

## DAFTAR PUSTAKA

- Afandi, M. Y. (2023). Analyzing the Impact of Digital Transformation in Islamic Philanthropy using Utaut Model. *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies*, 19(2), 317–337. <https://doi.org/10.18196/afkaruna.v19i2.16086>
- Alfian, M., & Widodo, N. M. (2022). Faktor Penentu Keberhasilan Penggunaan Fintech dalam Pembayaran Zakat, Infaq, Shodaqoh (ZIS). *Jurnal Ilmiah Ekonomi Islam*, 8(3), 2651. <https://doi.org/10.29040/jiei.v8i3.6030>
- Alkadi, R. S., & Abed, S. S. (2023). Consumer Acceptance of Fintech App Payment Services: A Systematic Literature Review and Future Research Agenda. *Journal of Theoretical and Applied Electronic Commerce Research*, 18(4), 1838–1860. <https://doi.org/10.3390/jtaer18040093>
- Azzahra, N., Raihan Ikram Syafitra, Marcella Putri Cahyani, Sabrina Farah Mutia, Shakira Amalia Putri Viola, & Nur Habibi. (2026). Sosialisasi QRIS Dalam Upaya Meningkatkan Produktivitas UMKM di Desa Kemuning Kecamatan Legok Kabupaten Tangerang. *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, 4(3), 16003–16011. <https://doi.org/10.31004/jerkin.v4i3.3381>
- Balakrishnan, V., & Lay Gan, C. (2023). Going Cashless? Elucidating Predictors for Mobile Payment Users' Readiness and Intention to Adopt. *SAGE Open*, 13(4), 1–17. <https://doi.org/10.1177/21582440231215111>
- Bank Indonesia. (2020a). *Quick Response Code Indonesian Standard (QRIS)*. [https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/kanal-layanan/qr/default.aspx?utm\\_source=chatgpt.com](https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/kanal-layanan/qr/default.aspx?utm_source=chatgpt.com)
- Bank Indonesia. (2020b). *Sistem Pembayaran & Pengelolaan Uang Rupiah*. [https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx?utm\\_source=chatgpt.com](https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx?utm_source=chatgpt.com)
- Bank Indonesia. (2023). *Berita Terkini (Siaran Pers)*. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp\\_2522523.aspx?utm\\_source=chatgpt.com](https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2522523.aspx?utm_source=chatgpt.com)
- BAZNAS. (2020). *BAZNAS : Zakat Masyarakat yang Tak Tercatat Rp 61,25 Triliun*. [https://www.baznas.go.id/Press\\_Release/baca/BAZNAS\\_%3A\\_Zakat\\_Masyarakat\\_at\\_yang\\_Tak\\_Tercatat\\_Rp\\_61%2C25\\_Triliun/680?utm\\_source=chatgpt.com](https://www.baznas.go.id/Press_Release/baca/BAZNAS_%3A_Zakat_Masyarakat_at_yang_Tak_Tercatat_Rp_61%2C25_Triliun/680?utm_source=chatgpt.com)
- BAZNAS. (2023). *Karyawan PT Nesinak Industries Salurkan Donasi Kemanusiaan Palestina Melalui BAZNAS RI*. [https://baznas.go.id/news-show/Target\\_Pengumpulan\\_ZIS\\_Nasional\\_2025\\_Sebesar\\_Rp50\\_Triliun/1749?utm\\_source=chatgpt.com](https://baznas.go.id/news-show/Target_Pengumpulan_ZIS_Nasional_2025_Sebesar_Rp50_Triliun/1749?utm_source=chatgpt.com)

