

Determinant Behavioral Intention to Use Fintech for ZISWAF Payments In Generation Z: Integration of Technology Acceptance Model and Theory of Planned Behavior

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ABSTRACT

Optimizing financial technology services can be an alternative solution in dealing with the problem of collecting zakat, infaq, alms, waqf (ZISWAF) which are still far from the existing potential figures. This research aims to analyze the factors that influence behavioral intention to use fintech for ZISWAF in generation Z by integrating TAM and TPB theories. The analytical method used in this research is SEM-PLS using SmartPLS 4.0. The independent variables in this research include perceived usefulness, perceived ease of use, attitudes, subjective norms, and perceived behavioral control. The dependent variable examined in this research is Behavioral Intention to use fintech. Apart from that, this research also uses the attitude as a mediating variable between perceived usefulness and perceived ease of use of the Behavioral Intention. The research results show that the TAM construct variable, namely perceived usefulness, does not have a positive effect on Behavioral Intention, while the perceived ease of use variable has a positive effect on Behavioral Intention. However, these two variables have an indirect effect on Behavioral Intention through the mediation of the usage attitude variable. Besides that, the TPB construct variables, namely attitudes and subjective norms, have a positive and significant influence on Behavioral Intention, but the perceived behavioral control variable does not have a significant positive influence on Behavioral Intention.

Keywords: *Fintech, TAM, TPB, ZISWAF*

INTRODUCTION

Indonesia, as the country with the largest Muslim population in the world, has great potential in building prosperity through the instruments of zakat, infaq, alms and waqf (ZISWAF). Badan Amil Zakat Nasional (BAZNAS) on Puskas BAZNAS (2020) stated that the amount of national fund collection has experienced a significant trend over the last ten years. However, the realization of ZIS and DSKL collection is still far from the existing potential figures. Digitization of services through financial technology (fintech) can be an alternative solution in dealing with the problem of collecting ZISWAF. This is also a priority step in the ZISWAF collection policy

initiated by BAZNAS as a government institution.

Today's ZISWAF collection is closely related to the development of fintech in Indonesia (Agustianingsih et al., 2021; Hasyim et al., 2020; Usman et al., 2020; Baber and Hasnan, 2020; Puskas Baznas, 2019). The development of fintech is a large opportunity for collecting ZISWAF in Indonesia with a percentage of the Muslim population of 237.55 million people (Katadata, 2023). BAZNAS in the Gopay Digital Donation Outlook (2020) also stated that the increase in zakat collection and donations through various fintech services during 2020 indicates that the ease of giving zakat through digital channels has become the choice of donors, especially generation Z and millennials.

The use of fintech by generation Z Muslims is an opportunity for zakat institutions to optimize the potential for ZISWAF collection. Research regarding the acceptance of fintech for ZISWAF payments, especially in generation Z, can be an answer to various problems of ZISWAF digitalization in Indonesia. It is hoped that all related parties can develop a strategy to increase the use of fintech in the scope of Islamic social finance, so that the existence of fintech can be a solution to the problem of collecting ZISWAF. Research that examines technology acceptance generally uses the Technology Acceptance Model (TAM) theory which was initiated by (Davis, 1989) and the theory used to predict individual behavioral intentions is the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). This research aims to further explore the factors that influence behavioral intention to use fintech for ZISWAF in generation Z by integrating these TAM and TPB theories.

LITERATURE REVIEW

Technology Acceptance Model

The Technology Acceptance Model (TAM) proposed by Davis (1989) is a model for user acceptance of systems and information technology. TAM is an adaptation of the Theory of Reasoned Action (TRA), which has the basis that an individual's attitudes and behavior are determined by that person's reactions and perceptions. In developing the TAM theory, two main constructs were added, namely perceived ease of use and perceived usefulness. Perceived ease of use is a person's belief that a technology is easy to use without requiring great effort and expense. Perceived usefulness refers to a person's belief that the use of a technology will improve that individual's performance. The aim of this model is to explain the main factors of user behavior towards user acceptance of technology.

