

DAFTAR PUSTAKA

- Agarwal, R., & Prasad, J. (1999). *Are Individual Differences Germane to the Acceptance of New Information Technologies?* 30(2).
- Agarwal, S., Khapra, M., Menezes, B., & Uchat, N. (2007). *Security Issues in Mobile Payment Systems.* <https://www.researchgate.net/publication/228547890>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Al-Jazairi, A. A.-R. (2003). *Al-Fiqh 'Ala Al-Madzahib Al-'Arba'ah* (Juz. II, 140.). Bairut: Dar Al-Kutub Al-Ilmiyah.
- Alkhawaiter, W. A. (2022). Use and behavioural intention of m-payment in GCC countries: Extending meta-UTAUT with trust and Islamic religiosity. *Journal of Innovation and Knowledge*, 7(4). <https://doi.org/10.1016/j.jik.2022.100240>
- Ancok, D. , & Suroso, N. F. (2001). *Psikologi Islami.* Pustaka Pelajar.
- APJII. (2020). Laporan Survei Internet APJII 2019 – 2020 (Q2). *Asosiasi Penyelenggara Jasa Internet Indonesia*, 2020, 1–146. <https://apjii.or.id/survei>
- Augsburg, C., & Hedman, J. (2014). Value Added Services and Adoption of Mobile Payments. *ACM International Conference Proceeding Series*, 27–32. <https://doi.org/10.1145/2617848.2617851>
- Azzahroo, R. A., & Estiningrum, S. D. (2021). Preferensi Mahasiswa dalam Menggunakan Quick Response Code Indonesia Standard (QRIS) sebagai Teknologi Pembayaran. *Jurnal Manajemen Motivasi*, 17(1), 10. <https://doi.org/10.29406/jmm.v17i1.2800>
- Bariyah, N. O. N. (2016). STRATEGI PENGHIMPUNAN DANA SOSIAL UMMAT PADA LEMBAGA-LEMBAGA FILLANTROFI DI INDONESIA (Studi Kasus Dompet Peduli Ummat Daarut Tauhid, Dompet Dhuafa Republika, BAZNAS, dan BAZIS DKI Jakarta). *Jurnal Studi Ekonomi Dan Bisnis Islam*, 1(1). www.dpu-online.com.
- Chandra, S., Srivastava, S. C., & Theng, Y.-L. (2010). Evaluating the Role of Trust in Consumer Adoption of Mobile Payment Systems: An Empirical Analysis. *Communications of the Association for Information Systems*, 27. <https://doi.org/10.17705/1cais.02729>
- Dahlberg, T., Mallat, N., Ondrus, J., & Zmijewska, A. (2008). Past, present and future of mobile payments research: A literature review. *Electronic Commerce Research and Applications*, 7(2), 165–181. <https://doi.org/10.1016/j.elrap.2007.02.001>
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), 982–1003. <https://doi.org/10.1287/mnsc.35.8.982>