- BAZNAS. (2026). *infak*. [https://baznas.go.id/infak?utm\\_source=chatgpt.com](https://baznas.go.id/infak?utm_source=chatgpt.com)
- Desfikasari, A., Andriany, V., & Putri Hardisa, M. (2024). the Influence of Social Media and Brand Equity on. *The 1st International Student Conference on Economics and Business Excellence (ISCEBE)*, 1(1), 1–20.
- Detik Finance. (2025). *Jumlah Pengguna QRIS Tap Tembus 47,8 Juta Orang Baca artikel detikfinance, “Jumlah Pengguna QRIS Tap Tembus 47,8 Juta Orang” selengkapnya* <https://finance.detik.com/moneter/d-7987787/jumlah-pengguna-qr-is-tap-tembus-47-8-juta-orang>. Download Apps Detikcom S. [https://finance.detik.com/moneter/d-7987787/jumlah-pengguna-qr-is-tap-tembus-47-8-juta-orang?utm\\_source=chatgpt.com](https://finance.detik.com/moneter/d-7987787/jumlah-pengguna-qr-is-tap-tembus-47-8-juta-orang?utm_source=chatgpt.com)
- Erwinsyah, E., Ningsih, K. E., S, S., & Anjelita, K. (2023). Pengaruh Persepsi Kemudahan Penggunaan Dan Persepsi Kegunaan Terhadap Niat Untuk Menggunakan Dan Penggunaan Aktual Teknologi Pembayaran Digital QRIS. *Jurnal Ekonomi & Manajemen Indonesia*, 23(1), 22–36. <https://doi.org/10.53640/jemi.v23i1.1337>
- Ferdinand, A. (2006). *Metode Penelitian Manajemen: Pedoman Penelitian untuk Penulisan Skripsi, Tesis, dan Disertasi Ilmu Manajemen* (2nd Editio). Badan Penerbit Universitas Diponegoro.
- Fuad, L., Alim, Z., & Hakim, A. (2025). Integrasi Teknologi Financial (Fintech) Dalam Fundraising Zakat Di Indonesia. *Al-Wajih: The Journal of Islamic Studies*, 2(1), 1–11. <https://doi.org/10.54213/alwajih.v2i1.626>
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26* (10th Editi). Badan Penerbit Universitas Diponegoro.
- Gujarati, D. N., & Porter, D. C. (2009). *Basic Econometrics* (fifth edit). Mc Graw-Hill.
- Gunawan, C. M., Rahmania, L., & Kenang, I. H. (2023). the Influence of Social Influence and Peer Influence on Intention To Purchase in E-Commerce. *Review of Management and Entrepreneurship*, 7(1), 61–84. <https://doi.org/10.37715/rme.v7i1.3683>
- Hair, J. F., Hult, T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R* (1st editio). Springer.
- Hamzah Muchtar, E., Trianto, B., Maulana, I., Alim, M. N., Marasabessy, R. H., Hidayat, W., Junaedi, E., & Masrizal. (2024). Quick response code Indonesia standard (QRIS) E-payment adoption: customers perspective. *Cogent Business and Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2316044>

