the better the research model used and the higher the predictive value. Then, an R-Squares value above 0,75 indicates that a model is strong, while 0,5 indicates that it is moderate and if it is less than 0,25 it means the model is weak (Ghozali & Latan, 2015). The results of the R-Square value in this structural model are as follows:

Table 6.
R-Square test result

Variable	*R-Square*	*Adjusted R-Square*
Behavior of use (KP)	0,730	0,723
Intention to use (MP)	0,706	0,701

Source: Data Processed by Author, (2022)

The R-Square value in the intention variable using the *Kitabisa.com* crowdfunding platform is 0,706. This value indicates that the variable intention to use the *kitabisa.com* platform is influenced by variables of perceived usefulness (PG), perceived ease of use (PM), Perceived behavioral control (PBC), attitude (S), and subjective norms (NB) of 70,6% and the rest is influenced by variables outside this study (29,4%). The R-Square value for the decision variable using the *kitabisa.com* platform is 0,730. These results can be interpreted that the decision variable using the *kitabisa.com* platform is

influenced by the variable intention to use (MP) of 0,730 or the remaining 73% is influenced by variables outside this study (27%).

Q-Square

The Q-square value shows how well the research model is able to produce observational values and parameter estimates. A model has good predictive relevance if Q-square > 0, while a model has low predictive relevance if Q-square < 0 (Ghoali & Latan, 2015). The following are the Q-Square values generated by this study:

Table 7.
Q-Square test result

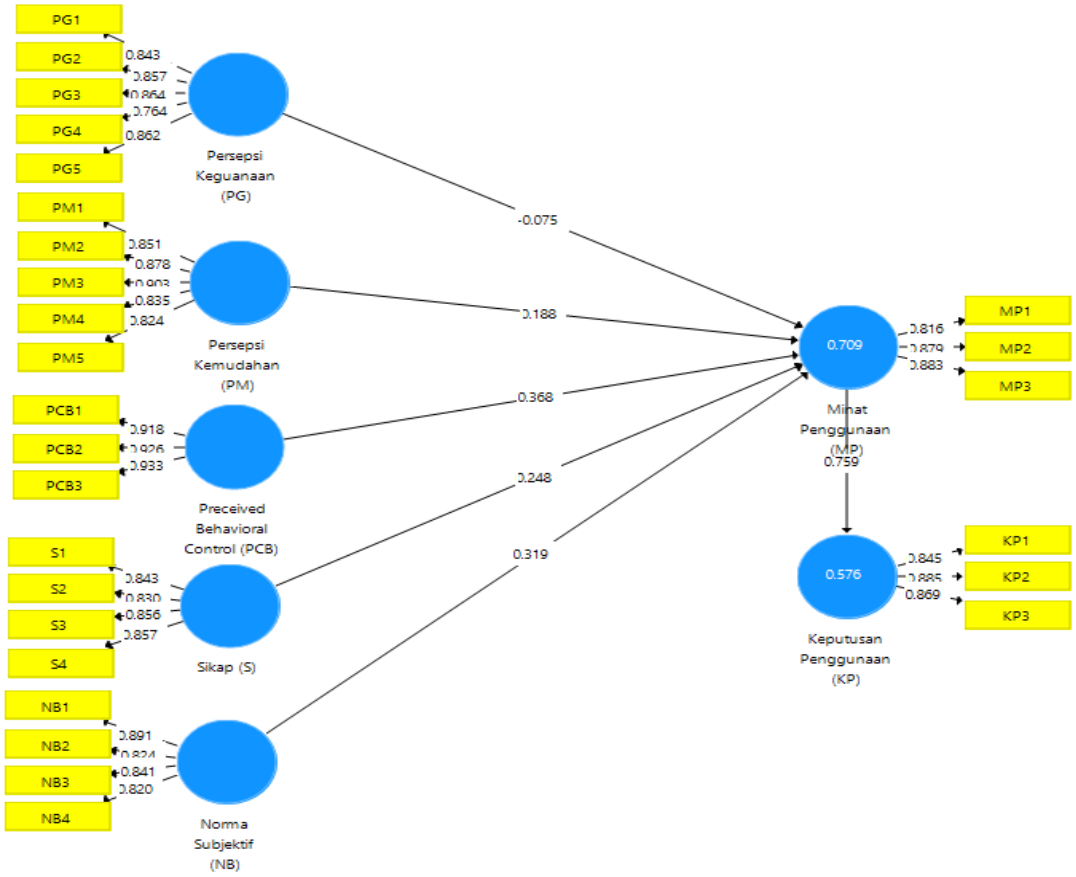
Variable	*Q-Square*
Behavior of use (KP)	0,534
Intention to use (MP)	0,508

Source: data processed by author, (2022)

The Q-Square value of the dependent variable on the decision to use (KP) is 0,534, which means that the value of the variation in the data in this study can be explained through a structural model of 53,4%. Meanwhile, the Q-Square value of the dependent variable intention to use (MP) is 0,508, which means that the variation in the data in this study can be explained through a structural model of 50,8%.