- de Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). Mobile payment is not all the same: The adoption of mobile payment systems depending on the technology applied. *Technological Forecasting and Social Change*, 146, 931–944. <https://doi.org/10.1016/j.techfore.2018.09.018>
- Dwivedi, Y. K., Rana, N. P., Jeyaraj, A., Clement, M., & Williams, M. D. (2019). Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model. *Information Systems Frontiers*, 21(3), 719–734. <https://doi.org/10.1007/s10796-017-9774-y>
- Eid, R., & El-Gohary, H. (2015). The role of Islamic religiosity on the relationship between perceived value and tourist satisfaction. *Tourism Management*, 46, 477–488. <https://doi.org/10.1016/j.tourman.2014.08.003>
- Farabi, N. A. (2016). Analisis Penerapan Sistem informasi ZISW Dengan Menggunakan Metode UTAUT. *Indonesian Journal on Computer and Information Technology*, 1(2).
- Ferdinand, A. T. (2006). *Metode Penelitian Manajemen: Pedoman Penelitian untuk Penulisan Skripsi, Tesis dan Disertasi Ilmu Manajemen*. Undip Press.
- Ghezzi, A., Renga, F., Balocco, R., & Pescetto, P. (2010). *Mobile payment applications: Offer state of the art in the Italian market*. 12(5), 3–22. <https://doi.org/10.1108/14636691011071130>
- Gosal, M. A., & Linawati, N. (2018). Pengaruh Intensitas Penggunaan Layanan Mobile Payment terhadap Spending Behavior.
- Hair, J. F. , B., W. C., B., & B. J., & A. (2014). *Multivariate Data Analysis. Vectors*.
- Hastuti, Q. 'Aini. (2016). *INFAQ TIDAK DAPAT DIKATEGORIKAN SEBAGAI PUNGUTAN LIAR*. 3(1). www.republika.co.id
- Imam Ghozali, H. L. (2015). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris* (2nd edisi). Badan Penerbit Universitas Diponegoro Semarang.
- Imani, A. T., & Anggono, A. H. (2020). Factors Influencing Customers Acceptance of Using the QR Code Feature in Offline Merchants for Generation Z in Bandung (Extended UTAUT2). *KnE Social Sciences*. <https://doi.org/10.18502/kss.v4i6.6670>
- Kock, N., & Hadaya, P. (2018). Minimum sample size estimation in PLS-SEM: The inverse square root and gamma-exponential methods. *Information Systems Journal*, 28(1), 227–261. <https://doi.org/10.1111/isj.12131>
- Legris, P., Ingham, J., & Collerette, P. (2003). *Why do people use information technology? A critical review of the technology acceptance model*.
- Loh, X. M., Lee, V. H., Tan, G. W. H., Ooi, K. B., & Dwivedi, Y. K. (2021). Switching from cash to mobile payment: what's the hold-up? *Internet Research*, 31(1), 376–399. <https://doi.org/10.1108/INTR-04-2020-0175>

- Lu, Y., Yang, S., Chau, P. Y. K., & Cao, Y. (2011a). Dynamics between the trust transfer process and intention to use mobile payment services: A cross-environment perspective. *Information and Management*, 48(8), 393–403.
<https://doi.org/10.1016/j.im.2011.09.006>
- Lu, Y., Yang, S., Chau, P. Y. K., & Cao, Y. (2011b). Dynamics between the trust transfer process and intention to use mobile payment services: A cross-environment perspective. *Information and Management*, 48(8), 393–403.
<https://doi.org/10.1016/j.im.2011.09.006>
- Madjakusumah, D. G., & Saripudin, U. (2020). Pengelolaan Dana Lembaga Filantropi Islam Dalam Pengembangan Ekonomi Umat. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 2(1), 41–50.
<https://doi.org/10.36407/serambi.v2i1.151>
- Nurhalim, A. D. (2022). *FAKTOR YANG MEMPENGARUHI KEPUTUSAN PEMBELIAN PADA GENERASI Z DAN GENERASI MILENIAL DI INDONESIA TERHADAP ZARA*. 10(2), 26–41.
- Nuriska, A., Asakdiyah, S., & Setyawan, R. R. (2018). Factors Affecting Behavioral Intention in Using Go-Pay With the Modified Unified Theory of Acceptance and Use of Technology 2 Model (UTAUT2). *Muhammadiyah International Journal of Economics and Business*, 1(2), 107–114. <https://doi.org/10.23917/mijeb.v1i2.9366>
- Nuzulita, N., & Subriadi, A. P. (2020). The role of risk-benefit and privacy analysis to understand different uses of social media by Generations X, Y, and Z in Indonesia. *Electronic Journal of Information Systems in Developing Countries*, 86(3).
<https://doi.org/10.1002/isd2.12122>
- Patil, P. P., Dwivedi, Y. K., & Rana, N. P. (2017). Digital payments adoption: An analysis of literature. *Lecture Notes in Computer Science (Including Subseries Lecture Notes in Artificial Intelligence and Lecture Notes in Bioinformatics)*, 10595 LNCS, 61–70. https://doi.org/10.1007/978-3-319-68557-1_7
- Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information Management*, 54. <https://doi.org/10.1016/j.ijinfomgt.2020.102144>
- Rachman, M. A., & Nur Salam, A. (2018). The Reinforcement of Zakat Management through Financial Technology Systems. *International Journal of Zakat*, 3(1), 57–69.
<https://doi.org/10.37706/ijaz.v3i1.68>
- Rohmah, I. L., Ibdalsyah, I., & Kosim, A. M. (2020). *Pengaruh Persepsi Kemudahan Berdonasi, Dan Efektifitas Penyaluran Menggunakan Fintech Crowdfunding Terhadap Minat Membayar Zakat, Infaq, Shadaqoh*. 13(1), 42–51.
- Rosmini. (2016). FALSAFAH INFAK DALAM PERSPEKTIF ALQURAN. *MADANIA*, 20(1).

