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THE ROLE OF PERSONAL INNOVATIVENESS ON BEHAVIORAL INTENTION WAQF ONLINE: EXTENTION OF TECHNOLOGY ACCEPTANCE MODEL

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Abstrak

Penelitian ini meneliti hubungan antara inovasi pribadi dan Model Penerimaan Teknologi (TAM) pada niat perilaku untuk menggunakan layanan wakaf online. Studi ini menggunakan kuesioner online, dengan 100 wakif yang telah menggunakan layanan wakaf online di Indonesia. Data dari kuesioner dianalisis menggunakan model persamaan struktural least square. Hasil penelitian menunjukkan bahwa inovasi pribadi juga memengaruhi persepsi kemudahan penggunaan dan persepsi kegunaan. Studi ini bertujuan untuk memberikan wawasan tentang peningkatan kegunaan dan manfaat layanan wakaf online dalam institusi Nazir. Fokusnya adalah pada pemenuhan kebutuhan wakif, terutama mereka yang memiliki keterbatasan dalam hal pengetahuan atau kenyamanan dengan teknologi. Penelitian ini merupakan upaya awal untuk memasukkan inovasi pribadi dalam model untuk menilai penerimaan layanan wakaf online. Dalam pemasaran digital, ada fokus khusus untuk meneliti variabel-variabel yang memengaruhi niat perilaku individu untuk menggunakan layanan online.
Kata Kunci: Wakaf, Donasi Online, TAM, Inovasi Pribadi

Abstract

This research examines the relationship between personal innovativeness and the Technology acceptance model (TAM) on behavioral intention to use online waqf services. This study uses an online questionnaire, using 100 wakif who have used online waqf services in Indonesia. The data from questionnaires were analyzed using the structural equation model least square. Results showed personal innovativeness also influenced perceived ease of use and perceived usefulness. This study aims to offer insights into enhancing the usability and utility of online waqf services within Nazir institutions. The focus is on providing for the needs of wakifs, particularly those with limited familiarity or comfort with technology. this study represents the initial attempt to include personal innovation within a model for assessing the acceptance of online waqf services. In digital marketing, a particular focus exists on examining the variables influencing individuals' behavioral intentions to utilize online services.
Keywords: *Waqf, Online Donation, TAM, Personal Innovativeness*

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1. INTRODUCTION

Waqf instruments can be an alternative for the government to develop a social economy and solve poverty alleviation. Waqf is considered more flexible when compared to zakat, which only focuses on asnaf (Sukmana, 2020). Waqf assets in Indonesia currently registered as land waqf are 400,908, with a total land area of 53,679.18 ha, used for mosques, hospitals, educational institutions, and other social institutions (SIWAK, 2023). However, only Rp. 1.4 billion was received for the cash waqf, even though the potential for waqf revenue is 180 T (BWI, 2020). Therefore, the master plan of Islamic economics in Indonesia for 2017-2024 is to optimize the collection of waqf funds by utilizing technology and the development of fintech, making the transaction process more accessible. In the current digital era, it is not strange for people to use online services. Especially in the financial sector, which aims to facilitate the transaction process and facilitate the business transaction process, this online service also makes it easier to offer community charity activities through funding donations. Online charity usually uses websites, applications, and mobile banking (I. M. Shaikh et al., 2020; Suhartanto et al., 2020; Usman et al., 2022). A survey of Internet users in Indonesia APJII (Association of Indonesian Internet Service Providers, 2020) shows that 73.7% of the 266.9 million people in Indonesia are Internet users.

The high number of internet users in Indonesia is an attraction for waqf institutions, social institutions, and other crowdfunding institutions. Islamic institutions have used website media, e-commerce, and similar online applications to realize waqf services online. Several institutions have provided online fundraising facilities such as Kitabisa.com, berkah wakaf, and dompet dhuafa'. The website has also integrated with other fintech e-wallets such as Go-Pay, DANA, Linksyariah, and OVO. The conviction is that using online services gives people interest in making donations. Based on data reported by kitabisa.com shows an increase in online donations every year. In 2015, it was 7.2 billion; in 2016, it was 61 billion. In 2017, it was 192 billion; in 2018, it was 472 billion. It shows the public's enthusiasm for the ease of donations in the current digital era. Dompet Dhuafa reported that assistance through the digital platform has increased by 80% in the last two years from 2019. Not much different, global waqf recorded 70% of donations made online. (Dhuafa' wallet, 2021 global waqf, 2020). This service is inseparable from several factors, such as the intention to use this online waqf service, the ease of operation, and the perception of the service's usefulness, which can determine whether a person accepts or rejects the service.

