

## **ABSTRACT**

*Indonesia is one of the countries with the largest Muslim population. Every year Indonesia has a huge potential for zakat, but the realization of zakat revenue is still far from the potential. The existence of technological advances in financial services or called fintech is now starting to use the utilization of existing technology by working with fintech companies for more optimal zakat collection.*

*By using the Technology Acceptance model, the authors analyze and understand the factors in influencing the acceptance of a use through technology. This study uses independent variables of perceived usefulness, perceived ease to use, security and privacy, religiosity, and trust with the dependent variable of muzakki's decision to pay zakat online on the fintech platform.*

*The results of this study indicate that security and privacy have a positive and significant influence on the decision of muzakki to pay zakat online on the fintech platform. Then for the variables perceived usefulness, perceived ease to use, religiosity and trust have a positive influence but not significant on the decision of muzakki to pay zakat online through the fintech platform.*

**Keywords:** *TAM, perceived usefulness, perceived ease to use, security and privacy, religiosity, trust, fintech platform.*

