

DAFTAR PUSTAKA

- Aboebakar Atjeh. (2004). Ilmu Fiqh Islam Dalam Lima Mahzab.
- Afriliasari, R., dan Dr. Anton Priyo Nugroho. (2020). Pengaruh Religiusitas dan Pengetahuan Keuangan Islam Terhadap Perencanaan Investasi (Studi Pada Alumni dan Mahasiswa Magister Ilmu Agama Islam Konsentrasi Ekonomi Islam PPs FIAI UII Yogyakarta). *Suparyanto Dan Rosad* (2015, 5(3), 248–253.
- Aladawiyah, I. (2021). Analisis Keputusan Fatwa Komisi MUI Tentang Wakaf Uang Tahun 2002 terhadap Pengelolaan Wakaf Uang pada Yayasan Berkah Sauyunan. 552–555.
- Al-Zuhaili, W. (2010). “*Fiqh Islam wa Adillatuhu*” (Vol. 3). Damaskus: Dar al-Fikr
- Al-Qaradhawi, Y. (2004). “*Fiqh al-Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of the Qur'an and Sunnah*” (Vol. 1–2). Jeddah: Scientific Publishing Centre, King Abdulaziz University.
- Asqalani, I. H. A.-. (2016). Terjemahan Bulughul Maram.
- Azizah, N. (2019). Pengelolaan dan Pengembangan Wakaf Produktif di SMP Muhammadiyah Boarding School Jombang.
- Badri, R. E., Putri, A. S., dan Dyasvaro, R. (2022). Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Aplikasi Fintech Paylater : Integrasi Model TAM Dengan Religiusitas. 91–99.
- Beik, I. S. (2022). Proyeksi Wakaf 2022. Ikatan Ahli Ekonomi Indonesia. <http://www.iaei-pusat.org/news/opini/proyeksi-wakaf-2022?language=id>
- Berakon, I., Irsad, A. M., Hanif, N. N., Yasinta, F., Ekonomi, F., Uin, I., dan Kalijaga, S. (2017). Inovasi layanan penghimpunan dan redistribusi wakaf uang berbasis. *Jurnal Al Qardh*, Volume V, Nomor 1, Juli 2017, 1, 26–41.
- Bisnis, S., dan Manajemen, D. (2021). ANALISIS INTENSI WAKIF GEN Y DALAM GERAKAN DIGITAL BERWAKAF UANG ATAU MELALUI UANG DI INDONESIA ANALYSIS OF THE INTENTION OF GEN Y WAQF IN THE DIGITAL MOVEMENT OF. 7(3), 763–777.
- Budiansyah, M. I., dan Ayyubi, S. El. (2021). Faktor-Faktor Yang Memengaruhi Wakif Dalam Berwakaf *Online*. *Al Maal: Journal of Islamic Economics and Banking*, 2(2), 212.

- Chang, I.-C., & Tung, F.-C. (2008). *An empirical investigation of students' behavioral intentions to use the online learning course websites*. *British Journal of Educational Technology*, 39(1), 71–83.
- Chen, L. D., Gillenson, M. L., & Sherrell, D. L. (2011). *Consumer acceptance of virtual stores: A theoretical model and critical success factors for virtual stores*. *ACM SIGMIS Database*, 38(2), 8–31
- Chin, W. W., & Todd, P. A. (1995). *On the use, usefulness, and ease of use of structural equation modeling in MIS research: A note of caution*. *MIS Quarterly*, 19(2), 237–246.
- Davis, F. D., dan Davis, F. (1989). *Perceived Usefulness , Perceived Ease of Use , and User Acceptance of Information Technology*. January 2015. <https://doi.org/10.2307/249008>
- Departemen Agama RI, 1 B A B, dan Wakaf, A. P. (2022).
- Destiniar, D., Octaria, D., dan Mulbasari, A. S. (2018). Analisis Butir Soal Pilihan Ganda Dengan Aplikasi Klasika. *J-ABDIPAMAS (Jurnal Pengabdian Kepada Masyarakat)*, 2(1), 21. <https://doi.org/10.30734/j-abdipamas.v2i1.180>
- Didik. (2019). 10 Aplikasi Pembayaran Digital yang Populer Saat Ini. <https://carisinyal.com/jenis-pembayaran-digital-populer/>
- Diniyah, F. (2021). Faktor yang Mempengaruhi Niat Perilaku Muslim Menggunakan *Platform* Crowdfunding Waqf: Teori UTAUT Model. *Jurnal Ilmiah Ekonomi Islam*, 7(2), 544–552. <https://doi.org/10.29040/jiei.v7i2.1841>
- Elhajjar, S., dan Ouaida, F. (2020). *an Analysis of Factors Affecting Mobile Banking Adoption*. *International Journal of Bank Marketing*, 38.
- Fahria, F., B, M. T., dan Mallarangan, H. (2022). Studi Hadits tentang Wakaf Uang. 1, 362–367.
- Febri, S., dan Aziz, N. (2017). Kesenangan, Dorongan Berbelanja Dan Merek Terhadap Intensi Berbelanja *Online* (Studi Pada Mahasiswi STIE 'KBP' Padang). *Journal Pundi*, 01.
- Febriyanti, H. (2018). Pengaruh Sistem Pembayaran Non Tunai Dalam Era Digital Terhadap Tingkat Pertumbuhan Ekonomi Indonesia. 6681, 306–313.

