

DAFTAR PUSTAKA

- Agustiningih, M. D., Savitrah, R. M., & Lestari, P. C. A. (2021). Indonesian young consumers ' intention to donate using sharia fintech. *Asian Journal of Islamic Management (AJIM)*, 3(1), 34–44.
<https://doi.org/10.1108/AJIM.vol3.iss1.art4>
- Ahmad, N., Roslin, R. I., & Nazrin, N. F. S. (2021). Analysing the Drivers Affecting the Intention To Use Online Zakat Payment Among Muslim in Shah Alam, Selangor. *International Journal of Islamic Business*, 16(1), 32–48.
<https://doi.org/10.32890/ijib2021.6.1.3>
- Aji, H. M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., & Hidayat, A. (2021). Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia. *Journal of Islamic Accounting and Business Research*, 12(1), 1–20.
<https://doi.org/10.1108/JIABR-05-2020-0136>
- Al Athar, M. D., & Al Arif, M. N. R. (2021). The Intention of Millennial Generation in Paying Zakat through Digital Payments. *International Journal of Islamic Business and Economics (IJIBEC)*, 5(1), 38–47.
<https://doi.org/10.28918/ijibec.v5i1.3675>
- Alam, A., Ratnasari, R. T., Mua'awanah, C., & Hamidah, R. A. (2022). Generation Z perceptions in paying Zakat , Infaq , and Sadaqah using Fintech : A comparative study of Indonesia and Malaysia. *Investment Management and Financial Innovations*, 19(2), 320–330.
[https://doi.org/10.21511/imfi.19\(2\).2022.28](https://doi.org/10.21511/imfi.19(2).2022.28)
- Aristiana, M., Waluyo, B., & Muchtasib, A. B. (2019). THE Factors that Influence People Interest in Using a Digital Platform as a ZIS Payment (Case Study Go-Pay). *International Conference of Zakat, 2017*, 50–59.
<https://doi.org/10.37706/iconz.2019.156>
- Astuti, W., & Prijanto, B. (2021). Faktor yang Memengaruhi Minat Muzaki dalam Membayar Zakat Melalui Kitabisa.com: Pendekatan Technology Acceptance

- Model dan Theory of Planned Behavior. *Al-Muzara'Ah*, 9(1), 21–44.
<https://doi.org/10.29244/jam.9.1.21-44>
- Azizah, N., Hasbi, S., & Yetty, F. (2021). Pengaruh Brand Awareness, Transparansi, Dan Kepercayaan Terhadap Keputusan Menyalurkan Zis Di Kitabisa.Com. *Jurnal Ekonomi Syariah Pelita Bangsa*, 6(02), 111–125.
<https://doi.org/10.37366/jespb.v6i02.241>
- Badan Pusat Statistik. (2020). *Hasil Sensus Penduduk 2020*.
<https://www.bps.go.id/pressrelease/2021/01/21/1854/hasil-sensus-penduduk-2020.html>
- Bank Indonesia. (2016). PBI 18/40/PBI/2016 Processing of Payment Transactions. *Bank Indonesia*, 51. https://www.bi.go.id/id/peraturan/sistem-pembayaran/Pages/pbi_184016.aspx
- Bank Indonesia. (2018). *Peraturan Bank Indonesia tentang Uang Elektronik*.
- Bank Indonesia. (2022). *Tabel Transaksi Uang Elektronik*.
- Baznas. (2020). *BAZNAS Ajak Masyarakat Zakat Digital*.
https://baznas.go.id/Press_Release/baca/BAZNAS_Ajak_Masyarakat_Zakat_Digital/531
- Casalderrey, O. (2020). *GoPay and Kopernik launch “The Digital Donation Outlook 2020.”* <https://kopernik.info/en/news-events/news/gopay-and-kopernik-launch-the-digital-donation-outlook-2020>
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *MANAGEMENT SCIENCE*.
- de Jager, C. E. (2017). A Question of Trust: the Pursuit of Consumer Trust in the Financial Sector by Means of EU Legislation. *Journal of Consumer Policy*.
<https://doi.org/10.1007/s10603-016-9334-8>
- Dzulfikar, M. Z., Santosa, P. B., & Gunanto, E. Y. A. (2022). ANALYSIS OF MILLENNIAL MUSLIMS PREFERENCES ON THE CROWDFUNDING

PLATFORM. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 5(1), 24–47.

