Determinants of Crowdfunder Intention on Using The Crowdfunding-Waqf Model: A Case Study of Kitabisa.Com Applications

Determinan Niat Crowdfunder dalam Menggunakan Crowdfunding-Waqf Model: Studi Kasus Aplikasi Kitabisa.Com

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ABSTRACT

This research analyzed the influence of variable factors in the UTAUT2 (Unified Theory of Acceptance and Use of Technology) model on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. The population was active users of the Kita Bisa.com application spread throughout Indonesia. Data collection techniques used survey by distributing questionnaires online to 174 respondents. The type of sampling used was purposive sampling, namely the sampling technique with certain criteria and the SEM-PLS analysis technique. The results show that the Effort Expectancy (EE) variable and Habit (HB) variable have a significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model), thus waqif really considers ease of use of a technology and habits are the determining factors in adopting a technology. However, 5 other variables, namely Performance Expectancy (PE), Price Value (PV), Social Influence (SI), Hedonic Motivation (HM), and Facilitating Condition (FC) variables does not have a significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model)

Keywords: Crowdfunding Waqf Model, Kitabisa.com Application, Unified Theory of Acceptance and Use of Technology, Productive Waqf

ABSTRAK

Peneltian ini menganalisis pengaruh faktor variabel di dalam model UTAUT2 *(Unified Theory of Acceptance and Use of Technology)* terhadap *behvioral intention to use* CWM *(Crowdfunding-Waqf Model)* pada aplikasi Kitabisa.com. Populasinya adalah pengguna aktif aplikasi KitaBisa.com yang tersebar di seluruh Indonesia. Teknik pengumpulan data menggunakan Teknik survey dengan membagikan kuesioner secara *online* kepada 174 responden. Jenis pengambilan sampel yang digunakan *Purposive sampling* yaitu teknik penentuan sampel dengan kriteria tertentu dan teknik analisis SEM-PLS. Hasilnya menunjukkan bahwa variabel *Effort Expectancy* (EE) dan variabel *Habit* (HB) berpengaruh positif signifikan terhadap *behvioral intention to use* CWM *(Crowdfunding-Waqf Model)*, dengan demikian wakif sangat mempertimbangkan kemudahan dalam penggunaan suatu teknologi dan kebiasaan merupakan faktor penentu dalam adopsi suatu teknologi, sementara 5 variabel lainnya yaitu variabel *Performace Expectancy* (PE), *Price Value* (PV), *Social Influence* (SI), *Hedonic Motivation* (HM), dan variabel *Facilitating Condition* (FC) tidak berpengaruh positif signifikan terhadap *behvioral intention to use* CWM *(Crowdfunding-Waqf Model)*.

Kata Kunci: Crowdfunding Wakaf Model, Aplikasi Kitabisa.com, Unified Theory of Acceptance and Use of Technology, Wakaf Produktif

I. INTRODUCTION

Since the time of the Prophet Muhammad SAW, in Islamic Economics one of the instruments that has been famously used to achieve the economic welfare of the ummah is waqf. Waqf can be beneficial to society, regardless of the form of wealth. Waqf has contributed to reducing government burdens by distributing public goods, as well as providing free jobs, housing and education (Hapsari et al., 2022). Indonesia is the largest Muslim majority country in the world. Indonesian Muslims represent 12.7% of the world's Muslim population, with Pakistan and India contributing 11.10% and 10.90% respectively (World population review, 2023). Being a country with the largest Muslim population, Indonesia has great potential and opportunities in waqf (Lee et al., 2020). Another reason, Indonesia ranks first in the 2018 CAF World Giving Index for people who donate the most. This is a great opportunity for the Islamic economy to achieve its goal of being a just economy. The practice of waqf in Indonesia is dominated by land waqf. Based on statistical data from the Indonesian Ministry of Religion, the total area of waqf land in Indonesia reaches 52,000 hectares in 391,909 locations throughout Indonesia (SIWAK/Waqf Information System, 2020). Even though it has potential, more than 75% of waqf land in Indonesia has not been cultivated for economic development, and most of the development of waqf is carried out for spiritual and social aspects such as places of worship, madrasas, and cemeteries (SIWAK/Wakaf Information System, 2020). Meanwhile, the development of digitalization is growing rapidly with the presence of Fintech which has revolutionized the way consumers manage their finances. This is evidenced by the increasing investment in FinTech companies around the world which reached USD 4.256.202 million in 2018. The global transaction value is expected to reach USD 7.971.957 million in 2022 (Darmansyah et al., 2020). Various previous studies have been conducted to develop the potential of waqf by using the CWM model and analysing the behavior of crowdfunders in their participation using various behavioral models, including the TAM (Theory of Acceptance Model), TRA (Theory of Reasonable Action) etc. Therefore, currently an innovative approach is being used to try to combine Waqf with a crowdfunding-based platform/fintech called the Crowdfunding-Wakaf Model (CWM) to develop waqf assets in Indonesia using the UTAUT2 (Unified Theory of Acceptance and Use of Technology) behavioral analysis model.