- Ferdinand, A. (2006). *Metode Penelitian Manajemen: Pedoman Penelitian untuk Skripsi, Tesis dan Disertai Ilmu Manajemen*. Semarang; Universitas Diponegoro.
- Filona, dan Misdiyono. (2019). *Factors Affecting The Adoption of Electronic Money Using technology Acceptance Model and Theory of Planned Behavior*. *Journal of Business Economics*, 24(1), 100–113. <https://doi.org/10.35760/eb.2019.v24i1.1858>
- Fishbein, M., dan Ajzen, I. (1975). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. In Addison-Wesley Reading, MA.
- Fontaine, P. (2000). *Making Use of the Past: Theorists and Historians of the Economics of Altruism*. *The European Journal of the History of Economic Thought*, 37, 407–422.
- Fuadi, N. F. Z. (2013). *Intensi Nasabah Bank Syariah untuk Berwakaf Uang di Badan Wakaf Indonesia (Studi Kasus pada Bank Syariah Mandiri Jakarta Pusat)*. Unpublished Thesis, Universitas Indonesia.
- Fukuyama, F. (1995). *Trust: The Social Virtues and The Creation of Prosperity*. New York: Free Press.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro: Semarang.
- Glaeser, E. L., Laibson, D. I., Scheinkman, J. A., dan Soutter, C. L. (2000). *Measuring trust*. *Quarterly Journal of Economics*, 115(3), 811–846. <https://doi.org/10.1162/003355300554926>
- Glock, C. Y., dan Stark, R. (1968). *American Piety: The Nature Of Religious Commitment*. Berkley: University of California Press.
- Guiso, L., Sapienza, P., dan Zingales, L. (2005). *The Role Of Social Capital In Financial Development*. SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.209610>
- Gujarati, D. N., dan Porter, D. C. (2009). *Basic Econometric* ((N. Fox,Ed). New York: McGraw-Hill/Irwi.
- Hamidi, I., Darma, D., Sari, P., dan Bashir, A. (2023). *Identifying Factors Influencing Cash Waqf in Palembang*. In *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* (Vol. 6, Issue 3).
- Hanifan, L. J. (1916). *The Rural School Community Center*. *Annals of the American Academy of Political and Social Science*, 67, 130–138.