Similar research related to the use of online waqf services in Indonesia is still limited. So far, research has only focused on traditional fundraising management and efforts, even though the approach to fundraising using online services is different from conventional services (Zhang et al., 2020). So far, similar research has been carried out (Usman et al., 2020) on using fintech for digital donations that integrates religiosity, belief, and images into the TAM model using the multivariant regression method. Unfortunately, this research still discusses the general use of online donation services in Indonesia and is not focused on online waqf services. Therefore, this study focuses on using online waqf services with the TAM model but integrated with a wakif's innovativeness.

Innovativeness is an essential factor in adopting new technology. Personal innovativeness also indicates a person's doubts about using a technology, where

increasingly doubtful individuals feel less confident and find it challenging to adopt the technology and implement online services. Wakif who do not hesitate and want to try their latest technology are more likely to embrace online waqf services. In addition, personal innovativeness can also be assessed; the more a person accepts an innovation, the more the intention to reuse it increases(P. Patil et al., 2020). Furthermore, in getting technology, ease of operation also becomes an appropriate predictor for determining a person's adoption of technology. Research Thaker et al. (2018) stated that someone would choose to use waqf payments online through crowdfunding when online incomes are easy to learn and operate. Next is the perception of usefulness, or what is called perceived usefulness. In adopting technology, the perception of usefulness is the key to someone needing the technology. When a wakif feels that having an online waqf service benefits them and helps their activities, their intention to use it increases.

Online Waqf Services Waqf

Waqf means restraining and preventing (Abdul Shukor et al., 2019). Terminologically, waqf is the wealth of Muslims who have intended to benefit maslahah to society in general., while the principle is held forever (Shukor et al., 2016). The Qur'an does not explicitly mention the term waqf. However, the scholars agree that the sadaqah shodaqoh jariyah mentioned by the prophet is the same as waqf. In the Qur'an, several surahs implicitly explain the related waqf, including Al-Hadid verse 7 and Al-Imran verse 92 (Darus et al., 2017), which refers to the command to spend part of his wealth is sadaqah with a broad meaning, but if it has connected with waqf instruments, of course, waqf becomes one of the sadaqah highly recommended in Islam. Moreover, someone who spends part of his wealth in the way of Islam has been promised a large reward following Allah's promise in Surah al-Hadid verse 7 (Shaikh et al., 2017).

In modern management, waqf should be integrated with various systems—an existing process of collecting or fundraising related to waqf is currently intensified in Indonesia. In research (Aisyah, 2016), the collection of waqf funds is possible in 2 ways, namely through online and conventional media, but the weakness of the traditional method is the lack of information related to institutions that open waqf programs, the risk of theft on the way, and time efficiency problems. Therefore, the Nadzir institution is developing several digital donation website services to reach a broader community (Berakon et al., 2017). The use of waqf through money online has many advantages. First, it can shorten intermediaries, reduce entry fees for managing waqf money, and shorten fundraising duration because wakif (people who are waqf) can make direct cash waqf donations to associations or institutions to fund waqf projects. Second, online cash waqf can also mitigate the risk of cash waqf theft (Mohamed Yusof et al., 2010). Third, the online method provides a more systematic and efficient waqf system. Because the institution offers a digital approach to track transactions, it can also reach the wider community using online waqf. Namely, everyone from around the world can participate in the waqf program.

Technology Acceptance Model

Several analytical models can use the technology acceptance model (TAM). The technology acceptance model was first introduced by Davis *et al.*, 1989 based on the development of the theory of reasoned action (TRA) by Fishbein and Ajzen 1975 and the idea of planned behavior (TPB) Ajzen, 1991 (Marangunić & Granić, 2015).