The potential of this model is to change waqf assets to be more productive. The use of crowdfunding has attracted the attention of many academics. Therefore, according to several studies, crowdfunding is an attractive platform for many people to contribute and invest because of the quality and efficiency of online facilities (Thaker et al., 2018). Digitization has been widely used for various aspects, as research reveals the use of Fintech in various supply and demand-side operations to demonstrate how technology integration can help achieve cost efficiencies and expand reach. For example, Salam-based crowdfunding for agricultural financing, crowdfunding for mudharabah, crowdfunding development for entrepreneurship and crowdfunding for startup companies (Sukmana, 2022). Besides that, Indonesia is a developing country that has advanced in the use of technology, including the internet and mobile phones. The number of Indonesian internet users is very large, estimated at around 171,17 million people in 2018, an increase of 27,9 million from 143,2 million in the previous year. Internet use has been growing every year, according to a report from the Indonesian Internet Service Providers Association Survey 2019–2020 (Q2), which noticed that internet users increased by 196.714.070,3, an increase of 8.9% from the previous year. However, in terms of digitizing waqf, not much has been done yet.

Currently, the phenomenon of waqf through Kitabisa.com is very familiar among millennials and generation Z. Users currently have more than 14 million registered users in 2021. The waqf funds that have been successfully collected in the Kitabisa.com application in various waqf projects in 2023 of IDR 18,373,493,325. Where launched in the Kitabisa.com application there are various fundraisers coming from government agencies, foundations, private and individuals. For example fundraisers such as Productive Waqf with productive waqf projects for the dhuafa elderly and various other projects (Kitabisa.com Application, 2023). With this model, Kitabisa.com can continue to develop technology and services to facilitate fundraising and donations in Indonesia and around the world. Those became the author's background for conducting this research. Moreover, the research gaps that became novelty in this study included.

In previous research, Darmansyah et al., (2020) examined the factors that determine behavioral intentions in using Islamic financial technology based on 3 theoretical models, namely TAM, UTAUT, and TPB. The results of this study indicated that latent variables, planned behavior, models of

technology acceptance and use, have a significant impact on driving behavioral intention to use Islamic FinTech. The latent variable "acceptance model" is the most influential factor.

Another study was conducted by Sukmana (2022) who examined the factors influencing crowdfunder behavioral intentions in using the crowdfunding-waqf model (CWM) in Indonesia by focusing on cash waqf-based crowdfunding by comparing 2 theories, namely TAM and UTAUT. The results of this study indicated that the acceptance model has a positive and significant impact on the behavior of crowdfunder intentions, while the Unified Theory of Acceptance and Use of Technology has no significant effect.

Furthermore, another study was conducted by Thaker et al., (2022) which examined behavioral intention and adoption of internet banking using UTAUT2 theoretical analysis. The results showed that the Smart PLS Analysis produced 3 main results, namely variables such as performance expectations, effort expectations, price values, facilitation conditions and habits had a positive influence in influencing behavioral intentions and then leading to IB (Internet Banking) adoption. The other two variables, social influence, and hedonic motivation were negatively and not significantly related to behavioral intention. This study also noticed that facilitating conditions and habits have a direct relationship with IB (Internet Banking) adoption.

Therefore, if previous research discussed the factors that influence behavioral intentions in using CWM in Malaysia and Indonesia with various theories. Thus, the novelty of this research is to contribute new knowledge and insights to the existing literature in examining the factors that influence behavioral intention to use the use of CWM (Crowdfunding-Wakaf Model) based on productive waqf projects with UTAUT2 theoretical analysis in one of the largest crowdfunding applications in Indonesia, namely the Kitabisa.com application. Furthermore, the purpose of this study was to determine the effect of variables in the UTAUT2 theory on behavior in endowments in the Kitabisa.com application. The results of this study were expected to provide new options for the community to be able to donate easily, safely, and comfortably wherever and whenever.

II. LITERATURE REVIEW

UTAUT 2 Theory

The UTAUT model was developed and first introduced by Venkatesh et al., (2000) based on 8 competing technology acceptance models. These theories and models are: Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combined TAM and TPB (CTAM-TPB), Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT) and Social Cognitive Theory (SCT). Nistor et al., (2019) explained that UTAUT is divided into 2 categories, namely TAM and TPB. UTAUT brings together factors related to important considerations using technology and the technology used, especially in an organizational context. UTAUT has 4 main contributions namely. Perceived enjoyment (PE), effort expectations (EE), social influence (SI), and facilitating conditions (FC) which influence the intention to use technology and add 3 other constructs namely Habit Factor (HB), Price Value (PV), and Hedonic Motivation (HM).

The effect of the Effort Expectancy (EE) factor on behavioral intention to use CWM in the Kitabisa.com application

Effort Expectancy (EE) describes the level of ease when using new technology (Venkatesh; Viaswanath & Davis; Fred D., 2000). EE plays an important role in the adoption of a technology, if individuals find it easy to use, then the intention to use fintech is greater, this is in line with research conducted by Darmansyah et al., (2020). This research used waqf crowdfunding which is considered to facilitate and can increase the intensity of waqf. Therefore the hypothesis of this study is:

H1: Effort Expectancy has a significant positive effect on behavioral intention to use CWM in the Kitabisa.com application

The influence of the Facilitating Condition (FC) factor on behavioral intention to use CWM in the Kitabisa.com application

Facilitating Condition (FC) reveals the extent to which users believe that technical support for using new technologies is readily available around users and easily accessible Venkatesh et al., (2000). Several studies conducted by Wijaya (2023) showed that the Facilitating Condition variable has a significant positive effect on use behavior in adopting mobile banking. This is because there are technical assistance features contained in Mobile-Banking making it easier for users to use it. Therefore the formulation of the hypothesis is:

H2: Facilitating Condition has a significant positive effect on behavioral intention to use CWM in the Kitabisa.com application

The effect of the Habit factor (HB) on behavioral intention to use CWM in the Kitabisa.com application

Another variable added by Venkatesh et al., (2012) in UTAUT is a habit that offers clarity of awareness related to customer intentions about innovative technology. Habits can be described as addictive behavior of individuals to use technology. Shaw and Sergueeva (2019) stated that most mobile commerce customers have built a sustainable behavior to spend time on mobile commerce and the duration of time depends on their overall mobile usage. In this regard, research conducted by Alalwan (2020) confirmed that habits have a large enough role to build customer intention on an ongoing basis to use mobile commerce. Thus the formulation of the hypothesis is:

H3: Habit has a significant positive effect on behavioral intention to use CWM in the Kitabisa.com application.