Significance Test

The significance test is a series of inner model test stages as seen from the path diagram of the bootstrapping output. Bootstrapping output is used to see the level of significance; this value shows the relationship between the variables tested. Ghozali and Latan (2015) conducted a bootstrap test using all original samples as resampling. The level of significance in the significance test has been determined to be 5% (0.05) through a one-tailed test using 270 observations (n=270). The results of the significance test in this study are explained in Figure 5. The results of measurements using the SEM method in this research are used as a basis for testing the research hypothesis.



Source: Data Processed by Author
Figure 6.
SEM Output Bootstrapping Model

Hypothesis Testing

Hypothesis testing with the SEM method is the basis for estimating the magnitude of the effect of each variable indicator on the research variables as well as the influence of the independent variables on the dependent variable. The following is the hypothesis used in the study:

Hypothesis

H0: The independent variable does not affect the dependent variable positively and significantly

Ha: The independent variable influences the dependent variable positively and significantly

One of the stages in testing the hypothesis is to compare the t-count value with the t-table. The threshold value for the null hypothesis (H0) to be accepted is the t-statistic value less than the t-table value (t-statistic < t-table), this means that the alternative hypothesis (Ha) is rejected or not accepted. Meanwhile, if the t-statistic value is greater than or equal to the t-table value (t-statistic ≥ t-table) then H0 is not rejected, so the hypothesis Ha is accepted. Based on calculations, the t-table value in this study is 1,649. The t-statistic values based on estimates using the SmartPLS version 3.0 applications are presented in table 8:

Table 8.
Hypothesis Testing Result

Statistic Hypothesis	Path	*T-statistics*	*T-tabel*	Conclusion
$H0_1$	Perceived Usefulness (PG) → Intention to use (MP)	1,107	1,969	Not Accepted
$H0_2$	Perception of Convenience (PM) → Intention to use (MP)	2,476	1,969	Accepted
$H0_3$	Perceived Behavioral Control (PCB) → Intention to use (MP)	7,682	1,969	Accepted
$H0_4$	Attitude (S) → Intention to use (MP)	4,426	1,969	Accepted
$H0_5$	Subjective Norm (NB) → Intention to use (MP)	6,383	1,969	Accepted
$H0_6$	Intention to use (MP) → Intention to use (MP)	21,345	1,969	Accepted

Source: Data Processed by Author, (2022)

Discussion

The effect of perceived usefulness (PG) on intention to use (MP) is only 1.107 with a probability level (ρ = 0,269 > 0,05) at α = 0,05. The estimation results show that perceived usefulness (PG) has no positive effect on the millennial Muslim community's interest in operating the *kitabisa.com* (MP) platform. Although it has no effect, these results are in line with the findings put forward by Linardi and Nur (2021), Astuti & Budi (2021) and Ramadhan, et.al. (2016), Perceived usefulness does not have a significant effect because the respondents selected are millennial, the majority of whom are aged between 18-24 years and work as students. Students who earn less than three million per month still find it difficult to set aside some of their money to do shadaqah (almsgiving). In addition, respondents are still familiar with the conventional system where 52,59% of the total respondents are new users whose frequency of giving shadaqah is < 10 times.

The effect of perceived ease of use (PM) on intention to use (MP) is 2.476 with a probability level (ρ = 0,014 <0,05). The estimation results are positive and significant at α = 0,05 and are in accordance with the research hypothesis that has been determined at the beginning. The results of this study are consistent with the findings by Jaziri and Miralam (2019), Niswah and Legowati (2019), Linardi and Nur (2021) and Djimesah, et.al. (2022). The researcher suspects that the variable perceived ease of use can influence intention to use significantly because the majority of respondents have the type of work as students (45,93%) and all of them are vulnerable to millennial age. This represents that the more educated a person is, the easier it is for that person to understand and operate the *Kitabisa.com* platform. Respondents in this study are aware of the use of technology so it does not require a lot of effort to become an active user.

