

The Influence of Gender as a Moderating Variable on the Decision to Contribute to ZISWAF via ZISWAF Sharing Feature: Determining Factors and Implications

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Abstract

The rapid development of information technology has significantly influenced the growth of the banking industry, particularly Islamic banks, by facilitating business transactions. Mobile banking has gained popularity among customers, highlighting the potential for advancements in this sector. In Ponorogo Regency, the convenience of making ZISWAF payments from home without visiting the bank has been underutilized by users. Additionally, difficulties in identifying eligible recipients (mustahiq) and insufficient user trust in the bank, along with limited understanding of BSI mobile, pose challenges. This study aims to examine the influence of convenience and trust on ZISWAF payments through the ZISWAF sharing feature in Ponorogo Regency, with gender as a moderating variable. A quantitative research approach is employed, focusing on BSI customers in Ponorogo Regency. The sample consists of 100 respondents selected using purposive sampling. Data is collected through questionnaires, and the analysis includes multiple linear tests and moderated regression analysis interaction tests. The findings reveal that convenience does not have a significant positive effect on the decision to pay ZISWAF (p-value = 0.107 > 0.05). However, trust has a significant positive effect on the decision to pay ZISWAF (p-value = 0.008 < 0.05). Simultaneously, convenience and trust exhibit a positive and significant influence on the decision to pay ZISWAF (F-test: p-value = 0.015 < 0.05). Gender does not moderate the relationship between convenience and the decision to pay ZISWAF (t-test: p-value = 0.309 > 0.05), nor does it moderate the relationship between trust and the decision to pay ZISWAF (t-test: p-value = 0.761 > 0.05).

Keywords: ZISWAF payments, Trust, Gender, Mobile banking, Decision-making

1. Introduction

The rapid development of information technology lately has made businesses and transactions also grow. With the development of information technology, it is able to support the development of the banking industry, especially Islamic banks. The positive impact of technological developments can be felt in everyday life such as facilitating all work and activities, creating new innovations in every sector. The negative impacts are

cyberattacks, dependence, laziness, and so on Kurniaputri et al. (2020). Now the use of this technology can be felt by all people. Beside Ismail (2016) one of the impacts of technological developments adopted by banks is the existence of application-based mobile banking and this is a new breakthrough for utilising technological developments.

At this time it can form a revolutionary for the spread of religion digitally. Indonesia with the largest Muslim population is also experiencing this impact. In Indonesia, this has an impact on the many opportunities and potential for Islamic economic development Srikandi, Nofinawati, and Batubara (2022). An important instrument in this development is the payment of zakat, infaq, sadaqah, and waqf. The growth of Amil Zakat Institutions from year to year continues to show significant progress, although there are obstacles and shortcomings that need to be improved in the future. This progress requires every zakat management institution to work professionally, trustworthy, transparent and accountable. Every year the amount of ZISWAF (Zakat, Infaq, Shadaqah, Waqf) in Indonesia continues to increase from year to year but there are still many muzakki who pay their zakat directly to mustahik Assa'diyah and Pramono (2019). Today's society that prefers practical and simple things makes one of the nonprofit companies, namely BAZNAS, collaborate with digital platforms, one of which is BSI mobile through the ZISWAF sharing feature Kurniaputri et al. (2020).

The first factor that influences customers in making decisions to use the ZISWAF sharing feature is convenience. According to Davis (1989) convenience is the extent to which a person believes that by using technology, he will be free from effort. With the various conveniences offered, BSI mobile is the answer to customer needs in channeling donations easily. There are two effects of this convenience, namely direct effects and indirect effects. The indirect effect will be felt through the usefulness of a technology. While the direct effect is the increased likelihood of user acceptance of an application Ramadhani and Hapsari (2022). In BSI mobile, the ZISWAF sharing feature is available, customers can choose where they want to channel their ZISWAF, for example BAZNAS, Dompot Dhuafa, LAZISMU, LAZISNU, and so on. Ease is the customer's confidence in transacting with BSI Mobile (Khairina n.d.).