The influence of the Hedonic Motivation (HM) factor on behavioral intention to use CWM in the Kitabisa.com application

Hedonic Motivation (HM) can be defined as the use of interesting and entertaining new technologies (Kazemi et al., 2015). It is suggested that Hedonic Motivation or perceived enjoyment is an important element for evaluating BT (Blockchain Technology) from the user's point of view (Shahzad et al., 2022). In addition, research was conducted by Alalwan (2020) who studied mobile food ordering applications and confirmed that Hedonic Motivation influences customer satisfaction and behavioral intention to continue using the application. Thus, the formulation of the hypothesis is:

H4: Hedonic Motivation has a significant positive effect on Behavioral intention to use CWM in th*e* Kitabisa.com application

The influence of Performance Expectancy (PE) factors on behavioral intention to use CWM in the Kitabisa.com application

Performance Expectancy (PE) can be defined as the extent to which users feel that using technology can increase performance and provide benefits (Venkatesh et al., 2000). PE plays an important role in people's intention to accept technology (Darmansyah et al., 2020). The acceptance of waqf crowdfunding in this study states that waqf payments through the use of the platform are trusted by Muslim crowdfunders. Therefore the formulation of the hypothesis is:

H5: Performance Expectancy has a significant positive effect on behavioral intention to use CWM in the Kitabisa.com application

The influence of the Price Value (PV) factor on behavioral intention to use CWM in the Kitabisa.com application

Price value determines the trade-off perspective in terms of monetary values such as costs and pricing (Kazemi et al., 2015). Previous research has shown that the price value of innovative technology will increase user satisfaction and their decision to continue using it (Alalwan, 2020). Thus, it can be concluded a hypothesis as follows:

H6: Price Value has a significant positive effect on behavioral intention to use CWM in the Kitabisa.com application

The influence of Social Influence (SI) factors on behavioral intention to use CWM in the Kitabisa.com application

*S*ocial Influence (SI) can be defined as an individual's belief in seeing other people, be it relatives or the surrounding environment, in using new technology (Venkatesh et al., 2000). This Social Influence consists of various variables of previous technology acceptance research such as subjective norms, social factors and image. SI plays an important role as a perception of the crowdfunder regarding the reaction of his relatives or the environment when using the waqf crowdfunding platform model. Thus, social influence significantly influences an individual's willingness to use crowdfunding services. As research conducted by Darmansyah et al., (2020). The formulation of the hypothesis is as follows:

H7: Social Influence has a significant positive effect on behavioral intention to use CWM in the Kitabisa.com application
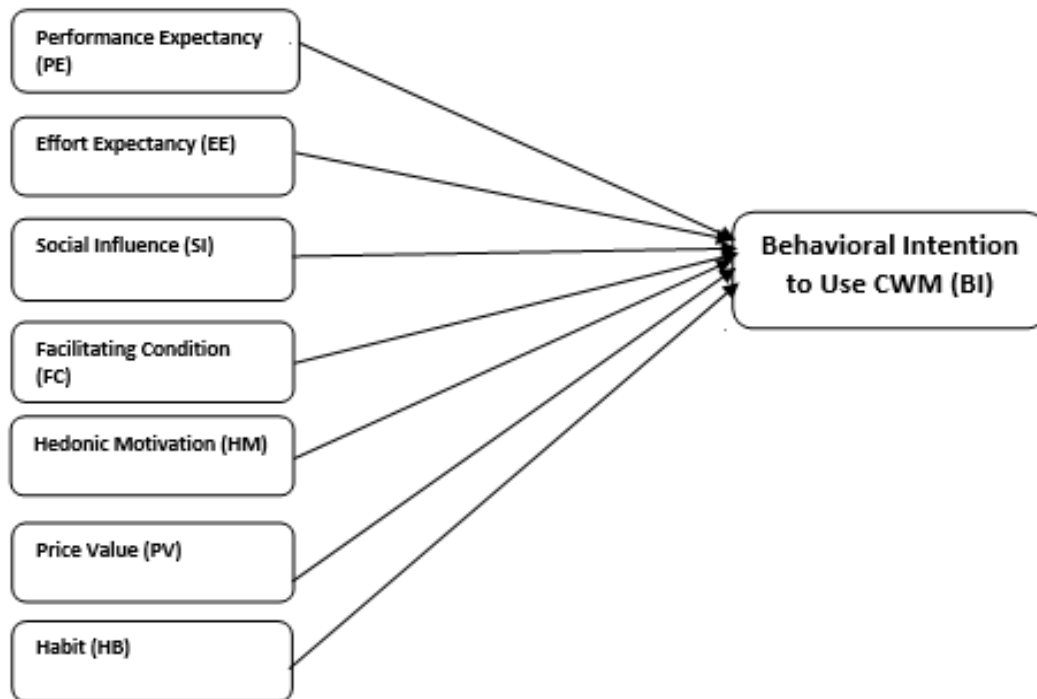
Figure 1. Research Analysis Model

