

DAFTAR PUSTAKA

- Afandi, M. Y. (2021). Antecedents of Digitizing ZIS Payments A TAM and TPB Approaches. *Jurnal Keuangan dan Perbankan Islam*, 4(02), 2615–2967. <https://doi.org/10.22515/jfib.v4i2.4899>
- Aji, M. H., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., dan Hidayat, A. (2022). Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia. *Journal of Islamic Accounting and Business Research*, 12(01), 1–20. <https://doi.org/10.1108/JIABR-05-2020-0136>
- Alkhowaiter, A. W.(2022). Use and behavioural intention of m-payment in GCC countries: Extending meta-UTAUT with trust and Islamic religiosity. *Journal of Innovation and Knowledge*. <https://doi.org/10.1016/j.jik.2022.100240>
- Al-Mamary, Y.H.S., Siddiqui, M.A., Abdalraheem, S.G., Jazim, F., Abdulrab, M., Rashed, R.Q., Alquhaif, A.S. dan Aliyu Alhaji, A.. (2023). Factors impacting Saudi students’ intention to adopt learning management systems using the TPB and UTAUT integrated model. *Jurnal of Science And Technology*. <https://doi.org/10.1108/JSTPM-04-2022-0068>
- Amelia, A., Anggraini, T., dan Rahmani, N. a. B. (2023). Determination of the Decision of the Jamaah Masjid to Pay Infaq Through the Qris Application (Case Study of the Ar-Rahman Masjid Hm. Yamin Field of Fight). *Moneter: Jurnal Keuangan dan Perbankan*, 11(02), 201-207
- Antarajabar. (2023). *Kemenag catat pengumpulan dana ZIS 2022 capai Rp21 triliun*. <https://jabar.anataranews.com/berita/433161/kemenag-catat-pengumpulan-dana-zis-2022-capa-rp21-triliun>
- Bayumi, F. (2023). Pengaruh *Performance Expectancy*, *Effort Expectancy*, dan *Facilitating Condition* Terhadap Kinerja Keuangan Bank Jambi, dengan *Actual Usage* Sebagai Variabel Mediasi (Studi Pada Pengguna Aplikasi Bank Jambi Mobile). *Jurnal Manajemen Terapan dan Keuangan (Mankeu)*, 12(01).
- Beik, I. S., Arsyianti, L. D., dan Permatasari, N. (2023). Analysis on the determinant of millennials’ zakat payment through digital platform in

- Indonesia: a multinomial logistic approach. *Journal of Islamic Marketing*.
<https://doi.org/10.1108/JIMA-09-2021-0313>
- Bhatnagr, P., dan Rajesh, A. (2023). Neobanking adoption – An integrated UTAUT-3, perceived risk and recommendation model. *South Asian Journal of Marketing*. <https://doi.org/10.1108/SAJM-06-2022-0040>
- Boediono. (1993). *Ekonomi Makro*. (4th ed.). BPFE UGM
- Cahyani, U. E., Sari, D. P., dan Afandi, A. (2022). Determinant of Behavioral Intention to Use Digital Zakat Payment The Moderating Role of Knowledge of Zakat. *ZISWAF: Jurnal Zakat dan Wakaf*, 9(01), 1-16
- Cnbcindonesia. (2023). *Bukan Indonesia Ini Negara Paling Religius di Dunia*. <https://cnbcindonesia.com/lifestyle/20230730141600-33-458475/bukan-indonesia-negara-paling-religius-di-dunia>
- Darna dan Puspa, M. (2022). Determinan Penentu Keputusan Jamaah Masjid Membayarkan ZIS melalui Aplikasi QRIS (Studi Kasus Masjid Raya Bintaro Jaya). *Prosiding SNAMPNJ*
- Esawe, A. T. (2022). Understanding mobile e-wallet consumers' intentions and user behavior. *Spanish Journal Marketing-ESIC* , 26(03), 363–384. <https://doi.org/10.1108/SJME-05-2022-0105>
- Ghofur, R. A., dan Ichwan, A. (2020). Pengaruh *Technology Acceptance Model* Terhadap Keputusan Muzakki Membayar Zakat Melalui Fintech Gopay. *Jurnal Ilmiah Ekonomi Islam* , 6(02), 129–135. <https://doi.org/10.29040/jiei.v6i2.1011>
- Hair, J. F., Ringle, G, T, M, H, C, M., Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modelling (PLS-SEM)*. (3rd ed.). SAGE Publication, Inc.
- Hasyim, F., Awwal, M. A., dan Amin, N. H. A. (2020). ZISWAF Digital Payment as An Effort to Reach Millennials .*Economica: Jurnal Ekonomi Islam* , 11(02), 183–210. <https://doi.org/10.21580/economica.2020.11.2.5752>
- Irawati, N. dan Fitriyani, N. E. (2022). Faktor-Faktor yang Memengaruhi Minat Sedekah Non Tunai. *Journal of Islamic Economics and Finance Studies* , 3(02), 179–202. <https://doi.org/10.47700/jiefes.v3i2.4779>
- Karim, A. A., (2016). *Ekonomi Mikro Islami*. (5th ed.). Rajawali Pers