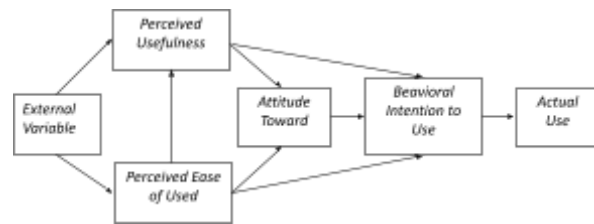


Figure 1. Model Technology Acceptance Model (TAM)

Source: Davis and Venkatesh (2000)

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is a development of the theory of reasoned behavior or Theory of Reasoned Action (TRA) which explains that an individual's intention to behave is caused by two main constructs, namely attitudes towards a behavior and subjective norms. In developing the TPB, one additional variable included was Ajzen's (1991) perceived behavioral control. Ajzen (1991) indicated that a person's behavior can be driven by internal or external motivation. In the TPB, there are three main factors that form the basis of individual behavior: 1) attitude towards use; 2) subjective norms; 3) perceived behavioral control. These three factors together form a person's intention or desire to behave, which ultimately encourages them to carry out actual behavior.

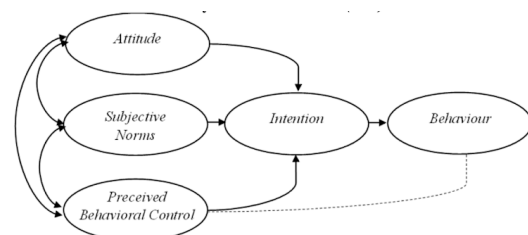


Figure 2. Theory of Planned Behavior

Source: Ajzen and Feshbian (1991)

Integration of TAM and TPB

TAM and TPB are theories that originate from the development of the same theory,

namely the Theory of Reasoned Action (TRA). This research integrates TAM and TPB in analyzing factors that influence the behavior of using fintech for ZISWAF payments. TAM theory is needed to look at technology acceptance factors that influence fintech use, and TPB is needed to further analyze things outside of technological factors, namely behavioral control and social influences around the individual. Glavee-Geo et al (2017) explained that in terms of the use of information technology, the combination of the TAM and TPB models complements each other and has a better level of exploration compared to using only one of them.

The integration of TAM and TPB in this research can be seen in the use of the attitude variable for using fintech as a mediating variable between the TAM construct and Behavioral Intention, where simultaneously the attitude variable for use is also a determinant of the TPB construct. This research adopts the framework proposed by (Ninglasari, 2021; Wang et al., 2022) which indicates that the variables of perceived ease of use and perceived usefulness have a positive influence on behavioral intentions to use fintech in the ZISWAF scope both directly and indirectly. Based on the theoretical basis related to TAM & TPB, as well as a literature review regarding online zakat, infaq, alms and waqf payments, a research framework can be formulated regarding the determinants behavioral intention to use fintech by generation Z Muslims for ZISWAF payments as follows.

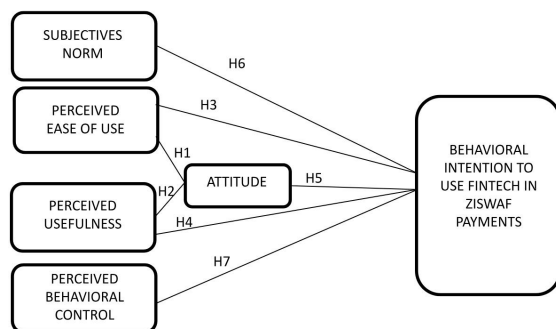


Figure 3. Research Framework

Source: (Ninglasari, 2021; Wang et al., 2022), author.

Perceived usefulness towards Behavioral Intention of Using Fintech in ZISWAF Payments

Perceived usefulness is the level of a person's belief that the use of a technology can support increased individual performance. Research conducted (Sulthon et al., 2021; Jamaludin, 2021; Ichwan and Ghofur, 2020; Gina and Baskoro, 2020) indicates the influence of perceived usefulness variables on the Behavioral Intention of paying zakat and ZIS online via fintech. In the context of this research, When the Muslim community considers fintech very useful for making ZISWAF payments because it saves time and is practical, they will use it. Departing from this explanatory description, the first hypothesis determined in this research is:

H1: Perceived usefulness has a positive effect on Behavioral Intention to use fintech in ZISWAF payments.