III. RESEARCH METODS

This study used a quantitative method with primary data obtained from the field directly as the object used in the research. The primary data was in the form of a survey using a questionnaire obtained from the respondents for later analysis based on the list of questionnaire statements. The survey carried out was to examine the effect of the variables contained in the Unified Theory of Acceptance and Use of Technology theory on the use of the Crowdfunding-Waqf Model in the Kitabisa.com application

Empirical Research Model

The empirical model was a symbol of a reality or phenomenon that is used by researchers to obtain empirical evidence obtained through observation or experimentation by recording or analyzing data. The following presents an empirical model of SEM-PLS research.

For exogenous latent variables

$$X_p = \lambda_p \xi_p + \delta_p \qquad (2.1)$$

The equation for each indicator can be seen as follows:

$X_1 = \lambda_1 \xi_1 + \delta_1$

$X_2 = \lambda_2 \xi_2 + \delta_2$

$:$

$x_p = \lambda_{xp} \xi_1 + \delta_p$

Description,

X_i : vector of exogenous latent variables, where i= 1,2,3, ………p

λ_{xi} : measurement coefficient matrix (loading factor)

δ_i : vector of measurement error

p : the number of indicators of exogenous variables

For endogenous latent variables

$$Y_q = \lambda_q \eta_q + \varepsilon_q \qquad (2.2)$$

The equation for each indicator can be seen as follows:

$Y_1 = \lambda_{y1} \eta_1 + \varepsilon_1$

$Y_2 = \lambda_{y2} \eta_2 + \varepsilon_2$

$:$

$Y_q = \lambda_{yq} \eta_q + \varepsilon_q$

Description,

Y_i : vector of endogenous latent variables, where i= 1,2,3, ………p

λyi   : measurement coefficient matrix (loading factor)

ϵi   : vector of measurement error

q   : number of indicators of endogenous variables

Where if the empirical model is applied to this research variable then obtained:

For exogenous variables

x7   : $\lambda 7\xi$ PE, EE, FC, SI, HB, HM, PV) + $\delta 7$

Description:

PE   : Performance Expectancy Variable

EE   : Effort Expectancy Variable

FC   : Facilitating Condition Variable

SI   : Social Influence Variable

HB   : Habit Variable

HM   : Hedonic Motivation Variable

PV   : Price Value Variable

For Endogenous Variables

y1   : $\lambda 1\eta$BI + $\epsilon 1$

Description:

BI   : Behavioral Intention to Use

Variable Operational Definitions

This study utilized the dependent variable: behavioral intention to use (Y), while the independent variables: Performance Expectancy (X1), Effort Expectancy (X2), Facilitating Condition (X3), Social Influence (X4), Hedonic Motivation (X5), Price Value (X6), Habits (X7). The operational definition which later served as the basis for the variables used to be further tested in the discussion chapter is as follows:

1. Performance Expectancy *(X1)*

   Performance Expectancy is defined as an individual's belief that using a certain technology can provide benefits for him. The Performance Expectancy indicator consists of 4 dimensions, namely perceived usefulness, getting work done faster, increasing productivity, and efficiency (Wamba & Queiroz, 2019). The instrument utilizes an interval measurement scale, namely the Likert scale.

2. Effort Expectancy *(X2)*

   Effort Expectancy is defined as an individual's belief that using certain technologies can provide convenience in terms of reduced energy and time that must be spent. The Effort Expectancy indicator consists of 4 dimensions, namely perceived ease of use, ease of learning, ease of becoming an expert, and ease of interaction (Venkatesh et al., 2000). The instrument utilizes an interval measurement scale, namely the Likert scale.

3. Facilitating Condition *(X3)*

   Facilitating Condition is defined as the belief that adequate technical and organizational infrastructure is the reason someone accepts a technology. The Facilitating Condition indicator consists of 4 dimensions, namely required resources, required knowledge, suitability, and technical support (Wamba & Queiroz, 2019). The instrument utilizes an interval measurement scale, namely the Likert scale.

4. Social Influence *(X4)*

   Social Influence is defined as the perception that important people in life influence those around them to adopt a technology. The Social Influence indicator consists of 3 dimensions namely, the influence of other people, environmental influences, and subjective norms (Wang & Chou, 2014). The instrument utilizes an interval measurement scale, namely the Likert scale.

5. Hedonic Motivation *(X5)*

   Hedonic Motivation is defined as the level of individual pleasure or satisfaction in using a particular technology. Hedonic Motivation indicators consist of 3 dimensions, namely perceived pleasure, cheerfulness, and friendly use (Hong et al., 2006). The instrument utilizes an interval measurement scale, namely the Likert scale.

6. Price Value *(X6)*

   Price Value is defined as the balance between costs and benefits received in the use of a particular technology. The Price Value indicator consists of 4 dimensions, namely perceived benefits,

monetary costs, preferred, more affordable. The instrument utilizes an interval measurement scale, namely the Likert scale.

7. Habit *(X7)*

    Habit is defined as an activity that is carried out repeatedly by individuals in the use of a particular technology. The Habit indicator consists of 4 dimensions, namely natural action, addiction to use, routine, and need to use. The instrument utilizes an interval measurement scale, namely the Likert scale.

    The eight variables were then set forth in the form of questions presented in the questionnaire.