- Hapsari, M. I., Mohd Thas Thaker, M. A. Bin, Mohammed, M. O., dan Duasa, J. (2022). *The likelihood of using crowdfunding-Waqf model in Malaysia. International Journal of Ethics and Systems*, 38(4), 682–701. <https://doi.org/10.1108/IJOES-07-2021-0150>
- Hassan, M. K., Karim, M. F., dan Karim, M. S. (2019). *Experiences and Lessons of Cash Waqf in Bangladesh and Other Countries. Revitalization of Waqf for Socio-Economic Development*, Palgrave Macmillan, Cham, 1, 59–83.
- Hasyim, F. (2020). *Peer to Peer Lending as Alternative Online Microfinance Platform: Threat and Challenge to Microfinance. Indonesian Journal of Islamic Literature and Muslim Society*, 4(2). <https://doi.org/10.22515/islimus.v4i2.1491>
- Hasyim, F., Arif Nurohman, Y., dan Surakarta, I. (2021). Adopsi Teori Perilaku Berencana dalam Menganalisis Niat Melakukan Wakaf Tunai. *Jurnal Among Makarti*, 14.
- Hasyim, F., Awwal, M. A.-F., dan Al Amin, N. H. (2020). ZISWAF Digital Payment as An Effort to Reach Millennials. *Economica: Jurnal Ekonomi Islam*, 11(2), 183–210. <https://doi.org/10.21580/economica.2020.11.2.5752>
- Hazila, N., Zain, M., Muda, M., dan Rosman, R. (2019). Personality Factors Influencing Intention on Cash Waqf Behaviour. *International Journal of Business, Economics and Law*, 18(2).
- Horton, R. P., Buck, T., & Waterson, P. E. (2001). *Explaining intranet use with the technology acceptance model. Journal of Information Technology*, 16(4), 237–249.
- Illingworth, P. (2012). Ethics and Social Capital for Global Well-Being. *International Review of Economics*, 59(4), 389–407.
- Igbaria, M., Iivari, J., & Maragahh, H. (1997). *Why do individuals use computer technology? A Finnish case study. Information & Management*, 33(5), 275–285.
- Ismail, A. G., & Rahman, A. A. (2018). *Revitalizing cash waqf for socio-economic development in Muslim societies*.
- Jalil, M. I. A., Pitchay, A. A., dan Yahya, S. (2019). Cash Waqf and Preferred Method of Payment: Case of Malaysia Using an AHP Approach: Waqf Collection and Management Strategies. *Revitalization of Waqf for Socio-Economic Development*, II, 187–206.

- Jamshidi, D., dan Hussin, N. (2016). Forecasting patronage factors of Islamic credit card as a new e-commerce banking service: An integration of TAM with perceived religiosity and trust. *Journal of Islamic Marketing*, 7(4), 378–404. <https://doi.org/10.1108/JIMA-07-2014-0050>
- Kameswari, I., Syauqi Beik, I., dan Asnawi, Y. H. (2023). Factors that Influence Waqif Intention on Cash Waqf through Money (Case Study Berkahwakaf.id Indonesian Waqf Board). In *Jurnal Ekonomi Islam* (Vol. 14, Issue 2). www.baznas.go.id
- Kasri, R. A., dan Chaerunnisa, S. R. (2022). The role of knowledge, trust, and religiosity in explaining the *online* cash waqf amongst Muslim millennials. *Journal of Islamic Marketing*, 13(6), 1334–1350. <https://doi.org/10.1108/JIMA-04-2020-0101>
- Kassim, N., dan Asiah Abdullah, nor. (2010). The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: A cross cultural analysis. *Asia Pacific Journal of Marketing and Logistics*, 22(3), 351–371. <https://doi.org/10.1108/13555851011062269>
- Kemenag. (2023, October 12). Kemenag Tetapkan 42 Lembaga Keuangan Syariah Penerima Wakaf Uang (LKS-PWU), Ini Daftarnya. Kementerian Agama Republik Indonesia.
- Kenang, I. H., dan Gosal, G. (2021). Factors Affecting *Online* Donation Intention in Donation-based Crowdfunding. *The Winners*, 22(2). <https://doi.org/10.21512/tw.v22i2.7101>
- Keputusan Fatwa Majelis Ulama Indonesia Tentang Wakaf Uang (2002).
- Khan, A., Muhammad, M. H., Shaique, M., dan Khan, S. (2022). Demographic determinants of charity donors and its implication for cash waqf institutions in Malaysia. *Journal of Islamic Marketing*, 13(2), 508–525. <https://doi.org/10.1108/JIMA-10-2019-0211>
- King, N. (2003). Involvement in Innovation: The Role of Identity. In L. V Shavinina (Ed.). *The International Handbook on Innovation* Pergamon. <https://doi.org/https://doi.org/https://doi.org/10.1016/B978-008044198-6/50042-5>
- Knack, S., dan Keefer, P. (1997a). Does Social Capital Have an Economic Payoff? A Cross-Country Investigation. In *Source: The Quarterly Journal of Economics* (Vol. 112, Issue 4). <https://www.jstor.org/stable/2951271>

