

DAFTAR PUSTAKA

- Abou-Youssef, M., Kortam, W., Abou-Aish, E., & El-Bassiouny, N. (2011). Measuring Islamic-Driven Buyer Behavioral Implications: A Proposed Market-Minded Religiosity Scale. In *Wael Kortam; Ehab Abou-Aishand Noha El-Bassiouny* (Vol. 7, Issue 8). <http://www.americanscience.org>728<http://www.americanscience.org>.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125–138. <https://doi.org/10.1016/j.jretconser.2017.08.026>
- Al-Qaradawi, Y. (1973). Fiqh al-zakah. *Muassasah Al-Risalah*.
- 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>
- Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review*, 84(2), 191–215. <https://doi.org/10.1037/0033-295X.84.2.191>
- Chatterjee, S., Rana, N. P., Tamilmani, K., & Sharma, A. (2021). The effect of AI-based CRM on organization performance and competitive advantage: An empirical analysis in the B2B context. *Industrial Marketing Management*, 97, 205–219. <https://doi.org/10.1016/j.indmarman.2021.07.013>
- Cokrohadisumarto, W. bin M., Zaenudin, Z., Santoso, B., & Sumiati, S. (2019). A study of Indonesian community's behaviour in paying zakat. *Journal of Islamic Marketing*, 11(4), 961–976. <https://doi.org/10.1108/JIMA-10-2018-0208>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319. <https://doi.org/10.2307/249008>
- Elhandi Badri, R., Putri, A. S., & Dyasvaro, R. (n.d.). *Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Aplikasi Fintech Paylater: Integrasi Model TAM Dengan Religiusitas*.
- Faturohman, T., Farras, M., Rasyid, A., Rahadi, R. A., Darmansyah, A., & Afgani, K. F. (n.d.). *The Potential Role of Islamic Social Finance in the Time of COVID-19 Pandemic*.
- Ghozali, I. (2016). *Ghozali, I. (2016). Aplikasi analisis multivariete dengan program IBM SPSS 23.*
- Harmelia, H., Rasmita, R., & Edriani, D. (2021). Pengaruh penyaluran zakat produktif dan konsumtif terhadap pemberdayaan ekonomi umat (study kasus: BAZNAS Kota Padang). *Proceeding IAIN Batusangkar*, 1(1), 127–136.
- Hudaefi, F. A., & Beik, I. S. (2021). Digital *zakāh* campaign in time of Covid-19 pandemic in Indonesia: a netnographic study. *Journal of Islamic Marketing*, 12(3), 498–517. <https://doi.org/10.1108/JIMA-09-2020-0299>

- Hunt, S. D., & Vitell, S. (1986). A General Theory of Marketing Ethics. *Journal of Macromarketing*, 6(1), 5–16. <https://doi.org/10.1177/027614678600600103>
- Jaenudin, U., & Tahrir, T. (2019). Studi Religiusitas, Budaya Sunda, dan Perilaku Moral pada Masyarakat Kabupaten Bandung. *Jurnal Psikologi Islam Dan Budaya*, 2(1), 1–8. <https://doi.org/10.15575/jpib.v2i1.3445>
- Jamshidi, D. (2016). *iii ADOPTION OF ISLAMIC CREDIT CARD UTILIZING INNOVATION DIFFUSION THEORY AND THEORY OF REASONED ACTION.*
- Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), 362–379. <https://doi.org/10.1108/JIABR-08-2020-0258>
- Lin, Y.-F., Li, L.-H., Lin, C.-H., Tsou, M.-H., Chuang, M.-T. K., Wu, K.-M., Liao, T.-L., Li, J.-C., Wang, W.-J., Tomita, A., Tomita, B., Huang, S.-F., & Tsai, S.-F. (2016). Selective Retention of an Inactive Allele of the DKK2 Tumor Suppressor Gene in Hepatocellular Carcinoma. *PLOS Genetics*, 12(5), e1006051. <https://doi.org/10.1371/journal.pgen.1006051>
- Mufliah, 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>
- Ninglasari, S. Y. (2021). Determinants of Online Zakat Intention amongst Muslim Millennials: An Integration of Technology Acceptance Model and Theory of Planned Behavior. *Shirkah: Journal of Economics and Business*, 6(2), 227. <https://doi.org/10.22515/shirkah.v6i2.387>
- Nuryahya, E., Mahri, A. J. W., Nurasyiah, A., & Adiresutu, F. (2022). Technology acceptance of zakat payment platform: An analysis of modified of unified theory of acceptance and use of technology. *Al-Uqud : Journal of Islamic Economics*, 6(1), 142–159. <https://doi.org/10.26740/aluqud.v6n1.p142-159>
- Osei-Assibey, E. (2015). What drives behavioral intention of mobile money adoption? The case of ancient susu saving operations in Ghana. *International Journal of Social Economics*, 42(11), 962–979. <https://doi.org/10.1108/IJSE-09-2013-0198>
- Putriana, V. T., & Y. (2019). *Determinants of Muzakki's Preference in Indonesia : Conceptual Framework Analysis*. *Jurnal Lembaga Keuangan dan Perbankan*, Vol. 4 No. 2. 4.
- 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>
- Rahmat, R. S., & Nurzaman, M. S. (2019). Assesment of zakat distribution. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(5), 743–766. <https://doi.org/10.1108/IMEFM-12-2018-0412>
- Sari, M., Rachman, H., Astuti, N. J., Afgani, M. W., & Siroj, R. A. (2023). Explanatory Survey dalam Metode Penelitian Deskriptif Kuantitatif. *Jurnal Pendidikan Sains Dan Komputer*, 3(01), 10–16.