Table 1. Instrument questions distributed to respondents

INDEPENDENT VARIABLES

	Performance Expectancy (PE)
No	Statement
PE1	I think the Crowdfunding-based Kitabisa.com application service is useful in the payment process for productive waqf projects.
PE2	Using the crowdfunding-based Kitabisa.com application service can help me complete payment transactions for productive waqf projects more quickly.
PE3	Using the crowdfunding-based Kitabisa.com application service helps in paying for productive waqf projects anywhere.
PE4	Using the crowdfunding-based Kitabisa.com application service will increase effectiveness in paying productive waqf projects.

	Effort Expectancy (EE)
No	Statement
EE1	Learning about using the crowdfunding-based Kitabisa.com application to pay for productive waqf projects was easy for me.
EE2	My interaction with the crowdfunding-based Kitabisa.com application service in paying for productive waqf projects can be operated clearly and easily understood.
EE3	I admit that paying for productive waqf projects through the crowdfunding-based Kitabisa.com application service is easy to do
EE4	It was easy for me to master using crowdfunding-based Kitabisa.com application services in paying for productive waqf projects

	Social Influence (SI)
No	Statement
SI1	People who are important to me encouraged me to use the crowdfunding-based Kitabisa.com application service to pay for productive waqf projects.
SI2	People who influence my behavior encourage me to use the crowdfunding-based Kitabisa.com application service to pay for productive waqf projects.
SI3	The person whose opinion I value the most will suggest that I use the crowdfunding-based Kitabisa.com application service to pay for productive waqf projects.

	Facilitating Condition (FC)
No	Statement
FC1	I have the necessary resources to use the crowdfunding-based Kitabisa.com application service to pay for a productive waqf project.
FC2	I have the necessary knowledge to use crowdfunding-based Kitabisa.com application services in paying productive waqf projects.
FC3	The crowdfunding-based Kitabisa.com application service is compatible with other technologies that I usually use.
FC4	I can get help from other people when I have difficulty using the crowdfunding-based Kitabisa.com application service in paying productive waqf projects.

	Hedonic Motivation (HM)
No	Statement
HM1	I feel that it is fun to make payments for productive waqf projects through the crowdfunding-based Kitabisa.com application service.
HM2	I find it interesting to pay for productive waqf projects through the crowdfunding-based Kitabisa.com application service.
HM3	I feel that the crowdfunding-based Kitabisa.com application service in paying productive waqf projects is user friendly.

Price Value (PV)	
No	Statement
PV1	The costs incurred to be able to enjoy crowdfunding-based Kitabisa.com application services in payment of productive waqf projects are affordable.
PV2	The costs incurred to be able to enjoy crowdfunding-based Kitabisa.com application services in paying productive waqf projects are affordable compared to other crowdfunding services.
PV3	The crowdfunding-based Kitabisa.com application service in the payment of productive waqf projects provides a balanced profit on the costs incurred.
PV4	With current prices, the crowdfunding-based Kitabisa.com application service in the payment of productive waqf projects provides many benefits.

Habit (HB)	
No	Statement
HB1	Using crowdfunding-based Kitabisa.com application services to pay for productive waqf projects has become a habit for me.
HB2	I am addicted to using the crowdfunding-based Kitabisa.com application service to pay for productive waqf projects.
HB3	I have to use the crowdfunding-based Kitabisa.com application service to pay for a productive waqf project.
HB4	Using the crowdfunding-based Kitabisa.com application service to pay for productive waqf projects has become commonplace for me.

DEPENDENT VARIABLE

Behavioral Intention (BI)	
No	Statement
BI1	Assuming that I have access to the Kitabisa.com application I expect to use it for productive waqf payments.
BI2	If the Kitabisa.com app is permanently available, I plan to use it
BI3	I plan to use the Kitabisa.com application frequently to pay productive endowments in the future.

Population and Sample

The population is a generalization that is found in objects or subjects with characteristics and there are equal opportunities. This research was limited by taking the population in the millennial generation. The sampling technique was to use purposive sampling which was carried out in a representative manner, with the following sample selection criteria:

1. Male/Female
2. Islam
3. Active users of the Kitabisa.com application until now
4. Never/interested in paying waqf for a productive waqf project on the Kitabisa.com application service

The purpose of using this method was so that the sample provisions obtained could answer according to the research problems being carried out, because the total population was unknown, large, and uncertain, while the limits given were only for those who have never paid waqf or are interested in paying waqf for productive waqf projects on services of Kitabisa.com application in the future. There were 8 variables in the questionnaire, namely Performance Expectancy (4 items), Effort Expectancy (4 items), Social Influence (3 items), Facilitating Conditions (4 items), Hedonic Motivation (3 items), Price Value (4 items), Habit (4 items), and Behavioral Intention (3 items). In total, there were 29 questions used to investigate behavioral intention in using the waqf crowdfunding model (CWM) in the Kitabisa.com application in Indonesia.

Analysis Techniques
Descriptive Statistical Analysis
1. Validity tests

Validity test is a test used to show how far the validity of the measuring instrument used to measure survey results. The convergent validity test is seen from the Loading Factor value (> 0.70) and the Average Variance Extracted value (> 0.50). While the discriminant validity test is seen from the Forner Larcker value (Square root AVE> Correlation between constructs of Latent variables) and the value of Cross Loading (>0.70).

