ABSTRACT

Indonesia is a country where the majority of the population is Muslim. Indonesia with a large Muslim population certainly has the potential to raise large donations as well. Islam basically has social rules in the form of recommendations to carry out zakat. Therefore, Indonesia has a very large potential for zakat funds. However, the total collection of donations has not been comparable to the existing potential. The existence of sharia fintech is expected to save time, thought, effort, and costs for donating so that it can attract individuals to donate.

This study aims to identify the factors that influence individual intentions to donate using sharia fintech. This study used a purposive sampling technique which was conducted on 115 respondents. This study uses the Structural Equation Modeling-Partial Least Square (SEM-PLS) approach.

The results of this study indicate that partially the variables of convenience, trust, usability, religious motivation, security, and social influence have a significant positive effect on the intention to donate using the sharia fintech platform.

Keywords: Individual intention, donation, sharia fintech