- Sekaran, U., & B. R. (2016). *Sekaran, U., & Bougie, R. (2016). Research methods for business: A skill building approach.* john wiley & sons.
- Sobhan, S., Burhanuddin, B., Kholidah, K., & M. Ridho, M. R. (2022). AKTUALISASI KEBIJAKAN HUKUM BAZNAS KOTA PADANG TERHADAP PENINGKATAN EKONOMI MUSTAHIK DI KOTA PADANG. *Yurisprudentia: Jurnal Hukum Ekonomi*, 8(1), 105–116. <https://doi.org/10.24952/yurisprudentia.v8i1.5851>
- Subekti, R., Abdurakhman, Rosadi, D., & Hasim, H. M. (2022). INTEGRATING ZAKAT AND PURIFICATION IN A MODIFIED BLACK–LITTERMAN MODEL FOR SHARIAH-COMPLIANT STOCK PORTFOLIOS. *Asian Economic and Financial Review*, 12(7), 549–564. <https://doi.org/10.55493/5002.v12i7.4554>
- Suhartanto, D., Brien, A., Primiana, I., Wibisono, N., & Triyuni, N. N. (2020). Tourist loyalty in creative tourism: the role of experience quality, value, satisfaction, and motivation. *Current Issues in Tourism*, 23(7), 867–879. <https://doi.org/10.1080/13683500.2019.1568400>
- Suhartanto, D., Gan, C., Andrianto, T., Ismail, T. A. T., & Wibisono, N. (2021). Holistic tourist experience in halal tourism evidence from Indonesian domestic tourists. *Tourism Management Perspectives*, 40, 100884. <https://doi.org/10.1016/j.tmp.2021.100884>
- Tiara, S., Yurniwati, Y., & Putriana, V. T. (2022). Pengaruh Akuntabilitas, Transparansi, dan Literasi Zakat terhadap Preferensi Muzakki dalam Memilih Saluran Distribusi Zakat. *Ekonomis: Journal of Economics and Business*, 6(1), 340. <https://doi.org/10.33087/ekonomis.v6i1.536>
- 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://doi.org/10.1287/mnsc.46.2.186.11926>
- Weaver, G. R., & Agle, B. R. (2002). Religiosity and Ethical Behavior in Organizations: A Symbolic Interactionist Perspective. *Academy of Management Review*, 27(1), 77–97. <https://doi.org/10.5465/amr.2002.5922390>
- Yati, F., & Rahmani, P. (2022). EFEKTIVITAS PELAKSANAAN ZAKAT SECARA ONLINE (STUDI BADAN AMIL ZAKAT NASIONAL KOTA PADANG). *Turast: Jurnal Penelitian Dan Pengabdian*, 10(2), 133–150. <https://doi.org/10.15548/turast.v10i2.4778>