2. Reliability Tests

   Reliability Test is a tool used to measure the consistency of the questionnaire, which is an indicator variable. If the answers from all respondents to these questions are consistent, then the questionnaire is said to be reliable. The reliability test is seen from the value of Cronbach's Alpha (> 0.70) and the value of Cronbach's Reability (>0.70).

Hypothesis testing

The hypothesis test used an original sample of 174 respondents with an original sample value (O) to determine the direction of the relationship between variables, as well as a p-value (P) to determine the significance of the relationship. Original sample values that are close to +1 have a positive relationship, and values that are close to -1 have a negative relationship (Hair et al., 2017). The t-statistics value is greater than 1.96 or the p-value is smaller than the significance level (<0.05) indicating that a relationship between variables is significant.

IV. RESULTS AND DISCUSSION

Description of Respondents' Answers

A total of 174 respondents who filled out the questionnaire were obtained from active users of the Kitabisa.com application in Indonesia. Then grouped by gender, age, occupation, education, region ,and income per month.

Table 2. Respondents Criteria

Descriptive		Indonesia	
		Number	Percentage
Gender	Male	53	30,5%
	Female	121	69,5%
Age	18-25	148	85,1%
	26-33	21	12,1%
	34-41	3	1,7%
	>41	2	1,1%
Occupation	Collage student/ Student	135	77,6%
	Private employees	20	11,5%
	Civil Servants	2	1,1%
	Entrepreneurs	8	4,6%
	Others	8	5,2%
Education	Junior High School	0	0%
	Senior High School	41	23,6%
	Diploma/Bachelor	127	73%
	Magister	4	2,3%
	Doctoral	1	0,6%
	Others	1	0,6%
Region	Sumatra Island	8	4,6%
	Java Island	158	92%
	Kalimantan Island	2	1,2%
	Sulawesi Island	2	1,2%
	Bali and Nusa Tenggara Islands	1	0,5%
	Papua Island	1	0,5%
Income per month	< Rp1.000.000	83	47,7%
	Rp1.000.000 - Rp2.500.000	51	29,3%
	Rp2.500.000 - Rp5.000.000	35	20,1%

Rp5.000.000 - Rp10.000.000	5		2,9%
> Rp10.000.000	0		0%

Table 2 shows that 121 female respondents with a percentage of 69,5% outperformed 53 male respondents with a percentage of 30,5%. This is because there is an e-wallet feature in the application that makes transactions easier and makes time more efficient. Another factor is the background of the proliferation of e-commercial stores whose market share is mostly women.

The majority of those who filled out the questionnaire survey were 148 respondents with an age range of 18-25 years with a percentage of 85,1%. This is because the Gen-Z (born 1997-2012) tend to be technologically literate and can easily accept a new technology which they feel provides many advantages and conveniences for them. The second most were respondents aged 26-33 years as many as 21 with a percentage of 12,1%, followed by the fewest at the age of >41 years as many as 2 with a percentage of 1,2%.

Respondents were spread across various islands in Indonesia and with limited sampling time of only 1 month, the researchers reached out to respondents who were responsive and domiciled on the same island as the researchers. So that the majority of respondents came from Java Island as much as 158 with a percentage of 92% then the second most followed by Sumatra Island as many as 8 with a percentage of 4,6% and the least came from Bali/Nusa Tenggara Island and Papua Island with only 1 respondent each with percentage 0,5%.

Respondents had various status and occupational backgrounds. In this questionnaire survey, the majority of the respondent statuses were 135 students/students with a percentage of 77.6%, the second most were private employees of 20 with a percentage of 11,5%, followed by entrepreneurs and others, each of which was 8 with their respective percentages by 4,7% and 5,4%. At least 2 civil servants with a percentage of 1,1%.

In accordance with the number of the majority of respondents' status as students or students, it could be seen that the majority of respondents had an income of <Rp. 1.000.000, while the second most respondents had an income of Rp. 1.000.000 - Rp. 5.000.000 and the least was the respondent who had an income of IDR 5.000.000 – IDR 10.000.000 and there were no respondents who had income > IDR 10.000.000.

Hypothesis Test Results

To assess the statistical significance of the path coefficients, this study used the path coefficients from the structural model and then performed a bootstrapping analysis. Path coefficients are calculated from t-statistics and are derived from the bootstrap resampling method with 5000 literation (Henseler et al., 2009). Meanwhile, the path coefficients range between -1 to +1. If the path coefficients get closer to +1, the relationship between the two constructs gets stronger. Meanwhile, if the relationship is getting closer to -1 it indicates that the relationship is negative (Hair et al., 2017). The following table results of hypothesis testing.

Table 3. Hypothesis Test Results

	Original Sample(O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P-Values
EE -> BI	0.186	0.180	0.094	1.969	0.049
FC -> BI	-0.078	-0.073	0.094	0.826	0.409
HB -> BI	0.561	0.561	0.080	6.993	0.000
HM -> BI	0.134	0.138	0.087	1.534	0.125
PE -> BI	0.105	0.102	0.098	1.074	0.283
PV -> BI	0.142	0.136	0.102	1.394	0.163
SI -> BI	-0.099	-0.092	0.076	1.296	0.195

Discussion
Effect of Effort Expectancy (EE) on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application

Based on the results of the hypothesis testing that had been done, it produced an original sample value of 0,18 which was close to +1, had a t-statistics worth 1,96 which was = 1,96 and had p-values worth 0,049 which was <0,05. This means that the Effort Expectancy (EE) variable has a significant

positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. The Effort Expectancy (EE) variable can be described as a smooth and easy use of new technology (Venkatesh et al., 2003). This variable includes indicators of the ease of using a technology so that *wakif* feels that when using the Kitabisa.com application it will save time and effort spent.