However, the two previous models were considered to be too general and not focused on the use of a technology system, and the user's views on the system were not analyzed, only focused on their attitudes and social influences, so that the use of the TAM model deliberately designed to be specific in predicting attitudes towards the intention to adopt. Technology use in individuals (Lee et al., 2006; P. P. Patil et al., 2018).

Several studies using the TAM model assessed this model as effective in predicting technology use related to user behavior and intentions to use and accept individual information systems (Chauhan et al., 2019). previous studies have conducted empirical studies to examine the power of using TAM and produced relatively consistent results on the behavior of acceptance and use of information technology. Although there is a relationship between Attitude and behavioral intention showing inconsistent results, many studies show that both have a positive relationship, but in other studies, it is not related and significant (Haque et al., 2018). Attitude in this study was not used because this variable is more recommended for users who have not or are new to the technology. Then, Attitude prefers to analyze further their positive or negative attitudes towards technology (Alphonsa Jose & Sia, 2022). At the same time, this study is more focused on users who have used it, thus further simplifying this TAM model.

Behavioral intention influences two essential variables: perceived usefulness (PU) and perceived ease of use (PEOU). Perceived usefulness **(**PU) reflects the extent to which a person believes using a particular system can improve work performance (Davis, 1989). Perceived usefulness is also often defined as the perceived usefulness of the technology system that can help in everyday life and improve its users' performance (Kurniawati et al., 2017). The belief is that using technology enhances an individual's job performance as perceived usefulness (Davis, 1989). Previous studies have revealed that perceived usefulness is the most robust antecedent of consumer intention to adopt technology (Alalwan et al., 2017).

Perceived ease of use (PEOU) defines how a person believes using a particular system is free of effort (Davis, 1989). In technology, perceived ease of service must be present among users to make them feel comfortable and not understand difficult stages. Understandable. So, if it is associated with intentions in use, it positively influences if the system is easy to use (Pitafi et al., 2020).

Personal Innovativeness

Personal innovativeness is often used to help understand technology acceptance. Personal innovativeness (PI) is an individual's desire to try new things when consuming a product (Lu, 2014). According to Hofacker (Goldsmith & Hofacker, 1991), people's desire to consume a product depends on their respective domains. In the context of technology acceptance, the individual wants to try the latest information technology. In previous studies, personal innovativeness was one of the individual decisions in using the latest technology. In research related to the use of fintech last, in a study (Liu et al., 2019) which conducted a meta-analysis of 61 studies of acceptance, fintech found that the variable is personal innovativeness often used by researchers to collaborate with other technology acceptance models such as TAM, UTAUT, and TPB (Kuo & Yen, 2009; Turan et al., 2015; C. Wang et al., 2020). In this study, the personal innovativeness variable was integrated with the TAM variable to analyze the acceptance of online waqf services in depth.

In using online waqf services, personal innovativeness predicts a person's nature in receiving waqf services online. Therefore, wakif with high personal innovativeness is more accessible and valuable for online service (Elhajjar, S., & Ouaida, 2020).

Behavioral intention

Behavioral intention is the consumer's desire to behave in a certain way to own, dispose of, and use a product or service (Pujiastuti et al., 2017). For example, consumers search for information and share experiences with others regarding their decisions on a product, using it, or discarding it. In research Ratnasari et al. (2020), This behavioral intention arises because of a sense of satisfaction with using a product. Literature related to information systems finds that the ease of using information technology systems affects the sustainable use of the plan (Wang et al., 2006). Technology helps a person's work become more efficient, increasing users' behavioral intentions.

In a similar study, behavioral intention appears when technology users find it easy and valuable. According to (Md Husin & Ab Rahman, 2016) Individual attitudes cannot be the only determining factor in using the system. However, there is a perception factor on the performance of the system related to the use of online waqf services when the wakif feels that this service accelerates and helps their activities in waqf and using the service is easy to operate and easy to understand, estimate that the behavioral intention of a wakif increase, and use effectively. Besides this, the wakif continuously unconsciously invites people around them to use the system.