- Rouillard, J. (2008). Contextual QR codes. *Proc. - The 3rd Int. Multi-Conf. Computing in the Global Information Technology, ICCGI 2008 in Conjunction with ComP2P 2008: The 1st Int. Workshop on Computational P2P Networks: Theory and Practice*, 50–55. <https://doi.org/10.1109/ICCGI.2008.25>
- Sekaran, U., & Bougie, R. (2016). *Research methods for business : a skill-building approach* (Seventh edition.). John Wiley & Sons. www.wileypluslearningspace.com
- Seputri, W., & Yafiz, M. (2022). QRIS Sebagai Alat Transaksi Digital Generasi Z: Analisis Faktor. *Jurnal Hukum Dan Ekonomi Syariah*, 10. <https://doi.org/10.32332/adzkiya.v10i02.5259>
- Sholihin, M., & Ratmono, D. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis* (Edisi 2). Andi Soekendro dan Suharto. (2006). *Yayasan Masjid Raya Baiturrahman Semarang dari Masa ke Masa*. Aneka Ilmu.
- Soomro, Y. A. (2019a). Understanding the adoption of sadad e-payments: UTAUT combined with religiosity as moderator. *International Journal of E-Business Research*, 15(1), 55–74. <https://doi.org/10.4018/IJEBR.2019010104>
- Soomro, Y. A. (2019b). Understanding the adoption of sadad e-payments: UTAUT combined with religiosity as moderator. *International Journal of E-Business Research*, 15(1), 55–74. <https://doi.org/10.4018/IJEBR.2019010104>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta.
- Sunardi, A., Surahman, M., & Senjati, I. H. (2020). *Minat Masyarakat Untuk Berinfak Melalui Platform Online*. 6(2). <https://doi.org/10.29313/syariah.v6i2.24397>
- Surekha, A., Anand, P. M. R., & Indu, I. (2015). E-Payment Transactions Using Encrypted QR Codes. *Article in International Journal of Applied Engineering Research*, 10(77). <https://www.researchgate.net/publication/295073050>
- Untoro, Trenggana, R. A., & Dewi, K. (2013). *PEMETAAN PRODUK DAN RISIKO PEMBAYARAN BERGERAK (MOBILE PAYMENT) DALAM SISTEM PEMBAYARAN DI INDONESIA*.
- Uyun, Q. (2015). *Zakat, infaq, shadaqah, dan wakaf sebagai konfigurasi filantropi islam*. 2(2).
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). USER ACCEPTANCE OF INFORMATION TECHNOLOGY: TOWARD A UNIFIED VIEW. *Microvascular Research*, 27(3), 425478. <https://doi.org/10.1006/mvre.1994.1019>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *2015 IEEE MTT-S International Microwave Symposium, IMS 2015*, 36(1), 157–178. <https://doi.org/10.1109/MWSYM.2015.7167037>

- Villa, E., Ruiz, L., Valencia, A., & Picón, E. (2018). Electronic commerce: factors involved in its adoption from a bibliometric analysis. *Journal of Theoretical and Applied Electronic Commerce Research*, 13(1), 39–70.
<https://doi.org/10.4067/S0718-18762018000100104>
- Zhou, T. (2013a). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems*, 54(2), 1085–1091.
<https://doi.org/10.1016/j.dss.2012.10.034>
- Zhou, T. (2013b). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems*, 54(2), 1085–1091.
<https://doi.org/10.1016/j.dss.2012.10.034>
- Zis, S. F., Effendi, N., & Roem, E. R. (2021). Perubahan Perilaku Komunikasi Generasi Milenial dan Generasi Z di Era Digital. *Satwika : Kajian Ilmu Budaya Dan Perubahan Sosial*, 5(1), 69–87. <https://doi.org/10.22219/satwika.v5i1.15550>
- Zorn, R. L. (2017). *Coming in 2017: A New Generation of Graduate Students-The Z Generation.*