Fadhil, M., & Sari, L. P. (2022). Faktor-Faktor yang Memengaruhi Minat Membayar ZIS Menggunakan GoPay. *Veteran Economics, Management, & Accounting Review*, 1(1), 61–73.

Fatonah, F., & Hendratmoko, C. (2020). Menguji Faktor - Faktor yang Mempengaruhi Minat Generasi Millennial Menggunakan E-Money. *Jurnal Manajemen*, 12(2), 209–217.
<http://journal.feb.unmul.ac.id/index.php/JURNALMANAJEMEN%0AMeng uji>

Fusilier, M., & Durlabhji, S. (2005). An exploration of student internet use in India: The technology acceptance model and the theory of planned behaviour. *Campus-Wide Information Systems*, 22(4), 233–246.
<https://doi.org/10.1108/10650740510617539>

Hildawati, H., Antong, A., & Ramadhan, A. (2021). Pengaruh Pemahaman, Trust, Dan Transparansi Lembaga Zakat Terhadap Minat Masyarakat Membayar Zakat Pada BAZNAS Kabupaten Luwu. *Jurnal Akuntansi Dan Pajak*, 21(02), 367–378. <https://doi.org/10.29040/jap.v21i02.1340>

Hossain, M. A., & Dwivedi, Y. K. (2014). What improves citizens' privacy perceptions toward RFID technology? A cross-country investigation using mixed method approach. *International Journal of Information Management*.
<https://doi.org/10.1016/j.ijinfomgt.2014.07.002>

Janie, D. N. A. (2012). *STATISTIS DESKRIPTIF & REGRESI LINIER BERGANDA DENGAN SPSS*.

Janna, N. M., & Herianto. (2021). Konsep Uji Validitas dan Reliabilitas dengan Menggunakan SPSS. *Jurnal Darul Dakwah Wal-Irsyad (DDI)*, 18210047.

Khairina, N. (2019). Analisis Pengelolaan Zakat, Infak, Dan Sedekah (ZIS) Untuk Meningkatkan Ekonomi Duafa (Studi Kasus di Lembaga Amil Zakat Nurul Hayat Cabang Medan). *AT-Tawassuth*, 4, 160–184.

- Kharisma, P., & Jayanto, P. Y. (2021). Faktor-Faktor yang Mempengaruhi Minat Menggunakan E-Zakat dalam Membayar Zakat, Infaq, dan Sedekah. *Jurnal Ekonomi Dan Bisnis*, 16(1), 47–56. <https://doi.org/10.31942/akses.v16i1.4471>
- Maisarah, M. S., Porter, S., & Woodbine, G. (2009). Does religiosity influence ethical sensitivity? An investigation on Malaysian future accountants. *Malaysian Accounting Review*, 8(2), 17–41. <http://myais.fsktm.um.edu.my/10702/>
- Mardiatmoko, G. (2020). Pentingnya Uji Asumsi Klasik Pada Analisis Regresi Linier Berganda. *BAREKENG: Jurnal Ilmu Matematika Dan Terapan*, 14(3), 333–342. <https://doi.org/10.30598/barekengvol14iss3pp333-342>
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing And Validating Trust Measure for E-Commerce: An Integrative Typology. *Information Systems Research*, 13(3), 334–359.
- Mulyana, A., & Wijaya, H. (2018). Perancangan E-Payment System pada E-Wallet Menggunakan Kode QR Berbasis Android. *Komputika : Jurnal Sistem Komputer*, 7(2), 63–69. <https://doi.org/10.34010/komputika.v7i2.1511>
- Nabila, M. (2020). *Shopee memperluas layanan fintech-nya ke pinjaman tunai untuk konsumen "ShopeePinjam."* <https://dailysocial.id/post/mungkin-sekarang-momentum-shopeepay>
- Nagri, E. P. (2021). Peran Digitalisasi Ekonomi dalam Perspektif Islam. *Journal of Practice Learning and Educational Development*, 1(4), 149–152. <https://digitalpress.gaes-edu.com/index.php/jpled>
- Nasution, L. M. (2017). STATISTIK DESKRIPTIF. *Jurnal Hikmah*, 14(1). <https://doi.org/10.1021/ja01626a006>
- Nugraha, S. L., & Fauzia, I. Y. (2021). Peran e-wallet dalam penghimpunan zakat, infak, dan sedekah (Studi kasus pada ovo, go-pay, dana, dan link-aja. *Business and Banking*, 11, 113–127. <https://doi.org/10.14414/jbb.v11i1.2590>
- Nurdiani, N. (2014). Teknik Sampling Snowball dalam Penelitian Lapangan. *ComTech: Computer, Mathematics and Engineering Applications*, 5(2), 1110.

