

ABSTRACT

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). However, the realization of ZISWAF collection is still far from the existing potential. Digitalization of ZISWAF services through financial technology (fintech) can be an alternative solution to dealing with these problems.

This research aims to analyze the factors that influence the behavior of using fintech in generation Z in ZISWAF payments. This study uses TAM and TPB theories in analyzing behavioral factors in using fintech. The analytical method used in this research is SEM-PLS using Smart PLS 4.0. The independent variables in this research include perceived usefulness, perceived convenience, 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 variable as a mediating variable between perceived usefulness and perceived convenience of the Behavioral Intention variable.

The research results show that the TAM construct variable, namely perceived usefulness, does not have a positive effect on Behavioral Intention, while the perceived convenience 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: *Financial Technology, Technology Acceptance Model, Theory of Planned Behavior, ZISWAF.*