Beside the convenience factor, trust is also one of the important factors for customers in using BSI Mobile, especially the ZISWAF sharing feature. In a book about Ethics and Islamic Business from Fauzia (2017) Trust is the willingness of one party to trust the other party who becomes a knot of ties from various related ropes. Customer trust is the most important part in the banking world. Trust is formed by customer understanding of the BSI mobile application Hadi and Novi (2015). Only then do customers believe in banking services that are available on BSI mobile, especially channeling donations through the ZISWAF sharing feature. In this case, customers believe that the zakat, alms, infaq and waqf that they channel through the ZISWAF sharing feature will be managed properly and distributed to those in need by the bank. The trust indicators in this study are indicators proposed by (Mukherjee and Nath 2003) research, namely credibility, technology orientation, reputation and competency.

Studies on digital banking, especially on the use of ZISWAF sharing features, have been conducted by previous researchers, for example by (Srikandi et al. 2022) which states that the convenience variable has no effect on the use of the ZISWAF sharing application. But for the trust variable, the results are the same as these studies, namely, the trust variable affects the use of the ZISWAF sharing application. The results of research conducted by (Abdullah and Sapiei 2018) found that men are more obedient to paying zakat than women. Starting from these findings, researchers are very interested in further examining gender. Thus, the researcher takes the gender variable as a moderating variable because gender has a role in making decisions to pay ZISWAF through the ZISWAF sharing feature on BSI Mobile and can strengthen the influence of convenience and trust on ZISWAF payments through the ZISWAF sharing feature on BSI Mobile in Ponorogo Regency. In addition, this study conducted research in Ponorogo Regency due to the lack of customer understanding regarding the use of BSI Mobile, especially related to the ZISWAF sharing feature, then the researcher decided to conduct research on "Convenience and Trust of BSI Mobile Users Towards ZISWAF Payment Through the ZISWAF Sharing Feature with Gender as a Moderating Variable".

2. Research Methods

The method used in this research is a method with a quantitative approach. quantitative approach, which is an approach used to answer research problems related to data in the form of numbers and statistical programs. This study uses four variables, namely the convenience variable (X1), the trust variable (X2), the gender variable (Z) and the decision variable (Y). The population to be studied is all BSI mobile users, especially in the Ponorogo Regency area with an unknown number. The sampling technique used is purposive sampling technique. Purposive sampling is a sampling technique with certain considerations (Sugiyono 2016).

The data source used is primary data, which is data obtained directly from the research subject. The method of data collection is questionnaire. Questionnaire is a way to obtain certain information related to research in the

form of a list of questions or statements about certain topics given to respondents, either individually or in groups. The data processing technique used in this study is multiple linear regression test and moderation regression test.

2.1. Research Hypothesis

A proposed hypothesis has a very important function in a study, which is to provide a clear direction for the implementation of research, based on this, it can be concluded that the hypothesis is a temporary answer to research problems, the truth of which must be tested first, functioning as a clear direction for the implementation of research (Sugiyono 2016). It is said to be temporary because the answers given are only based on empirical facts obtained through data collection. So, the hypothesis can also be stated as a theoretical answer to the formulation of research problems, not yet an empirical answer with data.

2.1.1. The relationship between convenience and the decision to pay ZISWAF

According to Jogiyanto (2007) Ease of use is easy to learn, simple, easy to understand and easy to operate. In convenience can reduce a person's effort both in terms of time and energy. The ease of using the ZISWAF Sharing feature can be felt by its users. Users can channel their funds simply from home for example and there is no specific time limit. If users feel that transacting with the ZISWAF sharing feature is easy, they will continue to use it, but if it is difficult for users, the ZISWAF Sharing feature will no longer be used.

In the research of Badarudin and Risma (2021) entitled the influence of service features and ease on interest in using mobile banking states that convenience affects people's decisions to pay ZIS online.

H_{a1}: There is an influence between convenience on the decision to pay ZISWAF through the ZISWAF sharing feature of BSI mobile.

2.1.2. The relationship between trust and the decision to pay ZISWAF

According to Rousseau (2007) trust is a psychological state in the form of a desire to accept vulnerability based on positive expectations of the desires or goals of other people's behaviour. The customer's decision to use mobile banking is proof of the customer's trust in the bank, where trust is important for the banking world. Customer trust in the ZISWAF sharing feature is formed from the customer's own understanding of the service. With customers who make transactions through the ZISWAF sharing feature, customer trust already exists, thus creating the convenience felt by customers.

he results of research conducted by Elpina (2022) entitled "The Effect of Trust on Decisions to Pay Zakat In Badan Amil Zakat Nasional (Baznas)", state that trust has a positive effect on the decision to pay ZISWAF through BSI mobile. Based on this, the researcher proposes the second hypothesis as follows:

H_{a2}: There is an influence between trust on the decision to pay ZISWAF through the ZISWAF sharing feature of BSI mobile.