<https://doi.org/10.21512/comtech.v5i2.2427>

- Othman, Y., & Fisol, W. N. M. (2017). Islamic Religiosity, Attitude and Moral Obligation on Intention of Income Zakat Compliance: Evidence from Public Educators in Kedah. *Journal of Academic Research in Business ...*, 7(2), 726–737. <https://doi.org/10.6007/IJARBSS/v7-i2/2680>
- Pope, J., & Mohd Ali, N. (2010). The role of religiosity in tax morale and tax compliance. *Australian Tax Forum*, 25, 565–596.
- Populix. (2022). *Consumer Preference Towards Banking and E-Wallet Apps*. <https://info.populix.co/report/digital-banking-survey/>
- Prabawalingga, I. G. N. M., & Yadhnyana, I. K. (2016). Persepsi Kemanfaatan dan Persepsi Kemudahan dengan Minat Penggunaan sebagai Variabel Intervening terhadap Perilaku Penggunaan Sistem. *E-Journal Ekonomi Dan Bisnis Universitas Udayana*, 5(10), 3359–3390.
- Pujihastuti, I. (2010). PRINSIP PENULISAN KUESIONER PENELITIAN. *Jurnal Agribisnis Dan Pengembangan Wilayah*, 2(1), 43–56.
- Purnomo, R. A. (2016). Analisis Statistik Ekonomi dan Bisnis Dengan SPSS. In *Cv. Wade Group*.
- Puskas Baznas. (2022a). *Kajian Penetapan Besaran Nisab Zakat Pendapatan dan Jasa Tahun 2022*. <https://puskasbaznas.com/publications/published/officialnews/1639-kajian-penetapan-besaran-nisab-zakat-pendapatan-dan-jasa-tahun-2022>
- Puskas Baznas. (2022b). *Outlook Zakat Indonesia 2022*. Puskas Baznas.
- Rakhmania, N. A. (2018). PENGARUH PENDAPATAN, RELIGIUSITAS, KEPERCAYAAN, DAN PENGETAHUAN TERHADAP MINAT MUZAKKI MENGELUARKAN ZAKAT MELALUI LEMBAGA AMIL ZAKAT DI KOTA MALANG. *Jurnal Ilmiah*.
- Rakhmat, J. (2003). *Psikologi Agama : Sebuah Pengantar* (1st ed.).
- Rohim, A. N. (2019). Optimalisasi Penghimpunan Zakat Melalui Digital

- Fundraising. *Al-Balagh: Jurnal Dakwah Dan Komunikasi*, 4(1), 59–90. <https://doi.org/10.22515/balagh.v4i1.1556>
- 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 [The Influence of Perceived Ease of Donating, and Effectiveness of Distribution Using Fintech Crowdfunding on. *Kasaba: Jurnal Ekonomi Islam*, 13(1), 42–51.
- Rohman, A. (2010). *Ramadhan-Ku Fiqih Puasa Zakat Menurut Madzhab Syafii* (1st ed.). Multi Kreasi Satudelapan.
- Safitri, N. D., & Suryaningsih, S. A. (2021). Pengaruh Religiusitas, Kepercayaan, Lokasi, Dan Pelayanan Terhadap Minat Membayar Zakat. *Jurnal Ekonomika Dan Bisnis Islam*, 4(3), 188–201. <https://doi.org/10.26740/jekobi.v4n3.p188-201>
- Safitri, N. D., & Suryaningsih, S. A. (2022). Pengaruh Religiusitas, Kepercayaan, Lokasi, Dan Pelayanan Terhadap Minat Membayar Zakat. *Jurnal Ekonomika Dan Bisnis Islam*, 4(3), 188–201. <https://doi.org/10.26740/jekobi.v4n3.p188-201>
- Satrio, E., & Siswantoro, D. (2016). Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat. *Simposium Nasional Akuntansi XIX*, 1(4), 308–315.
- Setiawan, D. (2011). *ZAKAT PROFESI DALAM PANDANGAN ISLAM*. 2, 195–208.
- Sulisdika, S. D., Syahrizal, T. M., & Nurlina, E. (2022). DETERMINAN INTENSI PERILAKU MUSLIM KOTA BANDA ACEH BERDONASI MELALUI DIGITAL PAYMENT. *AT-TASYRI' Jurnal Ilmiah Prodi Muamalah*, 14(1), 87–99.
- Sumadi, S. (2017). OPTIMALISASI POTENSI DANA ZAKAT, INFAQ,