Perceived Usefulness towards Attitudes to Use Fintech in ZISWAF Payments

Davis & Venkatesh (2000) stated that perceived usefulness is a variable that forms the Technology Acceptance Model. Elhajjar and Ouaida's (2020) research also states that a higher level of perceived usefulness is in line with an individual's higher positive attitude. Usman et al. (2020) and Hasyim et al. (2020) indicate that there is a significant impact of the perceived usefulness variable on attitudes towards using ZISWAF online payments. Ninglasari (2021) also states that perceived usefulness has an influence on attitudes towards paying zakat through fintech. In the context of this research, when the Muslim community feels that fintech is useful in making ZISWAF payments, an individual's attitude towards using fintech in making ZISWAF payments will be higher. Based on the description that has been written, the

author proposes the second hypothesis in this research

H2: Perceived usefulness has a positive effect on attitudes towards using fintech in ZISWAF payments.

Perceived Ease of Use on Behavioral Intention to Use Fintech in ZISWAF Payments

Davis (1989) explains that the perceived ease of use on using technology both directly and indirectly influences Behavioral Intention. Research (Sulthon et al., 2021; Jamaludin, 2021; Ichwan and Ghofur, 2020; Gina and Baskoro, 2020) states that the perceived ease of use has a positive influence on individuals' behavioral intentions to pay for ZISWAF digitally. Research conducted by Hasyim et al. (2020) also supports the results of this research where it was found that the perceived ease of use has an influence on individual behavioral intentions in paying ZISWAF online. In the context of this research, when Muslim communities feel that fintech is easy to use, then the behavioral intention to use fintech in making payments ZISWAF will be even higher. Based on the description above, the author proposes the third hypothesis as follows:

H3: Perceived ease of use has a positive effect on Behavioral Intention to use fintech in ZISWAF payments.

Perceived Ease of Use towards Attitudes to Use Fintech in ZISWAF Payments

In the TAM concept, usage attitudes are mainly determined by perceived ease of use. Usman et al.'s research. (2020) and Hasyim et al. (2020) shows that perceived ease of use has a positive and significant effect on attitudes towards online ZISWAF payments. Ninglasari's (2021) research also suggests that the perceived ease of use variable has an influence on attitudes towards paying zakat online. In the context of this research, if the behavior of using fintech in the context of

ZISWAF payments is believed to be easy, it will increase people's attitudes towards using fintech in ZISWAF payments. Based on the explanation above, the author proposes a fourth hypothesis which is as follows:

H4: Perceived ease of use has a positive effect on attitudes towards using fintech in ZISWAF payments.

Attitudes towards Behavioral Intentions Using Fintech in ZISWAF Payments

Usage attitude is a person's response in the form of rejection or acceptance of the use of a technology in carrying out a job (Davis, 1993). Research conducted by Hasyim et al. (2020) indicates that there is an influence of the usage attitude on individual intentions to pay ZISWAF online. Ninglasari's research (2021) states that there is a significant influence of the attitude on the intention to use fintech in paying zakat. Research by Aji et al. (2020) also stated that attitude variables have a positive influence on online infaq behavior. The results of previous findings indicate that attitude has an influence on individual Behavioral Intention in using fintech for ZISWAF payments. A person's tendency will increase when the individual has a positive attitude towards the technology they use. In the context of this research, when Muslim communities have a positive attitude towards using fintech to pay ZISWAF, their behavioral intention to use fintech will increase. Based on the description above, the fifth hypothesis proposed is as follows:

H5: Attitude has a positive effect on Behavioral Intention to use fintech in ZISWAF payments.

Subjective Norms towards Behavioral Intention to Use Fintech in ZISWAF Payments

Subjective norms which are part of the TPB are defined as a person's perception that people they consider important think

that they do not have to or should take certain actions or accept a technology (Ajzen, 1991). Ninglasari (2021) explains that the subjective norms has a significant influence on the behavioral intention to use fintech in paying zakat. Hashim et al. (2020) in their research also stated that there is an influence of subjective norm variables on individual behavioral intentions in paying ZISWAF online. Similar research by Aji et al. (2020) also shows that the subjective norm variable has a positive influence on online infaq behavior. In the context of this research, when a person's family and closest friends support the use of fintech to pay ZISWAF, the individual's Behavioral Intention to do so will be greater. Based on this explanation, the sixth hypothesis proposed by the author is as follows:

H6: Subjective norms have a positive effect

Perceived Behavioral Control towards Behavioral Intention to Use Fintech in ZISWAF Payments

According to the TPB model initiated by Ajzen (1991), an individual's perceived behavioral control can influence behavioral intentions. Perceived behavioral control is a factor that is considered to influence a person's intention to behave or act. Research by

Hasyim et. (2020) shows that the variable perceived behavioral control influences an individual's behavioral intention to pay ZISWAF online. Similar research conducted by Ninglasari (2021) also states that the variable perceived behavioral control has a positive influence on the behavioral intention to use fintech in paying zakat. In the context of this research, when Muslim communities have the confidence, knowledge and resources needed to use fintech for ZISWAF payments, then this behavioral intention will increase. Based on this explanation, the author proposes the seventh hypothesis as follows:

H7: Perceived behavioral control has a positive effect on Behavioral Intention to use fintech in ZISWAF payments.

DATA AND METHODOLOGY

Data Sources and Collection Methods

This research is descriptive research with a quantitative approach. The data obtained in this research comes from primary data and secondary data. Primary data collection in this research used an online questionnaire distributed via Google Form with Likert scale measurements. The indicators for all research variables are presented in the operational definition of the following variables:

Table 1. Variable Operational Definition

Variable	Items	Code
Perceived Usefulness (X1) (Davis, 1989)	The use of fintech speeds up the ZISWAF payment process	X1.1
	The use of fintech is an effective way in paying ZISWAF	X1.2
	The use of fintech makes ZISWAF payments easier	X1.3
	Using fintech is useful for me in paying ZISWAF	X1.4
Perceived Ease of Use (X2) Davis (1989)	The steps for using fintech to pay ZISWAF are very easy to learn	X2.1
	The use of fintech is a flexible way in paying ZISWAF	X2.2
	I find it easy to use fintech for ZISWAF payments	X2.3

Variable	Items	Code
Attitude (X3) (Chen et al., 2019)	I easily mastered the fintech features in ZISWAF payments	X2.4
	I believe that using fintech for ZISWAF payments is a good deeds	X3.1
	I feel happy when I can use fintech for ZISWAF payments	X3.2
	I will recommend my friends to use fintech in ZISWAF payments	X3.3
Subjective Norms (X4) (Chen et al., 2019)	People around me have a positive opinion towards the use of fintech for ZISWAF payments	X4.1
	My family recommends me to use fintech to pay ZISWAF	X4.2
	My friend recommends me to use fintech to pay ZISWAF	X4.3
	I care about suggestions and advice from my family and friends in using fintech for ZISWAF payments	X4.4
Perceived Behavioral Control (X5) (Taylor & Todd, 1995)	I am able to use fintech for ZISWAF payment needs	X5.1
	I have the resources, knowledge and ability to use fintech in ZISWAF payments	X5.2
	Using fintech for ZISWAF payments requires very little effort so it's not a big deal for me	X5.3
Behavioral Intention (Y1) (Sheikh et al., 2017)	I will always try to use fintech in ZISWAF payments	Y1.1
	I intend to continue using fintech in ZISWAF payments	Y1.2
	I plan to continue using fintech in ZISWAF payments continuously	Y1.3

Sample and Population

The population in this research is the generation Z Muslim community who have used fintech for ZISWAF payments. Determination of the sample size was carried out based on the sampling formula from Ferdinand (2011), where the number of indicators (21 indicators) was multiplied by the value (5-10), so that a minimum

sample calculation of 105 respondents was obtained. The sample in this study consisted of 144 respondents with the following criteria: 1) Muslim; 2) Included in generation Z (Birth year 1995 – 2010); 3) have ever used fintech services for ZISWAF payments. The following is an overview of the demographic distribution of research respondents.

