

Intensi Generasi Milenial Muslim Indonesia Dalam Berwakaf Uang Melalui E-payment Dengan Pendekatan Unified Theory Of Acceptance And Use Of Technology (UTAUT) = Intention of Indonesian Muslim Millennial Generation in Cash Waqf Through E-payment with Unified Theory of Acceptance and Use of Technology (UTAUT) Approach

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Abstrak

Pertumbuhan teknologi dan media sosial telah mengubah kebiasaan individu khususnya generasi milenial dalam beramal. Setiap tahunnya terjadi 6,8% pertumbuhan donasi online yang dilakukan melalui smartphone. Walaupun demikian, wakaf uang sebagai salah satu bentuk donasi dalam agama Islam belum banyak diminati oleh masyarakat. Platform wakaf berbasis digital dirasa belum mampu membudayakan wakaf uang khususnya bagi generasi milenial dimana generasi ini begitu dekat dengan teknologi dan akan mendominasi 70% angkatan kerja di Indonesia. Penelitian ini akan menjelaskan faktor-faktor yang mempengaruhi intensi milenial muslim Indonesia dalam berwakaf uang menggunakan e-payment. Studi ini menggunakan teori UTAUT dimana Religious Belief, Level of Knowledge dan Image ditambahkan ke dalam komponen utama. Variabel Effort Expectancy juga digunakan sebagai moderator antara Performance Expectancy dengan Intensi berwakaf uang. Penelitian ini dilakukan melalui survei online dengan melibatkan 310 responden yang belum pernah berwakaf uang. Analisis kuantitatif berbasis PLS SEM menunjukan variabel Performance Expectancy, Effort Expectancy, Social Influence, Level of Knowledge, dan Image berpengaruh signifikan terhadap intensi generasi milenial dalam berwakaf uang melalui e-payment. Akan tetapi, Variabel Facilitating Condition dan Religious Belief ditemukan tidak signifikan, begitupun Effort Expectancy sebagai variabel moderator antara Performance Expectancy dengan intensi ditemukan tidak signifikan pada intensi generasi milenial dalam berwakaf uang melalui e-payment.

.....The growth of technology and social media have changed the habits of individuals, especially the millennial generation, in giving charity. Every year there is a 6.8% growth in online donations made via smartphones. However, cash waqf as a form of donation in Islam has not been much demanded by the public. The digital-based waqf platform is deemed unable to cultivate cash waqf, especially for the millennial generation, they are very much involved in technology and will dominate 70% of the workforce in Indonesia. This study aims to explain the factors that influence the intention of Indonesian Muslim millennials in paying cash waqf using e-payment. This study uses the UTAUT theory where Religious Belief, Level of Knowledge, and Image are added to the main components. Effort Expectancy variable is used as well to be the moderator between Performance Expectancy and Behavioral Intention. This research was conducted through an online survey involving 310 respondents who have never made any contribution in cash waqf. Quantitative analysis based on PLS-SEM shows that Performance Expectancy, Effort Expectancy, Social Influence, Level of Knowledge, and Image variables significantly affect the millennial generation's intention in paying cash waqf using e-payment. However, the Facilitating Condition and Religious Belief variables were found to be insignificant. Similarly, Effort Expectancy as the moderator variable between Performance Expectancy and Behavioral Intention was found to be insignificant on the

millennial generation's intention in paying cash waqf using e-payment.