SADAQAH DALAM PEMERATAAN EKONOMI DI KABUPATEN SUKOHARJO (Studi Kasus di Badan Amil Zakat Daerah Kab. Sukoharjo). *Jurnal Ilmiah Ekonomi Islam*, 3(01), 16. <https://doi.org/10.29040/jiei.v3i01.68>

Sunyoto, D. (2012). *Analisis Validitas & Asumsi Klasik* (1st ed.). Penerbit Gava Media.

Suryadi, B., & Hayat, B. (2021). Religiusitas: Konsep, Pengukuran, dan Implementasi di Indonesia. In *Bibliosmia Karya Indonesia* (1st ed.). Bibliosmia Karya Indonesia. https://books.google.co.id/books?hl=id&lr=&id=u3EYEAAAQBAJ&oi=fnd&pg=PP1&dq=Bambang+Suryadi+dan+Bahrul+Hayat,+Religiusitas&ots=Hnrr9-dVnN&sig=_R4YIMC5kVTLm1fQ3X2hRZeLLLo&redir_esc=y#v=onepage&q=Bambang+Suryadi+dan+Bahrul+Hayat%2C+Religiusitas&f=false

Syafira, F. N., Ratnasari, R. T., & Ismail, S. (2020). the Effect of Religiosity and Trust on Intention To Pay in Ziswaf Collection Through Digital Payments. *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, 6(1), 98. <https://doi.org/10.20473/jebis.v6i1.17293>

Tartila, M. (2022). *Community Motivation for Selecting Zakat, Infaq, and Sadaqah Payment Methods Using Fintech Platform*. 9, 17–31.

Tho'in, M., & Marimin, A. (2019). Pengaruh Tingkat Pendapatan, Tingkat Pendidikan, dan Tingkat Religiusitas Terhadap Minat Muzakki Membayar Zakat. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 225. <https://doi.org/10.29040/jiei.v5i3.678>

Tiliouine, H., Cummins, R. A., & Davern, M. (2009). Islamic religiosity, subjective well-being, and health. *Mental Health, Religion & Culture*, 12(1), 55–74. <https://doi.org/10.1080/13674670802118099>

Triyawan, A. (2016). Analisis faktor-faktor yang mempengaruhi muzakki membayar zakat di BAZNAS Yogyakarta. *Islamic Economics Journal*, 2(1). <https://doi.org/10.21111/iej.v2i1.970>

- Tuhumury, N. (2013). Skala Pengukuran Dan Jumlah Respon Skala Likert. *Jurnal Ilmu Pertanian Dan Perikanan*, 2(2), 127–133. <http://umbidharma.org/jipp>
- Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186–204. <https://www.jstor.org/stable/pdf/2634758.pdf>
- Winanto, A. (2021). *Empat Tahun Transformasi OVO Hadir Menjadi One Stop Solution Layanan Keuangan Digital*. <https://voi.id/ekonomi/98824/empat-tahun-transformasi-ovo-hadir-menjadi-one-stop-solution-layanan-keuangan-digital>
- Yasar, I. N., Handayani, T., & Puspitasari, L. (2022). PERSEPSI PENGGUNAAN UANG ELEKTRONIK QRIS PADA GENERASI MILLENIAL DI DKI JAKARTA. *Manajemen Dewantara*, 6(1), 70–83. <https://jurnal.ustjogja.ac.id/index.php/manajemendewantara/article/view/12032%0Ahttps://jurnal.ustjogja.ac.id/index.php/manajemendewantara/article/download/12032/4952>
- Yesidora, A. (2022). *Profil DANA, Dompot Digital Bagian Grup Emtek dan Sinarmas*. Katadata.Co.Id. <https://katadata.co.id/intannirmala/ekonopedia/623835fd7de77/profil-dana-dompot-digital-bagian-grup-emtek-dan-sinarmas>