- Hardiyanto, N., Rafdinal, W., & Gaffar, M. R. (2022). Predicting the Adoption of Mobile Business Applications by Culinary SMEs in Indonesia. *Journal of Management and Entrepreneurship Research*, 3(1), 46–60. <https://doi.org/10.34001/jmer.2022.6.03.1-27>
- Hidayanti, N. F., Ariani, Z., & Akbar, M. T. (2025). Faktor Penentu Adopsi Qris dari Perspektif Literasi Keuangan, Kemudahan Penggunaan, dan Inovasi Teknologi. *Ulul Albab: Majalah ...*, 29(2), 81–95. <https://journal.ummat.ac.id/index.php/JUA/article/view/33462%0Ahttps://journal.ummat.ac.id/index.php/JUA/article/viewFile/33462/pdf>
- Hosmer, D. W., Lemeshow, S., & Sturdivant, R. X. (2013). *Applied Logistic Regression* (Third Edit). John Wiley & Sons.
- Kajol, K., Singh, R., & Paul, J. (2022). Adoption of digital financial transactions: A review of literature and future research agenda. *Technological Forecasting and Social Change*, 184(January), 121991. <https://doi.org/10.1016/j.techfore.2022.121991>
- Karmanto, G. D., Mahri, A. J. W., & Nurasyiah, A. (2021). Society's Intention in Distribution of Zakat, Infaq and Shadaqah (ZIS) through the Use of Crowdfunding Platform. *Falah: Jurnal Ekonomi Syariah*, 6(1), 30–44. <https://doi.org/10.22219/jes.v6i1.15133>
- Khadavi, M. J., Gafur, A., & Anam, R. K. (2024). Peran Tokoh Agama Dalam Menjaga Keharmonisan Masyarakat Pasca Pemilihan Umum Di Kabupaten Pasuruan. *Tadarus Tarbawy : Jurnal Kajian Islam Dan Pendidikan*, 6(1), 83–90. <https://doi.org/10.31000/jkip.v6i1.10955>
- Kulsum, U., & Riza, A. F. (2024). Analisis Minat Berinfak Menggunakan QRIS. *Velocity: Journal of Sharia Finance and Banking*, 4, 150–164. <https://doi.org/10.28918/velocity.v4i2.9106>
- Malaquias, R. F., de Oliveira Malaquias, F. F., Ha, Y. M., & Hwang, Y. (2021). A cross-country study on intention to use mobile banking: Does computer self-efficacy matter? *Journal of Global Information Management*, 29(2), 118–147. <https://doi.org/10.4018/JGIM.2021030106>
- Marikyan Davit, S. P. (2023). The Unified Theory of Acceptance and Use of Technology (UTAUT) examines the acceptance of technology, determined by the effects of performance expectancy, effort expectancy, social influence and facilitating conditions. *Encyclopedia of Education and Information Technologies*, 1750–1750.
- Muhajji, M. (2026). Analysis Of Ict Literacy Implementation In Msme Digitalization Through Qris Payment System In Indonesia Analisis Penerapan ICT Literacy

Dalam Digitalisasi UMKM Melalui Sistem Pembayaran Qris di Indonesia Musdalifah Muhajji *Journal of Information System* ,. *Journal of Information System, Applied, Management, Accounting and Research.*, 10(1), 209–213. <https://doi.org/10.52362/jisamar.v10i1.2279>

Philip Kotler, K. L. K. (2015). *Marketing Management, Global Edition*. Pearson Education.

Prastiawan, D. I., Aisjah, S., & Rofiaty, R. (2021). The Effect of Perceived Usefulness, Perceived Ease of Use, and Social Influence on the Use of Mobile Banking through the Mediation of Attitude Toward Use. *Asia Pacific Management and Business Application*, 009(03), 243–260. <https://doi.org/10.21776/ub.apmba.2021.009.03.4>

Putri Nazisma Nur Ikwanto, F. I. (2025). The Impact of Perceived Usefulness, Perceived Ease of Use, and Digital Literacy on QRIS Adoption. *Research Horizontal*, 05(02), 97–108.

Qris, P., Masjid, P., Metode, S., & Yang, S. (2023). At tawazun. *Jurnal Ekonomi Islam*, 3, 47–55.

Rahayu, S., & Andriani, A. (2024). Analisis Penerapan Akuntabilitas Dan Transparansi Bagi Pengurus Masjid Di Indonesia. *Jurnal Proaksi*, 11(1), 135–151. <https://doi.org/10.32534/jpk.v11i1.5486>

Rahman, S., Lasena, R., Sultan, I., Gorontalo, A., Baiturrahim, M. A., Arqam, M. D., Nur, M., & Taimiyah, I. (2024). Digital Filantropi Islam : Implementasi QRIS untuk Pengumpulan ZIS di Masjid Kota Gorontalo serta tempat ibadah yang mulai menerapkan Quick Response Indonesian Standard ( QRIS ) sebagai metode pembayaran digital . Beberapa masjid di Kota Gorontalo. *Journal of Principles Management and Bussines*, 03(02), 111–121.