Path analysis between Effort Expectancy and waqif behavioral intention in waqf through crowdfunding shows a significant and positive relationship. Waqifs use the service to make waqf payments when they find the platform easy to use. This is in line with research conducted by Alalwan (2020) and Alalwan et al., (2018) showing that EE has a substantial progressive effect on user satisfaction and intention to continue using innovative technology.

The effect of Facilitating Conditions (FC) on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application

Based on the results of the hypothesis testing that has been done, it produces an original sample value of -0.078 which was close to -1, had a t-statistics of 0,82 which was <1,96 and had p-values of 0,40 which was > 0,05. This means that the Facilitating Condition (FC) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. The Facilitating Condition (FC) variable is measured from user conditions such as knowledge, available resources, support, and available facilities. The reason may be that one's belief in the existence of technical equipment supports the use of the system. Most users have the necessary resources to use the Kitabisa.com application, such as smartphones and data packages. However, not all users have sufficient knowledge about what productive waqf is, how productive waqf works or what are the basic things that differentiate it from ordinary waqf. This will also affect their interest in using the system. The results of this study indicate that the Facilitating Condition (FC) variable has no significant effect on behavioral intentions in using crowdfunding. Thus, the Facilitating Condition variable does not have a significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application.

The results of research conducted by Twum et al., (2022) where this study investigated the factors that influence behavioral intentions to use E-learning during the COVID-19 pandemic, show that the Facilitating condition (FC) variable cannot predict intentions in using E-learning. Other research on factors that influence behavioral intentions in using artificial intelligence virtual assistant services, shows the results of the Facilitating condition (FC) variable does not have a significant effect on behavioral intentions to use the service (Sebastián et al., 2022).

Effect of Habit (HB) on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application

Based on the results of the hypothesis testing that has been done, the original sample value was 0,56 which was close to +1, had t-statistics worth 6,99 which was >1,96, and had p-values worth 0 which was <0,05. This means that the Habit variable (HB) has a significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. Habits reflect various outcomes of previous experiences and the frequency of past behavior is considered to be one of the main determinants of current behavior (Ajzen, 2002). Habit includes indicators that a person's behavior is carried out repeatedly due to work factors that are carried out continuously and or as a result of learning something so that he gets used to it. When viewed from the indicators of productive waqf project payments, it has become commonplace. This is in line with research conducted by Zhou et al., (2010) which confirmed the relationship between habit and intention and usage behavior. So it can be concluded that the Habit variable (HB) has a significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, which means that productive waqf payments through the Kitabisa.com application based on the crowdfunding waqf model have become a habit or thing what is common for someone to do or someone already believes that the current digital era makes payment for any transaction on an online platform a common thing and a necessity of one's daily life. Thus, a habit is created.

The effect of Hedonic Motivation (HM) on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application

Based on the results of the hypothesis testing that had been done, the original sample value had 0.134, which was close to -1, had a t-statistics of 1,53, which was <1,96 and had p-values of 0,12, which was > 0,05. This means that the Hedonic Motivation (HM) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application.

Hedonic Motivation (HM) refers to "the pleasure or excitement derived from using a technology". If consumers feel happy or get pleasure while using new technology, then the possibility to continue using the technology is higher. A study conducted by Martins et al., (2018) found a non-significant effect of hedonic motivation on usage behavior. This occurs on the path between hedonic motivation and behavior depending on the subject to which it is addressed. For example, mobile banking technology is not considered a fun and entertaining technology, because it is categorized as an independent business and serious financial services, not intended in the realm of entertainment. Consequently, the level of pleasure one gets from using a banking phone is not reason enough for customers to decide whether to adopt one. This is in line with research conducted by Tamilmani et al., (2019) where there is no significant effect of hedonic values focused on utilitarian values. So it can be concluded that the Hedonic Motivation (HM) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. This means that the level of pleasure is not enough to be a reason to continue using a technology system. As is well known, the Kitabisa.com platform is not a platform that offers various kinds of entertainment, animation, or moving image features, but rather a platform used to raise social funds that are designated in the form of ZISWAF (Zakat, Infaq, Alms, and Endowments). This is due to the fact that the Kitabisa.com application's user interface is not designed for games/other entertainment but instead contains social fundraising campaigns and added a sad description to attract the sympathy of the general public.

Effect of Performance Expectancy (PE) on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application

Based on the results of the hypothesis test, the original sample value was 0,10, which was close to -1, had a t-statistics of 1,07, which was <1,96, and had p-values of 0,28, which was > 0,05. This means that the Performance Expectancy (PE) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. The results in this study are consistent with the findings of Kwateng et al., (2019) who also failed to confirm the PE - BI hypothesis when studying mobile banking acceptance using UTAUT2 in Ghana. So it can be concluded that the Performance Expectancy (PE) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. This means that in making decisions the user still looks at the state of the environment or culture and still considers the acceptance of a technology depending on the type of purchasing activity or brand used to purchase a technology. The results of the same research conducted by Mahfuz et al., (2017) who tested respondents studying banking service adoption using UTAUT2 in Bangladesh, found no significant relationship between PE - BI when evaluating this relationship in general. In contrast to the model, when this relationship is explored by including the brand name, it is proven to show a significant relationship between the two variables.

