

ABSTRACT

The potential of cash waqf can reach Rp180 trillion per year. However, as of February 2024, the accumulated cash waqf in Indonesia has only reached IDR2.23 trillion or less than 2% of the potential. This large gap is a clear sign that there is a need to optimize cash waqf, one of which is through the use of fintech. This study aims to analyze the factors that influence behavioral intention to endow money through BSI Mobile.

This study uses the TAM and TPB models as research constructs and combines trust and religiosity to identify behavioral intention to give money through BSI Mobile. The population in this study is the Muslim community in Indonesia. Non-probability sampling technique, namely purposive sampling with specified respondent criteria. Sample data collection was carried out by distributing questionnaires to 210 respondents. The data processing method used is binary logistic regression.

The results showed that the variables Perceived Usefulness, Perceived Ease of Use, attitude, trust, and religiosity had a significant effect on behavioral intention to donate money through BSI Mobile. Meanwhile, the variables Subjective Norms and Perceived Behavioral Control have no significant effect.

Keywords: *Behavioral Intention, BSI Mobile, Religiosity, TAM, TPB, Trust, Cash Waqf*