Table 2. Respondent Characteristics

Characteristic	Respondent	Totals	%
Gender	Male	48	33%
	Female	96	67%
Year of Borth Range	1999 - 2001	122	84%
	1995 - 1998	22	16%
Job	Undergraduate Student	107	74%
	Private employees	24	17%
	Self-employed	3	2%
	Others	10	7%

Characteristic	Respondent	Totals	%
Monthly Income/ Allowance	< Rp2.000.000	89	61%
	Rp2.000.000 – Rp3.500.000	31	22%
	Rp3.500.001 – Rp5.000.000	10	7%
	Rp5.000.001 – Rp6.500.000	3	2%
	> Rp6.500.000	11	8%
ZISWAF Payments Frequency (In one year)	< 10 times	82	57%
	10 – 20 times	39	27%
	> 20 times	23	16%
Type of ZISWAF Transaction	Zakat	40	-
	Infaq	94	-
	Alms	119	-
	Waqf	21	-
Type of Fintech	<i>Fintech Digital Payment</i>	124	-
	<i>Fintech Crowdfunding</i>	74	-
	Others	4	-

Data Analysis Method

The data analysis method used in this research is the Structural Equation Model-Partial Least Square (SEM-PLS) method. Apart from analyzing the relationship between research variables, SEM-PLS analysis can also analyze the magnitude of each indicator that contributes to the construct of the research variable. The causal relationships between research variables are presented in a more complete, informative and accurate manner. SEM-PLS analysis includes two main models, namely measurement model evaluation consisting of validity and discriminant tests, as well as structural model evaluation consisting of R-square, Q-Square and Path Coefficient tests obtained through bootstrapping procedures. Partial Least Squares (PLS).

The data analysis process in this research used SmartPLS 4.0 software.

RESULT AND DISCUSSION

Evaluation of Measurement Models

In analyzing the measurement model, this research uses validity and reliability testing. These two tests are used to determine the effect of the indicators that have been formed in the model on the latent variables that are built (Hair et al., 2017). In testing validity and reliability, this research uses analysis of outer loadings, Average Variance Extracted (AVE), composite reliability, and Cronbach's alpha values.

Table 3. Measurement Models

Variabel	Kode Indikator	Outer Loadings	AVE	Composite reliability	Cronbach's Alpha
Perceived Usefulness	X1.1	0.904	0.758	0,926	0.893
	X1.2	0.886			
	X1.3	0.867			
	X1.4	0.824			
Perceived Ease of Use	X2.1	0.780	0.676	0,893	0.840
	X2.2	0.849			

Variabel	Kode Indikator	Outer Loadings	AVE	Composite reliability	Cronbach's Alpha
Attitude	X2.3	0.816	0.696	0,873	0.784
	X2.4	0.844			
	X3.1	0.798			
	X3.2	0.856			
	X3.3	0.848			
Subjective Norms	X4.1	0.708	0.611	0,862	0.786
	X4.1	0.859			
	X4.3	0.814			
	X4.4	0.735			
Perceived Behavioral Control	X5.1	0.887	0.768	0,908	0.850
	X5.2	0.864			
	X5.3	0.877			
Behavioral Intention	Y1.1	0.892	0.846	0,943	0.909
	Y1.2	0.932			
	Y1.3	0.935			

Convergent Validity Test

The convergent validity test shows the correlation relationship between the indicators and their constructs. The criteria that must be met in the convergent validity test are that the outer loading value must be more than 0.7 and the AVE value must be more than 0.5 (Jogiyanto, 2009). Table 3 shows that each question indicator in this research has an outer loadings value > 0.7 and an AVE value > 0.5 , so that the construct in this research has a good level of convergent validity.

Discriminant Validity Test

In the discriminant validity test stage, a good level of validity can be seen from the cross loading analysis > 0.7 and the square root of the AVE in each construct has a value greater than the correlation for all constructs. The following is an analysis of discriminant validity values using the Fornell-Larcker Criterion.

Table 4. Fornell-Larcker Criterion

	X1	X2	X3	X4	X5	Y1
X1	0,871					
X2	0,769	0,822				
X3	0,651	0,646	0,834			
X4	0,392	0,399	0,511	0,781		
X5	0,727	0,768	0,607	0,373	0,876	
Y1	0,577	0,592	0,596	0,547	0,534	0,920

Based on the table above, it can be seen that the results of the discriminant validity test show that the root AVE value for each construct has a value greater than the correlation with all constructs. Apart from that, all indicators also have a cross loading value of > 0.7 . So it can be stated that all variables have a good level of discriminant validity and can be declared valid.

Reliability Test

Reliability testing is needed to measure the extent to which an instrument can be relied upon or trusted when applied in research. Each variable in a study is considered reliable if the Cronbach's alpha value is > 0.6 and Composite reliability is > 0.6 .

