

ABSTRACT

According to Indonesian data, the millennial generation have a high potential for consuming waqf, particularly online waqf. Reality contradicts IWN's claim that absorption is not yet at its peak. The purpose of this study is to analyses the effect of waqf literacy and the UTAUT (Unified Theory of Acceptance Use of Technology) on intensity and intention in paying waqf online through the tarahum.id platform. Performance expectancy, effort expectancy, social influence, facilitating conditions, and waqf literacy are the variables investigated on the intention and usage behavior of Islamic Economics Diponegoro University students who use the tarahum.id platform. This study employs quantitative methods. The two types of data used are primary data and secondary data. This study applies a component-based predictive model with a variance-based or component-based methodology known as structural equation modeling analysis with partial least squares (PLS). The hypothesis test results reveal that performance expectancy, social influence, and waqf literacy all positively and substantially affect intentions. Furthermore, the variables of effort expectations and facilitating condition have little impact on the platform's purpose to be used. As a result, performance expectations, social influence, and waqf literacy effect the millennial's intention for using this platform. The factors influencing tarahum intention and use can then be used as evaluation material to promote waqf absorption.

Keywords : UTAUT, waqf literacy, online waqf, intention, usage.