Rezki Aguswidya Utami, & Sarah Anistia. (2024). Adaptasi Model UTAUT2 pada Penggunaan Teknologi QRIS di Samarinda. *Jurnal Bisnis Dan Pembangunan*, 13(3), 317–322. <https://doi.org/10.20527/jbp.1313i3.57>

Ribeiro-Navarrete, S., Saura, J. R., & Palacios-Marqués, D. (2021). Towards a new era of mass data collection: Assessing pandemic surveillance technologies to preserve user privacy. *Technological Forecasting and Social Change*, 167(September 2020). <https://doi.org/10.1016/j.techfore.2021.120681>

Robert S. Pindyck. (2018). *Microeconomics* (Ninth Edit). Person.

Romadoni, M. F., & Banna, H. Al. (2022). Analisis Perilaku Masyarakat Untuk Ber-ZISWAF Secara Digital Melalui Layanan M-Banking Syariah Menggunakan Modifikasi UTAUT. *Jurnal Magister Ekonomi Syariah*, 1(2), 17–32. <https://doi.org/10.14421/jmes.2022.012-02>

- Sapitri, L., & Kafabih, A. (2024). Determinants of Using Digital Payments in Paying Zakat, Infaq, Sadaqah (ZIS). *Islamic Social Finance*, 4(2). <https://doi.org/10.58968/isf.v4i2.509>
- Sekaran, U., & Bougie, R. (2020). *Research Methods For Business: A Skill Building Approach* (Fourth Edi). Salemba Empat.
- Shaffina, T. I., Putri Nisrina Nurfitri P, Salsabila, A., & Nurhasanah, N. (2024). Pengaruh Transparansi terhadap Kepercayaan dalam Berinfaq Menggunakan Dompot Digital. *Jurnal Riset Ekonomi Syariah*, 153–160. <https://doi.org/10.29313/jres.v4i2.4354>
- Sholihah, E., & Nurhapsari, R. (2023). Percepatan Implementasi Digital Payment Pada UMKM: Intensi Pengguna QRIS Berdasarkan Technology Acceptance Model. *Nominal Barometer Riset Akuntansi Dan Manajemen*, 12(1), 1–12. <https://doi.org/10.21831/nominal.v12i1.52480>
- Sriyono, Adam, J., Kinasih, R. D., Agustina, D., Maulidah, U., & Adawiyah, E. R. Al. (2022). Faktor - Faktor Yang Mendorong Adopsi Qris sebagai Solusi Pembayaran Digital untuk Mempermudah Transaksi UMKM. *Jurnal Akuntansi Dan Keuangan Online*, 1(3), 216–225.
- Sugiyono. (2023). *Metode Penelitian Kuantitatif Kualitatif Dan R&D*. ALFABETA.
- Tri Ayu Astari, Sari, N., & Hasan, O. (2024). Analysis of Factors That Influence Interest in Transaction Payments Using QRIS. *Jurnal Akuntansi Bisnis Dan Ekonomi*, 10(1), 52–60. <https://doi.org/10.33197/jabe.vol10.iss1.2024.1900>
- Tripuspitorini, F. A., Rahmawati, D. A., & Ibtisamah, R. (2025). *Drivers of Customer Satisfaction in Islamic Mobile Banking: an Analysis of Service Quality, Ease of Use, Trust, and Islamic Marketing Ethics in Indonesia*. 17(1), 2085–5230. <https://doi.org/10.35313/ekspansi.v17i1.6791>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Zuan, F., Sinaga, A., Nurdin, R., & Nurlina, E. (2025). Facilitating Conditions and Social Influence on Zakat Payment Intention via QRIS : The Moderating Effect of Age at Baitul Mal Aceh. *Proceedings of International Business and Economic Conference (IBEC)*, 4(1), 762–774.