Hypothesis Development

Personal innovativeness and perceived ease of use

Personal innovativeness is a person's desire to discover and use the latest technology. Using personal innovativeness strongly influences perceived ease of use (Ho et al., 2020). According to (Thakur & Srivastava, 2014), mobile banking also confirms that the level of personal innovativeness strongly influences users' perceived ease of use. The higher the level of personal innovativeness, the more effortless it is to use technology. In this study, personal innovativeness is more about the desire of a wakif to try and use online system services. Besides that, they also have no hesitation in using them. Besides, users with high personal innovativeness are more confident in using these services, so with that confidence, they find it much easier to use (Chauhan et al., 2019). Therefore, this study examines the relationship between the personal innovativeness of a wakif with perceived ease of use in using online waqf services, so it is assumed:

H1. Personal innovativeness has a significant effect on Perceived ease of use

Personal innovativeness and perceived usefulness

Lin & Filieri (2015), They confirmed that personal innovativeness is positively related to perceived usefulness and has a positive and significant relationship. It assumed that customers with high personal innovativeness would be much more independent and consider online services more valuable than those with low personal innovativeness. Users with high personal innovativeness tend to prefer to use technology and are more open, which causes users to feel that online services are more efficient than those with low innovativeness. This study assumes that wakif with a higher level of personal innovativeness will view online waqf services as much more helpful. So that is the hypothesis:

H2. Personal innovativeness has a significant effect on Perceived usefulness

Personal innovativeness and behavioral intention.

For the next relationship, personal innovativeness has also been confirmed to influence variables in several previous studies. Behavioral intention Based on the results of the study (Juaneda-Ayensa et al., 2016; Lu, 2014; Simarmata & Hia, 2020), the role of personal innovativeness in the acceptance of technology has a significant influence because someone with high personal innovativeness tends to be more interested in finding out and more quickly accepting the use of the latest technology, so this creates an intention to use the latest technology. Higher than someone who is less innovative. In addition, this relationship is also in line with (Escobar-Rodríguez & Carvajal-Trujillo, 2014). This study proves that buyers with high personal innovativeness use online shopping compared to buyers with low personal innovativeness. Therefore, online-based waqf is a logical reason for someone to intend and adopt this system daily. Then, it raises the hypothesis:

H3. Personal innovativeness has a significant effect on Behavioral intention.

Perceived ease of use and perceived usefulness.

Furthermore, related to the relationship between variables in the TAM model, several studies have confirmed the relationship between each variable in the TAM model, namely the relationship between perceived ease of use and usefulness, then perceived ease of use and bi, and finally, perceived usefulness with behavioral intention. Research Thaker et al. (2018) related to the use of TAM in the waqf crowdfunding model shows that perceived ease of use is related to perceived usefulness. Besides that, research (Luarn & Lin, 2005) states this relationship occurs due to information systems and the ease of use of technology. This can increase the view of the usefulness of the technology. In the use of online waqf services, the ease of donating is a crucial thing to consider, and a wakif finds it is helpful to use online services when the service is easy to operate and has concise stages so that it is easy to learn, so in this study examine the effect of perceived ease of use. to perceived usefulness, thus giving rise to the hypothesis:

H4. Perceived ease of use has a significant effect on perceived usefulness

Perceived ease of use and Behavioral intention

perceived ease of use also influences behavioral intention. This relationship was confirmed in research (Nikou & Economides, 2017) related to online learning (Nascimento et al., 2018), the use of smartwatches (Singh et al., 2020), and the use of banking. So, the relationship between perceived ease of use and behavioral intention is positive and significant. In this study, the relationship between perceived ease of use and behavioral intention is intended to examine the ease of operating online waqf services because the more accessible the system, the more people would adopt the system. There is a hypothesis:

H5. Perceived ease of use has a significant effect on Behavioral intention.

Perceived usefulness and Behavioral intention.

The last is the relationship between perceived usefulness and behavioral intention. In previous studies, perceived usefulness directly affects purpose and indirectly affects preference through attitudes toward new technology adoption (Valencia & Giraldo, 2019). However, the restive research provides that perceived usefulness is a good predictor of consumers' intentions toward adopting technology. Therefore, in this study,

the function of the variable is perceived usefulness to predict the view of the usefulness of this service on waqif who have made waqf online and, based on this view, whether it affects the intention to use it again, based on these assumptions the hypothesis of this study:

H6. Perceived usefulness has a significant effect on Behavioral intention.

