

ABSTRACT

Indonesia's existence as a developing country is inseparable from the problem of poverty, making it a complicated issue. Islam has the primary instrument as a distributor of wealth flow, and one of them can overcome poverty. However, the zakat collection in Indonesia has yet to be declared optimal, with a collection rate of 6% of the existing potential in 2022. Seeing the lifestyle of Indonesian people who have involved technology in their daily activities, the National Amil Zakat Agency provides innovations to collect digital-based zakat through e-commerce, and one of them is Tokopedia Salam. This study aims to determine the factors influencing the e-commerce Tokopedia Salam as a paying zakat.

The approach used in this research is to use the preferences theory and Technology Acceptance Model (TAM). This research uses a quantitative approach with purposive sampling technique for millennial muzakki in East Jakarta City who have used Tokopedia Salam. This study uses structural equation model (SEM) analysis using the SmartPLS version 3.0 application.

The result showed a significant effect variable of perceived ease of use, perceived trust, religiosity, and attitude toward use has a significant effect on the intention to use e-commerce Tokopedia Salam, while perceived usefulness does not influence intention to use e-commerce Tokopedia Salam. Then, the intention to use e-commerce Tokopedia Salam has a significant impact on the actual use e-commerce Tokopedia Salam.

Keywords: TAM, Zakat Digital, Intention to Use, Actual Use, SEM.