- Kharisma, A. S. dan Putri, N. K. (2020). Teori of Planned Behavior Terhadap Intensi untuk Berinfak dan Sedekah Melalui *Financial Technology*. *Perada: Jurnal Studi Islam Kawasan Melayu* , 3(02), 2656–7202. <https://doi.org/10.35961/perada.v3i2.181>
- Kurniaputi, M. R., Wisandani, I., dan Sukmawati, H. (2020). Intensi Perilaku dan Religiusitas Generasi Millenials terhadap Keputusan Pembayaran Zis Melalui Platform Digital. *Jurnal Ekonomi dan Bisnis* , 7(02), 15–22.
- Muflih, M. (2022). Muzakki’s adoption of mobile service: integrating the roles of technology acceptance model (TAM), perceived trust and religiosity. *Journal of Islamic Accounting and Business Research*, 14(01), 21–33. <https://doi.org/10.1108/JIABR-09-2021-0273>
- Mutmainah, L., Berakon, I., dan Yusfianto, R. (2023). Does financial technology improve intention to pay zakat during national economic recovery? A multi-group analysis. *Journal of Islamic Marketing* , 3(02), 2656–7202. <https://doi.org/10.1108/JIMA-09-2022-0268>
- Nursalimah, S. dan Senjiati, I. F. (2021). Analisis Prioritas Faktor-Faktor yang Mempengaruhi Minat Muzakki dalam Berzakat, Infaq dan Sedekah di Masa Pandemi Covid-19. *Jurnal Riset Hukum Ekonomi Syariah* , 1(01), 47–58. <https://doi.org/10.29313/jres.v1i1.184>
- Oktavendi, T. W. dan Mu’ammal, I. (2022). Acceptance model for predicting adoption of Zakat, Infaq, and Sodaqoh (ZIS) digital payments in Generation Z. *Journal of Islamic Accounting and Business Research*, 13(04), 684–700. <https://doi.org/10.1108/JIABR-09-2021-0267>
- Pewresearch. (2023). *Buddhism Islam an Religious Pluralism in South and Soytheast Asia*. <http://www.pewresearch.org/religion/2023/09/12/buddhism-islam-and-religious-pluralism-in-south-and-southeast-asia/>
- Putra, D. R. S., dan Roekhudin (2022). Analisis Determinan Penggunaan E-Wallet Pada Transaksi Pembayaran. *Jurnal Ilmiah Mahasiswa Fakultas Ekonomi dan Bisnis*, 10(02)
- Rachmat., Baga, L, M., dan Purnaningsih, N. (2020). Penghimpunan Dana Zakat Infak Sedekah Berdasarkan Intensi Perilaku Muslim Gen Y dalam

- Penggunaan Teknologi *Digital Payment*. *AL-MUZARA'AH*, 8(02).
<https://doi.org/10.29244/jam.8.2.95-108>
- Rizaldi, G., dan Agustin, H. (2023). Studi Kualitatif Penggunaan QRIS (*Quick Respond Indonesian Standard*) dalam Pemungutan ZIS (Zakat, Infaq, dan Shadaqah). *Jurnal Eksplorasi Akuntansi (JEA)*, 5(01), 115-126.
<https://doi.org/10.24036/jea.v5i1.631>
- Sarasi, V., dan Yusuf, S. H. (2023). Pengaruh Persepsi Kemudahan, Persepsi Kegunaan, Literasi Zakat, dan Pendapatan Terhadap Minat Membayar Zakat Menggunakan Qris (Studi Kasus Pekerja Muslim Kota Bandung). *Jurnal Ekonomi dan Bisnis Islam*, 13(02)
- Sitar-Taut, D., dan Mican, D. (2021). Mobile learning acceptance and use in higher education during social distancing circumstances: an expansion and customization of UTAUT2. *Online Information Review*, 45(05), 1000–1019.
<https://doi.org/10.1108/OIR-01-2021-0017>
- Sukmawati, H., Wisandani, I., dan Kurniaputri, M. R. (2022). Penerimaan dan Penggunaan Muzakki dalam Membayar Zakat Non-Tunai di Jawa Barat: Ekstensi Teori Technology of Acceptance Model. *Jurnal Ekonomi Syariah Teori dan Terapan*, 9(04), 2407-1935.
<https://doi.org/10.20473/vol9iss20224pp439-452>
- Sumarni, S (2018). Pendistribusian Dana Zakat Infak Sedekah (ZIS) Untuk Pemberdayaan Masyarakat Studi Kasus BMT Amanah Ummah Sukoharjo. *Jurnal Ilmiah Ekonomi Islam*, 4(02), 116-125.
<https://doi.org/10.29040/jiei.v4i2.261>
- Sutanto., Ghozali, I., dan Handayani, R. S. (2018). Faktor-Faktor Yang Memengaruhi Penerimaan dan Penggunaan Sistem Informasi Pengelolaan Keuangan Daerah (Sipkd) dalam Perspektif *The Unified Theory Of Acceptance And Use Of Technology 2* (Utaut 2) Di Kabupaten Semarang. *Jurnal Akuntansi dan Auditing*, 15(01), 37-68.
- Syafitri, O. Y., Najla, Huda, N., dan Rini, N. (2021). Tingkat Religiusitas dan Pendapatan: Analisis Pengaruh Terhadap Keputusan Membayar Zakat, Infaq dan Shadaqah. *Jurnal Ilmiah Ekonomi Islam*, 7(01), 44-40.
<https://doi.org/10.29040/jiei.v7i1.1915>

Turan, A. D. (2020). Does unified theory of acceptance and use of technology (UTAUT) reduce resistance and anxiety of individuals towards a new system?. *Kybernetes*, 49(05), 1381-1405. <https://doi.org/10.1108/K-08-2018-0450>