Table 4 shows that the Cronbach's Alpha value for each variable has met the requirements for the reliability test with the results of Cronbach's Alpha > 0.6 and composite reliability > 0.6 .

Structural Model Evaluation

R-Square

R-Square represents the ability of exogenous latent variables to explain endogenous latent variables. The higher the R-Square value means the better the prediction model and research model proposed. The results of the R-Square value in this research model are as follows:

Table 5. *R-Square*

Variable	R Square	R Square Adjusted
Attitude (X3)	0,476	0,468
Behavioral Intention (Y1)	0,504	0,487

The table above shows that the Attitude variable in this study has an R-Square value of around 0.476. This indicates that the attitude variable is explained by perceived usefulness and perceived convenience of 47.6%, while around 52.4% is influenced by other factors. Apart from that, the Behavioral Intention variable has an R-Square value of around 0.504, which shows that the behavioral intention variable is explained by perceived usefulness, perceived

convenience, attitudes, subjective norms, and perceived behavioral control of around 50.4%. Meanwhile, the remaining 49.6% is explained by other variables outside this research.

Q-Square

The Q-Square value is used to calculate the extent to which the path model is able to predict the original data. The Q-Square value in this research model is as follows.

Table 6. *Q-Square*

Variable	Q Square
Attitude (X3)	0,311
Behavioral Intention (Y1)	0,401

In the table above, Attitude (X3) has a Q-Square value of around 0.311, which shows that the structural model can explain around 31% of the variation in the data in this study. Besides that, the Behavioral Intention variable (Y1) has a Q-Square value of around 0.401, which indicates that the structural model can explain around 40% of the variation in the data in this study. Thus, the analysis in this study meets the Q-Square criteria, namely the Q2 value is greater than 0, which indicates that the research model has predictive relevance (Ghozali, 2014).

Hypothesis testing

Hypothesis testing and significance levels are part of the inner model testing stage by analyzing the path coefficient value, T-statistics value < 1.65 , and p-value from bootstrapping output. Bootstrapping output is used to determine the direction of influence and significance value, where the value shows the influence between the variables being tested. The level of significance in the significance test has been determined at 5% (0.05) with the test carried out in one direction (one tailed test) with a total of 144 observations ($n=144$).

Based on the hypothesis testing, perceived usefulness does not have a positive and significant influence on Behavioral Intention to use fintech in ZISWAF payments ($\beta = 0.150 > 0.1$; $\rho =$

$0.152 > 0.05$), so the first hypothesis of this research is rejected (not accepted). Perceived usefulness has a positive and significant influence on attitudes towards using fintech in ZISWAF payments ($\beta = 0.071 < 0.1$; $\rho = 0.028 < 0.05$), so the second hypothesis of this research is accepted. Perceived ease of use has a positive and significant influence on Behavioral Intention to use fintech in ZISWAF payments ($\beta = 0.204 > 0.1$; $\rho = 0.049 < 0.05$) so that the third hypothesis of this research is accepted. Perceived ease of use has a positive effect on attitudes towards using fintech in ZISWAF payments ($\beta = 0.068 < 0.1$; $\rho = 0.033 > 0.05$), so that the fourth hypothesis of this research is accepted. Attitude has a positive and significant effect on Behavioral Intention to use fintech in ZISWAF payments ($\beta = 0.190 > 0.1$; $\rho = 0.009 < 0.05$), so that the fifth hypothesis of this research is accepted. Subjective norms have a positive and significant effect on Behavioral Intention to use fintech in ZISWAF payments ($\beta = 0.294 > 0.1$; $\rho = 0.000 < 0.05$), so that the sixth hypothesis of this research is accepted. Perceived behavioral control does not have a positive and significant influence on Behavioral Intention to use fintech in ZISWAF payments ($\beta = 0.043 < 0.1$; $\rho = 0.336 > 0.05$), so the seventh hypothesis of this research is rejected (not accepted).