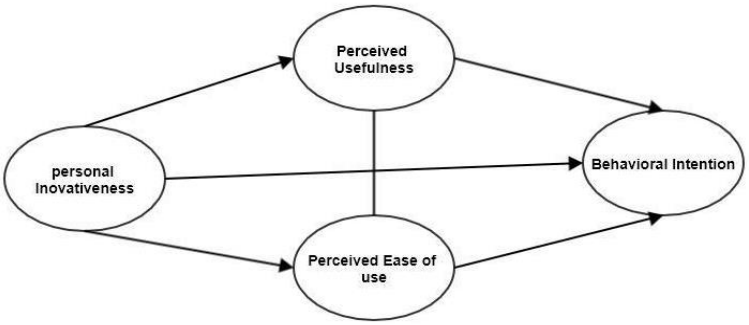

Figure.1 Conceptual model

2. RESEARCH METHOD

Based on the development of hypotheses and previous literature, the summary of the analytical model is shown in Figure 1. This research employs a quantitative methodology for facilitating the examination of relationships between variables. An online questionnaire was utilized to assess the perceptions of 100 wakif who have utilized online waqf services over the past three years. The decision to use a sample size of 100 wakif aligns with the recommendation of (Hair et al., 2013) who suggested that a sample size of 100 is suitable for SEM-PLS. The questionnaire consists of 4 personal innovativeness questions based on research (Lin & Filieri, 2015; Lu, 2014), four questions on perceived usefulness, four questions on perceived ease of use based on research (Rafique et al., 2020; I. M. Shaikh et al., 2020), five behavioral intention questions (Min et al., 2019) with a Liker scale of 1-5, from strongly agree to disagree strongly. Based on the online survey data, respondents accept only 100 respondents, considering that this research's purpose only focuses on respondents who have done waqf online and respondents who have not done waqf unsubmitted automatically. This study, the data processing of this research uses Structural Equation Model (SEM) analysis with Partial Least Square (PLS) approach using the statistical software SmartPLS.

The Structural Equation Modeling-Partial Least Squares (SEM-PLS) is employed due to its capability to examine the existence of intricate direct or indirect effects, whether unidirectional or not. This method is chosen to generate a comprehensive representation of the model, allowing for a thorough analysis of the relationships within the variables under consideration (Ghozali, I., & Nasehudin, 2012). Using SEM-PLS does not require a large sample size. Moreover, the normality of the data, even if not normally distributed, is still allowed. The SEM-PLS approach has high flexibility to analyze in marketing research (Hair et al., 2018) to optimally analyze the effect of Personal Innovativeness, perceived ease of use, perceived usefulness, and behavioral intention to use waqf online.

3. RESULT AND DISCUSSION

After distributing the online questionnaire, 100 respondents were collected, with the majority being women, namely 57%, while for men, it was 43%. In addition, most of the respondents are 20-30 years old, which is 78%. More on the table.1

Table 1. Demographic characteristics of the respondent

Variables	Description	frequency	(%)
GENDER	Male	43	43%
	Female	57	57%
AGE	20-30		78%
	30-40	10	78%8
	40-50	4	10%>
	50	8	4%
INCOME	>10,000,000	3	2%
	0 - 1000000	31	31%
	1,000,000 -5,000 000	60	60%
	5,000,000-10,000,000	7	7%
EDUCATION	Highschool	17	17%
	Bachelor	74	74%
	Masters	9	9%
Using Smartphones every day	3 hours -6 hours	28	28%
	6 hours - 12 hours	56	56%
	12 hours - 18 hours	16	16%

Source: Data processed by the author (2021)

Furthermore, analyzing the results of respondents using SEM-PLS consists of several steps. The first stage is to test the outside model using validity and reliability tests. Then, for the second stage, the discriminant fact will be tested. The last step tests the relationship and influence of each variable using the t-test.