- Kuncoro, Mudrajad. (2018). *Metode Kuantitatif (Teori dan Aplikasi untuk Bisnis dan Ekonomi)*. 5th ed. Yogyakarta: Unit Penerbit dan Percetakan Sekolah Tinggi Ilmu Manajemen YKPN.
- Lee, D., K.Y. J., dan Chae, S. (2011). Measuring Social Capital in East Asia and Other World Regions: Index of Social Capital for 72 Countries. *Global Economic Review: Perspectives on East Asian Economies and Industries*, 40(1), 385–407.
- Masrizal, Huda, N., Harahap, A., Trianto, B., dan Sabiu, T. T. (2023). Investigating the Determinants of Cash Waqf Intention: an Insight From Muslims in Indonesia. *Journal of Islamic Monetary Economics and Finance*, 9(1), 17–38. <https://doi.org/10.21098/jimf.v9i1.1607>
- Maulina, R., Dhewanto, W., dan Faturrahman, T. (2023). Behaviour determinants of two Muslims classes towards cash waqf for productive purposes: explanation from Indonesia. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-04-2023-0139>
- Mavor, K. I., dan Ysseldyk, R. (2020). Chapter 14 - A Social Identity Approach to Religion: Religiosity at The Nexus of Personal and Collective Self. In K. E. Vail dan C. Routledge (Eds.), *The Science of Religion, Spirituality, and Existentialism*. Academic Press. <https://doi.org/https://doi.org/https://doi.org/10.1016/B978-0-12-817204-9.00015-9>
- Mayer, R. C., Davis, J. H., dan David Schoorman, F. (1995). An Integrative Model of Organizational Trust (Vol. 20, Issue 3). <https://www.jstor.org/stable/258792?seq=1&dancid=pdf->
- Meyers, L. S., Gamst, G. C., dan Guarino, A. J. (2013). *Performing Data Analysis Using BM SPSS*. Canada: John Wiley and Son nc.
- Mohd Hj. Fauzi, Hafiz., Yahya, Sofri., Rajeh Hanaysha, J., Mohamad Sabri, H., dan Zahrin, S. N. A. (2019). the Impact of Trust in Cash Waqf Contribution: a Case Study of Wakaf Selangor Muamalat (Wsm) Service of Bank Muamalat Malaysia Berhad (Bmmb). *International Journal of Business, Economics and Law*, 18(2), 1–10.
- Mohd Thas Thaker, M. A., Mohd Thas Thaker, H., dan Allah Pitchay, A. (2018). Modeling crowdfunders' behavioral intention to adopt the crowdfunding-waqf model (CWM) in Malaysia: The theory of the technology acceptance model. *International Journal of Islamic and Middle Eastern Finance and*

- Management, 11(2), 231–249. <https://doi.org/10.1108/IMEFM-06-2017-0157>
- Muflih, M. (2006). *Perilaku Konsumen dalam Perspektif Ilmu Ekonomi Islam*. Jakarta: Raja Grafindo Persada.
- Muflih, M. (2023). 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(1), 21–33. <https://doi.org/10.1108/JIABR-09-2021-0273>
- Neighbors, C., Foster, D. W., dan Fossos, N. (2013). Chapter 33 - Peer Influences on Addiction. In P. M. Miller (Ed.). *Principles of Addiction* Academic Press. <https://doi.org/https://doi.org/https://doi.org/10.1016/B978-0-12-398336-7.00033-4>
- Niswah, F. M., Mutmainah, L., dan Legowati, D. A. (2019). Muslim Millennial's Intention of Donating for Charity Using Fintech *Platform*. *Journal of Islamic Monetary Economics and Finance*, 5(3), 623–644. <https://doi.org/10.21098/jimf.v5i3.1080>
- Notani, A. S. (1998). Moderators of perceived behavioral control's predictiveness in the theory of planned behavior: A meta-analysis. *Journal of Consumer Psychology*, 7(3), 247–271. https://doi.org/10.1207/s15327663jcp0703_02
- Nour Aldeen, K., Ratih, I. S., dan Sari Pertiwi, R. (2022). Cash waqf from the millennials' perspective: a case of Indonesia. *ISRA International Journal of Islamic Finance*, 14(1), 20–37. <https://doi.org/10.1108/IJIF-10-2020-0223>
- Nugraha, P. A., dan Falikhatun, F. (2022). Determinant of Muslim Community Intention in Performing Cash Waqf. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 3264. <https://doi.org/10.29040/jiei.v8i3.6431>
- Nurdin, I., dan Hartati, S. (2019). *Metodelogi Penelitian Sosial*. Surabaya: Media Sahabat Cendekia.
- Ostrom, E., Ahn, T. K., & Walker, J. (2007). *Social capital and collective action*. In D. Castiglione, J. van Deth, & G. Wolleb (Eds.), *The handbook of social capital* (pp. 70–100). Oxford: Oxford University Press.
- Peri, O. (1992). Waqf and Ottoman Welfare Policy. The Poor Kitchen of Hasseki Sultan in Eighteenth-Century Jerusalem. *Journal of the Economic and Social History of the Orient*, 35(2), 167. <https://doi.org/10.2307/3632408>
- Pindyck, dan Rubinfeld. (2013). *Microeconomics Eight Edition (Eight)*. United States: Pearson Education, Inc.