The effect of Perceived Behavioral Control (PBC) on intention to use (MP) is 7,682 with a probability level (ρ = 0,000 <0,05). The estimation results were positive and significant at α = 0,05 and in accordance with the research hypothesis that had been determined earlier. The findings of this study

are consistent with research conducted by Chen, et.al. (2019), Mittelman et.al. (2018), Nugroho, et.al. (2018), and Arrosyid and Priojadmiko (2022). When associated with the findings in the field, the respondents selected in the study are people who have professions as students, Civil Servants (PNS), entrepreneurs, and other professions, so they have access to technology and funds for charity. In addition, most respondents are highly educated millennials, 63,33% are high school or equivalent graduates and 28,15% are Bachelor or equivalent graduates.

The effect of attitudes (S) towards usage intention (MP) is 4,426 with a probability level (ρ = 0,000 < 0,05). The estimation results were positive and significant at α = 0,05 and in accordance with the research hypothesis that had been determined earlier. The findings in this study have similarities with the research that has been conducted by Chuang, et.al. (2016), Chen, et.al. (2019), Aji, et.al. (2020), Astuti and Budi (2021) and Arrosyid and Eko (2022). The researcher suspects that there is a positive and significant relationship between the attitude towards usage variable and the effect of all respondents who are millennials and Muslim. They have the belief that shadaqah is a good behavior and in Islam shadaqah is an act that has virtue so they try to recommend it to others.

Based on the results of the bootstrapping test, the effect of subjective norms (NB) on usage intention (MP) is 6,383 with a probability level (ρ = 0,000 <0,05). The estimation results are positive and significant at α = 0,05 and are in accordance with the research hypothesis that has been determined at the beginning. This research is in accordance with the findings in research by Niswah & and Legowati (2019), Aji, et.al. (2020), Linardi & Nur (2021), and Arrosyid and Priyojadmiko (2022). In relation to this study, subjective norms have a close relationship with external factors or social factors. Respondents intend to use the *kitabisa.com* platform influenced by external factors. This is because most respondents work as students and other professions who always interact with other people every day.

The influence of intention to use (MP) on the behavior of use (KP) is 21,345 with a probability level (ρ = 0,000 <0,05). The estimation results are positive and significant at α = 0,05 and are in accordance with the research hypothesis that has been determined at the beginning. Variable intention to use is the variable that most significantly influences the decision to use. This study is in accordance with the findings in the study of Djimesah, et.al. (2021) and Arrosid and Priyojadmiko (2022). Researchers suspect that the intention to use variable influences the decision of millennial Muslim communities to use the *kitabisa.com* platform in a positive and significant manner due to the stimulus offered by the *kitabisa.com* platform which is not found when donating directly. This is in accordance with the results of data analysis that the most dominant indicator, namely MP3, is the perception that the *Kitabisa.com* platform will become the user's favorite shadaqah distribution model. This platform is a favorite shadaqah distribution model because it has an attractive fundraising campaign and various shadaqah categories, including medical and health assistance, humanitarian, disaster relief, scholarships, houses of worship, and personal challenge fundraising.

V. CONCLUSION

The results of the study show that the online shadaqah platform *Kitabisa.com* is influenced by perceived convenience, Perceived Behavioral Control (PBC), attitudes, and subjective norms in a positive and significant way. In addition, the variable intention to use influences the variable behavior of use positively and significantly. This was due to the stimulus offered by the *kitabisa.com* platform which was not found when donating directly. The majority of respondents see fundraising promotions before giving shadaqah. However, this study produces an analysis that perceived usefulness does not significantly influence intention to use the *kitabisa.com* platform. It is felt that the use of the online shadaqah platform has not been able to improve the performance of its users. Therefore, the management of *kitabisa.com* needs to disseminate, educate, and increase promotion on a more massive basis.

The implication of this research is that online shadaqah collection institutions and Islamic philanthropic institutions have evaluations or assessments to improve and develop online shadaqah platforms for millennial Muslim communities and society in general who will do shadaqah online. In addition, the government can increase the distribution of internet access throughout Indonesia in order to increase literacy and increase the operation of fintech-based services. Research in the context of

decisions to use online shadaqah platforms by adopting the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) is still rare, it is hoped that this research can provide updates and suggestions so that shadaqah collection models can be more optimal. This research is inseparable from deficiencies that can be corrected in further research. First, the population of the millennial Muslim community using the *kitabisa.com* platform cannot be known in certain, accurate, and actual. Second, the determination of research samples has not been carried out proportionally in each province in Indonesia. The next research is expected to be able to add other variables such as trust or other variables related to a person's intention to use a service.

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