Table.2 Measurement model indicators

Variable		Factor loading	AVE	Results
BEHAVIORAL	BI1	0851	0691	valid
INTENTION	BI2	0.820		valid
	BI3	0822		valid
	BI4	0816		valid
	BI 5	0846		valid
perceived usefulness	PU1	0812	0716	valid
	PU2	0781		valid
	pu3	0843		valid
	PU4	0863		valid
perceived	PEOU1	0839	0681	valid
EASE OF USE	PEOU2	0847		valid
	PEOU3	0.849		valid
	PEOU4	0.851		valid
PERSONAL	PI1	0.792	0.634	valid
INNOVATIVENESS	PI2	0.782		valid
	PI3	0.820		valid
	PI4	0.789		valid

Data source processed (2021)

Table 2 shows that all indicators have a loading factor above 0.70 (Wong, 2013). That item indicates that the indicator's value can represent each latent variable, so the indicators used in this study have met convergent validity. Furthermore, this study reviewed the AVE value. The test that was carried out shows a good relationship between the indicators and the construct. A good AVE value is when the value is above 0.5. The results of the AVE are already above 0.05, so we will continue to the next stage.

Discriminant validity

According to Ghozali & Nasehudin (2012), discriminant validity measures whether there is a more significant correlation between construct indicators and the construct itself than other construct indicators. The value of the cross-loading measurement shows discriminant validity with the construct. Discriminant validity is accepted if the cross-loading indicator's value is used-the following results from the correlation between the constructs in the table.

Table 3. Cross Loadings

	Behavioral Intention	Perceived Ease Of Use	Perceived Usefulness	Personal Innovativeness
BI 5	**0.846**	0.676	0.669	0.673
BI1	**0.851**	0.731	0.740	0.686
BI2	**0.820**	0.737	0.781	0.651
BI3	**0.822**	0.659	0.659	0.675
BI4	**0.816**	0.676	0.633	0.662
PEOU1	0.653	**0.839**	0.697	0.679
PEOU2	0.757	**0.847**	0.719	0.698
PEOU3	0.735	**0.849**	0.749	0.700
PEOU4	0.689	**0.851**	0.740	0.676
PI1	0.619	0.664	0.612	**0.792**
PI2	0.652	0.608	0.623	**0.782**
PI3	0.666	0.675	0.664	**0.820**
PI4	0.626	0.643	0.609	**0.789**
PU1	0.695	0.710	**0.812**	0.679
PU2	0.677	0.692	**0.781**	0.557
PU3	0.701	0.755	**0.843**	0.706
PU4	0.701	0.675	**0.863**	0.653

Source of data processed (2021)

The table produces no relationship between other indicators higher so that the hands of each variable are valid and can proceed to another test of the validity of the model (outer and inner) to see the performance relationship models, can use the value of R^2 · the value of R^2 is the coefficient of determination on endogenous variables. According to (chin, 2008), three values with the interpretation of 0.19 being low, 0.33 being moderate, and 0.67 being strong. In table. 3 explains the value of R^2 in this model.

Table 4. R-Square

	R-Square	R-Square Adjusted
Behavioral Intention	0.781	0.774
Perceived Ease Of Use	0.662	0.659
Perceived Usefulness	0.761	0.756

Data source processed (2021)

Based on Table 3, behavioral intention has a value of R^2 on the Perceived ease of use variable of 0.662, which means that the exogenous variable (personal innovativeness) can explain the variable perceived ease of use by 66.2% and the remaining 33.8 % explained by other variables outside the research. The perceived usefulness variable has a value of R^2 of 0.761, meaning the perceived usefulness as an endogenous variable can be explained by personal variables innovativeness and perceived ease of use amounted to 76.1%, which means that 23.9% will other variables explained. Furthermore, the latter variable, Behavioral intention with R^2 value of 0,781, can be interpreted by 78.1%, defined by personal innovativeness, perceived ease of use, and perceived usefulness. Based on (Chin., 2008) results of R2, the endogenous variables in this study are close to a substantial value. For results, Q2 in this study also showed results above 0, the value of 0981, which means personal innovativeness, perceived ease of use, and perceived usefulness have a relationship with behavioral intention.