- PMA RI No 4 Tahun 2019 Tentang Lembaga Keuangan Syariah Penerima Wakaf Uang (LKS PWU) (2019).
- Pretty, J., dan Ward, H. (2001). Social capital and the environment. *World Development*, 29(2), 209–227. [https://doi.org/10.1016/S0305-750X\(00\)00098-X](https://doi.org/10.1016/S0305-750X(00)00098-X)
- Putnam, R. D. (2000). *Bowling Alone: The Collapse and Revival of American Community Book* (Vol. 115). New York: Simon dan Schuster.
- Putnam, R., Leonardi, R., dan Nanetti, R. Y. (1993). *Making Democracy Work: Civil Traditions in Modern Italy*. Princeton, NJ: Princeton University Press.
- Putra, P. (2020). Planned Behavior Theory in Paying Cash Waqf. In *JHSS (Journal of Humanities and Social Studies)* (Vol. 04). <https://journal.unpak.ac.id/index.php/jhss>
- Qolbi, A., dan Sukmana, R. (2022). Determinan Niatan Mahasiswa Terhadap Wakaf Tunai Secara *Online* Menggunakan Modifikasi Technology Acceptance Model. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 9(1), 78. <https://doi.org/10.20473/vol9iss20221pp78-91>
- Rahman, M., dan Gan, S. S. (2020). Generation Y Investment Decision: An Analysis using Behavioural Factors. *Managerial Finance*, 46(8), 1023–1041. <https://doi.org/https://doi.org/10.1108/MF-10-2018-0534>
- Ramadhan, A., dan Al-Harethi, S. (2019). Perception from Students in Kolej University Insaniah. *IKONOMIKA: Jurnal Ekonomi Dan Bisnis Islam*, 4(1). <https://ejournal.radenintan.ac.id/index.php/ikonomika>
- Rizal, H., dan Amin, H. (2017). Perceived ihsan, Islamic egalitarianism and Islamic religiosity towards charitable giving of cash waqf. *Journal of Islamic Marketing*, 8(4), 669–685. <https://doi.org/10.1108/JIMA-05-2015-0037>
- Robiatun, F., Danugroho, A., dan Halimatussa'adah, A. (2021). Perjalanan Sejarah Wakaf dalam Mendukung Ketahanan Ekonomi di tengah Pandemi Covid-19 (Vol. 2, Issue 2).
- Rosen, B., dan Jerdee, T. H. (1977). Influence of Subordinate Characteristics on Trust and Use of Participative Decision Strategies in a Management Simulation. In *Journal of Applied Psychology* (Vol. 62, Issue 5).
- Roth, F. (2009). Does Too Much Trust Hamper Economic Growth??. *KYKLOS*, 62(1), 103–128.