Table 7. Hypothesis Testing

Hypothesis Statistic	Path	Path Coefficient	T-Statistics	P-values	Explanation
H0 ₁	X1 → Y1	0,150	1,032	0,152	Not Significant
H0 ₂	X1 → X3 → Y1	0,071	1,927	0,028	Significant
H0 ₃	X2 → Y1	0,204	1,667	0,049	Significant
H0 ₄	X2 → X3 → Y1	0,068	1,854	0,033	Significant
H0 ₅	X3 → Y1	0,190	2,393	0,009	Significant
H0 ₆	X4 → Y1	0,294	4,204	0.000	Significant
H0 ₇	X5 → Y1	0,043	0,424	0,336	Not Significant

Perceived usefulness does not have a positive and significant effect on Behavioral Intention to use fintech in ZISWAF payments in generation Z, but perceived usefulness still has an indirect influence on Behavioral Intention through the mediation of attitude variables. This is in line with research conducted by (Ninglasari, 2021; Usman et al., 2020; Hasyim et al. 2020). Researchers suspect that there is no direct influence of the perceived usefulness variable on behavioral intention because the majority of respondents rarely use fintech services for ZISWAF payments. This is because the majority of respondents are students with monthly income/allowance <Rp. 2,000,000, so they do not have enough money to make ZISWAF payments. Apart from that, the minimal use of fintech is also because the majority of respondents tend to pay ZISWAF conventionally without using fintech. This can be seen from the frequency of use of fintech by the majority of respondents within the scope of ZISWAF payments <10 times a year.

Perceived ease of use has a positive and significant effect on Behavioral Intention to use fintech in ZISWAF payments in generation Z. Perceived ease of use also has an indirect effect through the mediation of attitude towards usage. This finding is in line with previous research conducted by (Hasyim et al., 2020; Ninglasari, 2021). The most dominant indicator value in the construct of perceived convenience is X2.2 related to fintech flexibility in the context of ZISWAF payments. Researchers suspect this is because the use of fintech in the context of ZISWAF payments is not limited by space and time. Respondents do not need to make payments on site because online ZISWAF payments can be made anytime and anywhere.

Attitude towards usage has a positive and significant effect on Behavioral Intention to use fintech in ZISWAF payments in generation Z. This finding is in line with the results of

research conducted by (Hasyim et al., 2020; Usman et al., 2020). The most dominant indicator in the attitude variable is indicator X3.2 which relates to the happiness felt after using fintech for ZISWAF payments. Researcher suspects this is because the respondents in this study are Indonesian Muslims who believe that ZISWAF payments can bring many benefits such as purifying wealth, getting rewards (pahala), increasing fortune (keberkahan), being a means of good deeds, and even happiness that can be obtained from sharing behavior.

Subjective norms have a positive and significant effect on Behavioral Intention to use fintech in ZISWAF payments in generation Z. This finding is in line with previous research conducted by (Niswah et al., 2019; Afandi, 2021). The dominant indicator in the subjective norms is X4.2 which relates to the influence of closest people such as family and friends in recommending the use of fintech for ZISWAF payments. From the results of this research, it can be concluded that the majority of respondents use fintech for ZISWAF payment transactions due to the influence of social factors from family and close friends.

Perceived behavioral control does not have a positive and significant effect on Behavioral Intention to use fintech in ZISWAF payments in generation Z. This is in line with the results of research conducted by (Arisandi and Hayati, 2023; Hindardjo, 2022; Purwantini et al., 2020). Researchers suspect that there is no influence on the perception of behavioral control variables due to the low literacy of generation Z people regarding digital finance, especially in the scope of ZISWAF payments. This is shown by the lowest indicator in variable X5, namely indicator X5.2 relates to the resources, knowledge and ability to use fintech in ZISWAF payments.

CONCLUSION AND RECOMMENDATION

The research results show that the TAM construct variable, namely perceived usefulness, does not have a positive effect on Behavioral Intention, while the perceived ease of use variable has a positive effect on Behavioral Intention. However, these two variables have an indirect effect on Behavioral Intention through the mediation of attitude towards usage. Besides that, the TPB construct variables, namely attitudes and subjective norms, have a positive and significant influence on Behavioral Intention, but the variable perceived behavioral control does not have a significant positive influence on Behavioral Intention. This research has the opportunity to contribute knowledge related to the development of fintech in the scope of Islamic social finance in Indonesia. The analysis in this research can be a basis for fintech companies in developing strategies to increase the use of fintech.

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