

ABSTRACT

This study aims to analyze the factors influencing the intention of Islamic Economics students at Universitas Diponegoro to use online cash waqf services using the Technology Acceptance Model (TAM). The variables examined include Subjective Norms , Perceived Security , Perceived trust , Perceived Usefulness , and Perceived Ease of Use . The research employs a quantitative approach with binary logistic regression analysis. Data were collected through questionnaires distributed to 92 respondents, all students of Islamic Economics at Universitas Diponegoro.

The results indicate that Subjective Norms do not significantly influence the intention to use online cash waqf services, while other variables such as Perceived Security , Perceived trust , Perceived Usefulness , and Perceived Ease of Use have a significant positive impact on the intention to use these services. These findings suggest that security, trust, usefulness, and ease of use of the platform are key factors driving students to participate in online cash waqf. This study contributes both theoretically and practically, particularly in enhancing the understanding of technology acceptance among young Muslim generations and provides recommendations for service providers to improve the quality of their platforms.

Keywords: Online Cash Waqf, Technology Acceptance Model (TAM), Intention to Use, Islamic Economics Students, Perceived Security, Perceived trust