- Saiti, B., Salad, A. J., dan Bulut, M. (2019). The Role of Cash Waqf in Poverty Reduction: A Multi-Country Case Study. *Management Of Shari'ah Compliant Businesses*, Springer. <https://doi.org/doi: 10.1007/978-3-030-10907-3>.
- Salem Al-Harethi, A. R. (2019). Factors Determine Cash Waqf Participation in Kedah, Malaysia: Perception from Students in Kolej University Insaniah. *Ikonomika*, 4(1), 53–59. <https://doi.org/10.24042/febi.v4i1.3927>
- Sanusi, S. (2019). The effect of religiosity and financial literacy on intention to use Islamic banking products. <https://doi.org/10.1108/AJIM.vol11.iss2.art2>
- Sanusi, S., dan Mohd Shafiai, M. H. (2015). The Management of Cash Waqf: Toward Socio-Economic Development of Muslims in Malaysia. *Jurnal Pengurusan*, 43, 3–12. <https://doi.org/10.17576/pengurusan-2015-43-01>
- Segars, A. H., dan Grover, V. (1993). Re-examining Perceived Ease of Use and Usefulness: a Confirmatory Factor Analysis. *MIS Quarterly*, 17(4), 517–525.
- Sitkin, S. B., dan Roth, N. L. (1993). Explaining the Limited Effectiveness of Legalistic “Remedies” for Trust/Distrust. *Organization Science*, 4(3), 367–392. <https://doi.org/10.1287/orsc.4.3.367>
- Sugiyono. (2017). *Metode Penelitian Bisnis*. Bandung: Alfabeta.
- Sugiyono, Prof. Dr. (2018). *Metode penelitian kuantitatif, kualitatif dan R dan D/Sugiyono (Ke-15)*. Bandung: Alfabeta.
- Sujarweni, V. W., dan Utami, L. R. (2019). *The Master Book of SPSS. Anak Hebat Indonesia*.
- Sujarweni, W. (2015). *Metodologi Penelitian Bisnis dan Ekonomi*. Yogyakarta: PT. Pustaka Baru.
- Svensson, G., dan Wood, G. (2004). Corporate ethics and trust in intra-corporate relationships: An in-depth and longitudinal case description. *Employee Relations*, 26(3), 320–336. <https://doi.org/10.1108/01425450410530682>
- Tarsi, D. H., Hi, M., Ketua, W., dan Stabat, P. A. (2014). *Wakaf Uang dengan Sistem Online*.
- Undang-Undang No. 41 Tahun 2004 Tentang Wakaf (2004).
- Usman, H., Mulia, D., Chairy, C., dan Widowati, N. (2022). Integrating trust, religiosity and image into technology acceptance model: the case of the

- Islamic philanthropy in Indonesia. *Journal of Islamic Marketing*, 13(2), 381–409. <https://doi.org/10.1108/JIMA-01-2020-0020>
- Venkatesh, V., dan Davis, F. D. (2000). Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- World Bank. (2016). *World Development Report 2016: Digital Dividends*.
- World Giving Index. (2024). Charities Aid Foundation. https://www.cafonline.org/docs/default-source/inside-giving/wgi/wgi_2024_report
- World Population Review. (2024). 10 Negara Dengan Umat Muslim Terbanyak Di Dunia, RI Nomor Berapa? CNBC Indonesia. <https://www.cnbcindonesia.com/research/20240310150636-128-521083/10-negara-dengan-umat-muslim-terbanyak-di-dunia-ri-nomor-berapa>
- Yun Qolbi, A. ', dan Sukmana, R. (2022). Determinants of Student's Intention to *Online* Cash Waqf Using Modification of Technology Acceptance Model Determinan Niatan Mahasiswa terhadap Wakaf Tunai Secara *Online* Menggunakan Modifikasi Technology Acceptance Model. 9(1), 78–91. <https://doi.org/10.20473/vol9iss20221pp78-91>
- Yusfiarto, R., Setiawan, A., dan Nugraha, S. S. (2020). Literacy and Intention to Pay Zakat. *International Journal of Zakat*, 5(1), 15–27. <https://doi.org/10.37706/ijaz.v5i1.221>
- Zafar, R., Altaf, M., Bagram, M. M. M., dan Hussain, H. (2012). Religiosity, as Determinant of Turnover intention: an exploratory study. *Journal of Commerce*, 4(4), 1–8.
- Zak, P., dan Knack, S. (2001). Trust and Growth 3. *The Economic Journal*, 295–321.
- Zulkarnain, M. (2022). “Analisis Faktor -Faktor yang mempengaruhi terhadap minat Berwakaf uang pada Mahasiswa Universitas Darussalam Gontor.