Hypothesis Testing

Tabel 5. The result hypothesis test

	Original Sample (O)	T Statistics (|O/STDEV|)	Hypothesis accept
Perceived Ease Of Use -> Behavioral Intention	0.543	4.414**	H5 accepted
Perceived Ease Of Use -> Perceived Usefulness	0.644	6.136**	H4 accepted
Perceived usefulness -> Behavioral Intention	0.368	2.938*	H6 accepted
Personal Innovativeness -> Behavioral Intention	0.805	18.077**	H3 accepted
Personal Innovativeness -> Perceived Ease Of Use	0.814	16.898**	H1 accepted
Personal Innovativeness -> Perceived Usefulness	0.788	15.242*	H2 accepted

Based on the table, hypothesis 1: personal innovativeness has a significant positive effect on perceived ease of use, with the results showing a t-statistic value of 16,898, which is greater than 1.96. so that H1 is accepted, the personal innovativeness hypothesis test results affect perceived usefulness, with the results showing a t-statistic value of 15,242, which is greater than 1.96. so that H2 is accepted. Furthermore, on the results of the hypothesis test of the effect of personal innovativeness on behavioral intention, showing the t-statistic value of 18,077, which is greater than 1.96, H3 is accepted. The results of hypothesis testing on the effect of perceived ease of use on perceived usefulness show a t-statistic value of 6.136, more significant than 1.96. It can be concluded that H4 is acceptable. Perceived ease of use affects behavioral intention, with the results showing a t-statistic value of 4.414, which is more significant than 1.96. It can be concluded that H5 is acceptable. Perceived usefulness affects behavioral intention by offering a t-statistic value of 2,938, more critical than 1.96. It can be supposed that H6 is sufficient. Based on these results, it is indicated that the relationship between personal innovativeness and behavioral intention is the strongest among other hypotheses. This suggests that the behavioral intention of a wakif can be cultivated through their improvement in openness to technological innovation. These findings also

demonstrate that, despite the simplicity and utility of the application, individual openness is the key to the acceptance of online waqf usage.

Discussion

This study examines the variables of personal innovativeness, perceived ease of use, perceived usefulness, and the behavioral intention of online waqf. Based on the R-square value, it shows that personal innovativeness is integrated with the TAM model (perceived ease of use, perceived usefulness, and behavioral intention) and can firmly explain the adoption of online waqf services. Theoretically, in this study, integrating personal innovativeness into the TAM model can increase the model's strength. Based on previous research, the writer combines personal innovativeness with the TAM model to study online waqf services that have never been implemented.

The SEM test results show that personal innovativeness influences perceived ease of use, so H1, which states that personal innovativeness significantly influences perceived ease of use, is acceptable. These results indicate that wakif's level of personal innovativeness will affect the perceived ease of use in online waqf services. Wakifs who think they have high personal innovativeness will tend to believe that online waqf services are more accessible than waqifs with low personal innovativeness. This result is possible because most respondents are in the Generation Z and millennials range, with 78% of 100 respondents. Researchers (Niswah et al., 2019; Wadi & Nurzaman, 2020) state that these two generations will be more open to the use of technology than the previous generation. In addition, personal innovativeness also indicates that users who do not hesitate to use renewable technologies are more adaptable and easier to learn when compared to users who are closed to technology (Elhajjar, S., & Ouaida, 2020; I. M. Shaikh et al., 2020), so the desire to use the latest technology can be the reason someone finds it easy to use online waqf services.

Furthermore, personal innovativeness affects perceived usefulness, so the H2 of this study, which states that personal innovativeness affects perceived usefulness, is acceptable. Based on the results of statistical tests, there are indications that users who are open to the use of technology will feel more helped by the technology and can make their lives easier. This study also shows that if a waqif has high personal innovativeness, they can feel the efficiency and benefits of using online waqf because it shortens their time and the efficiency of the payment process. Based on the open questionnaire, waqifs also find it helpful because they can do waqf anywhere without having difficulty finding a waqf institution opening a waqf asset development program or project. However, according to some waqifs, the online service has also helped their donation activities even during the pandemic since the beginning of 2020. The results of this study align with research conducted by (Lin & Filieri, 2015; Yang et al., 2015) on the use of online services, where the results indicate a positive and significant relationship between the two variables. This relationship occurs because users who are open and highly desire to use their technology will feel that technology helps their performance efficiency.