For *wakif* the performance expectancy variable does not provide great benefits in increasing the productivity of a job so that this variable plays less of a role in the adoption of a particular technology or system. This is because the Kitabisa.com application is not a financial application that has many features at once, so even top-up payments must be made through the M-banking application so that we can fill in the donation bag for the Kitabisa.com application. Thus, in terms of increasing work productivity less obtainable.

Effect of Price Value (PV) on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application

Based on the results of the hypothesis test, the original sample value was 0,14, which was close to -1, had a t-statistics of 1,39, which was <1,96, and had p-values of 0,16, which was > 0.05. This means that the Price Value (PV) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. Path analysis between Price Value and intention to use or continue a technology shows a negative and insignificant relationship. Research conducted by Hsu & Lin (2015) also found that Price Value is an unimportant variable in measuring the sustainability of intentions to use mobile applications.

Users of the Kitabisa.com application still make considerations or doubts arise when incurring costs in downloading the Kitabisa.com application. This expenditure does not include the data package needed to operate or update the version of an application which requires the user to incur additional costs. So it can be concluded that the Price Value (PV) variable has no significant positive effect on

behavioral intention to use CWM (Crowdfunding-Waqf Model). So that the Price Value (PV) variable has no role in adoption (Crowdfunding-Waqf Model) in the use of the Kitabisa.com application.

The influence of Social Influence (SI) on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application

Based on the results of the hypothesis testing that had been done, it produced an original sample value of -0,09 which was close to -1, had a t-statistics of 1,29 which was <1,96 and had p-values of 0,19 which was >0,05. This means that the Social Influence (SI) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application. Social Influence (SI) reflects the degree to which consumers feel that important others (e.g., family and friends) believe they should use certain technologies, past studies suggest that the SI-BI relationship is the most omitted variable by country of origin in e-commerce. Because social influence will tend to have a high impact on the intention to use e-commerce when the diffusion in a country is at an initial level and will lose this influence as digital literacy decreases and e-commerce market share increases (Sánchez Torres & Arroyo-Cañada, 2016).

In the context of using technology, social influence can encourage someone to use certain technologies because of the support from other people who are considered to have good knowledge and experience about these technologies. In this study, *waqifs* do not feel encouraged if other people who are important to them do not use the Kitabisa.com application to pay waqf. Because it could be that they use other applications. Thus, waqf does not feel the need to adopt (Crowdfunding-Waqf Model) in the Kitabisa.com application. So it can be concluded that the Social Influence (SI) variable has no significant positive effect on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application.

V. CONCLUSION

There is a significant positive effect on the Effort Expentancy (EE) variable on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, which means that if the CWM-based Kitabisa.com application is easier to use or easier to operate, the greater the also the possibility for someone to make productive waqf payments in the application, and the greater the possibility for someone to continue using the system in the future. Therefore, in this study hypothesis 1 is accepted.

There is no significant positive effect on the Facilitating Conditions (FC) variable on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, which means the use of a technology system without knowledgeable human resources, minimal assistance/support available and the lack of facilities makes it difficult for someone to accept or use a particular technology system. Therefore, in this study hypothesis 2 is not accepted.

There is a significant positive effect on the Habit (HB) variable on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, which means that productive waqf payments through the Kitabisa.com application based on the crowdfunding waqf model have become a habit or something that is commonly done by somebody. Therefore, in this study hypothesis 3 is accepted.

There is no significant positive effect on the Hedonic Motivation (HM) variable on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, which means that the level of enjoyment is not sufficient reason to continue using a technology system. As is well known, the Kitabisa.com platform is not a platform that offers a variety of entertainment features, but rather a platform that is used to raise social funds that are designated in the form of ZISWAF (Zakat, Infaq, Alms, and Waqf). Therefore, in this study hypothesis 4 is not accepted.

There is no significant positive effect on the Performance Expectancy (PE) variable on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, which means that in making decisions users still look at their surroundings or culture and still consider acceptance of a technology depending on the type purchasing activity or the brand used to make a purchase of a technology. Therefore, in this study hypothesis 5 is not accepted.

There is no significant positive effect on the Price Value (PV) variable on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, which means that users are still considering when to incur costs in downloading the Kitabisa.com application. Because additional funds are needed to procure data packages so that you can upgrade an application. Therefore, in this study hypothesis 6 is not accepted.

There is no significant positive effect on the Social Influence (SI) variable on behavioral intention to use CWM (Crowdfunding-Waqf Model) in the Kitabisa.com application, social influence refers to the *waqif's* perception that the people closest to them believe in using the waqf crowdfunding platform for payments waqf. However, in this study, social influence did not have a significant impact on the intention to pay waqf through waqf crowdfunding. This is due to the lack of public literacy about waqf, especially waqf through crowdfunding, so there are still many people who don't know about it. Therefore, hypothesis 7 cannot be accepted in this study.

Thus it can be seen that the implication of this study is that waqif really considers aspects of ease of use of a technology and habits are the determining factors in adopting a technology. The variables studied, or can also be added as intermediate/moderating variables which include age, gender, and experience as well as adding a larger sample size of >500 samples so that the results can be compared and reflect the use of the waqf crowdfunding model more generally. The results of this research for fintech creators are expected to be able to design, improve, and refine services, both in terms of applications, products, and functionality of the waqf crowdfunding model (CWM) to achieve high acceptance, value, and levels of positive consumer use in Indonesia so that in the future in the future there will be more crowdfunders paying waqf through similar platforms.

ACKNOWLEDGMENT

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