Furthermore, the statistical calculations in this study show a significant influence between personal innovativeness and behavioral intention, and H.3 states that personal innovativeness affects behavioral intention. These results indicate that waqifs with a higher level of personal innovativeness will intend to use online waqf services compared to going directly to the institution. The results of this study align with research (Lu, 2014), which states that a user who is more open to their technology will

tend to prefer to use technology again, and they have a high intention to reuse it. Moreover, the higher the personal innovativeness of a wakif, the higher the intention to make waqf online.

Furthermore, this study shows a significant relationship between perceived ease of use and perceived usefulness. Until H.4, this study states that perceived ease of use affects perceived usefulness is acceptable. Waqif will feel that online waqf services are helpful when they are easier to understand and use and vice versa. An online waqf service will be more accessible for the wakif to use based on the appearance of the website platform to the payment stage. The ease of waqif in choosing a waqf project, the registration process, and the comfort in choosing a payment method are components that need to be considered by this service provider institution. Besides the website's stability, which does not often have errors, and there is a question and answer feature, the institution can help waqif more quickly in the waqf process. The results of this study are also in line with research by Thaker et al. (2018) regarding the use of online crowdfunding services. His research shows that a waqif who considers waqf online accessible will feel helped by the service compared to others.

In addition to the relationship with perceived usefulness, the variable perceived ease of use also affects the behavioral intention of wakif in using online waqf services. Based on data processing results, a positive relationship exists between the perceived ease of use and the behavioral purpose, so H.5 in this study can be accepted. A wakif will have a high intention to do waqf online if the website or the platform is user-friendly and easier to use. Behavioral intention occurs when a wakif is satisfied with the service. As an online waqf provider institution, paying attention to the ease of use of services must be reviewed regularly to maintain website stability. The convenience of waqf can also provide satisfaction so that the wakif will plan and recommend the online service to other relatives. The relationship between these two variables is also confirmed by research (Singh et al., 2020), which shows that people intend to use fintech when it is easy to use.

In line with research Thaker et al. (2018), a wakif who views online waqf services as valuable and helpful for waqf activities will increase their intention to choose waqf online compared to conventional ones. This study also shows a significant positive relationship result, so H6 in this study can also be accepted. With a perceived usefulness high, Wakif will raise behavioral intentions in using this service. Most of the wakifs find it helpful to have online waqf services so that there is an intention to return to waqf in the future. Moreover, this online service is beneficial., especially in the pandemic outbreak that occurred in 2020. Therefore, online waqf services are considered an alternative for some waqf. Based on the open questionnaire, some wakif felt more comfortable online. After all, they feel that with online sadaqah, they are calmer because they can keep their profile a secret. Although the wakif thinks that the existence of this online waqf service speeds up the waqf process, there is still input for the nazir institution to be faster in the confirmation process for waqif payments so that the waqif does not need to wait for confirmation whether the institution has well received the funds provided or not.

In addition to the relationship described above, there are other views on applying this online waqf service. Some respondents who answered doubtfully or disagreed with these online waqf services were due to their doubts about using them, the existence of

cybercrime, and other errors that occurred in online services. However, some wakifs do not intend to reuse them, for example, personal data burglary, project fraud, and wrong account number transactions. Nevertheless, this should be a concern for service providers to improve the security of their services so that in the future, this service will be more optimal in collecting waqf funds from the community. It is hoped that this service can mitigate the risks if waqf is conventional; it is also expected to reach a wider community with online waqf, focusing on a particular scope and providing opportunities for other people to participate in waqf.

4. CONCLUSION

Based on the results, behavioral intention in using online waqf services is influenced by personal innovativeness, perceived ease of use, and perceived usefulness. This study also shows that personal innovativeness affects perceived ease of use and usefulness, and perceived ease of use affects perceived usefulness. Based on the findings, a suggestion for the government is to support institutions in enhancing the security of online service websites, aiming to instill a greater sense of security among users. Additionally, providers of online waqf services are urged to prioritize the improvement of the online waqf process, ensuring its user-friendliness across all age groups. Furthermore, institutions should take into account the transaction speed when utilizing online waqf services. Nevertheless, the limitation of this study is that it only uses the variable personal innovativeness of a wakif; it is hoped that future research can integrate the TAM model with other variables such as perceived risk, service quality, and more of the same. In addition, this model construct can be used for other online service receipts.

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