2.1.3. The relationship between convenience and trust on the decision to pay ZISWAF

The results of research conducted by Srikandi et al. (2022) entitled "Determinants of Lecturers of the Faculty of Economics and Islamic Business IAIN Padangsidimpuan Transacting Using the ZISWAF Sharing Application at Mobile Banking BSI state that simultaneously convenience, trust and benefits affect the use of the BSI mobile banking ZISWAF sharing application. Based on this, the researcher proposes the second hypothesis as follows:

2.1.4. Gender moderates the relationship between convenience and the decision to pay ZISWAF

Based on research conducted by Abdullah and Sapiei (2018) entitled "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The case of Malaysia", states that men are more compliant in paying zakat, while women are less compliant in paying zakat. Based on this, the researcher proposes the second hypothesis as follows:

H_{a4}: There is an influence between convenience on ZISWAF payments through the BSI mobile ZISWAF sharing feature moderated by gender.

2.1.5. Gender moderates the relationship between trust and the decision to pay ZISWAF

Based on research conducted by Abdullah and Sapiei (2018) entitled "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The case of Malaysia", states that men are more compliant in paying zakat, while women are less compliant in paying zakat. Based on this, the researcher proposes the second hypothesis as follows:

H_{a5}: There is an influence between trust on ZISWAF payments through the BSI mobile ZISWAF sharing feature moderated by gender.

3. Results and Discussion

3.1. Instrument Test Results

3.1.1. Validity Test

Table 3.1. Convenience Validity Test Results

Items	r table	r count	Description
X1.1	0,195	0,641	Valid
X1.2	0,195	0,606	Valid
X1.3	0,195	0,683	Valid
X1.4	0,195	0,764	Valid
X1.5	0,195	0,743	Valid
X1.6	0,195	0,735	Valid

Source: Primary Data, Processed 2023

Based on table 3.1 the convenience instrument consists of 6 question items. After the validity test is conducted, the 6 question items can be declared valid because they have a value of r count > r table with the lowest validity coefficient value of 0.606 and the highest of 0.764 so that all question items for the convenience variable are valid and feasible to be used as questionnaire questions.

Table 3.2. Trust Validity Test Results

Items	r table	r count	Description
X2.1	0,195	0,535	Valid
X2.2	0,195	0,611	Valid
X2.3	0,195	0,600	Valid
X2.4	0,195	0,657	Valid
X2.5	0,195	0,630	Valid
X2.6	0,195	0,659	Valid
X2.7	0,195	0,624	Valid
X2.8	0,195	0,625	Valid

Source: Primary Data, Processed 2023

Based on table 3.2 the trust instrument consists of 8 question items. After the validity test is conducted, the 8 question items can be declared valid because they have a value of r count > r table with the lowest validity coefficient value of 0.535 and the highest of 0.659 so that all question items for the trust variable are valid and feasible to be used as questionnaire questions.

Table 3.3. Decision Validity Test Results

Item	r table	r count	Description
Y.1	0,195	0,737	Valid
Y.2	0,195	0,654	Valid
Y.3	0,195	0,658	Valid
Y.4	0,195	0,680	Valid
Y.5	0,195	0,681	Valid
Y.6	0,195	0,673	Valid

Source: Primary Data, Processed 2023

Based on table 3.3 the decision instrument consists of 6 question items. After the validity test is conducted, the 6 question items can be declared valid because they have a value of r count > r table with the lowest validity coefficient value of 0.654 and the highest of 0.737 so that all question items for the decision variable are valid and feasible to be used as questionnaire questions.

3.1.2. Reliability Test

Table 3.4. Reliability Test Results

No	Variable	Cronbach's <i>alpha</i>	Limit	Description
1	Y	0,767	0,60	Reliable
2	X1	0,785	0,60	Reliable
3	X2	0,765	0,60	Reliable

Source: Primary Data, Processed 2023

Based on the table shows the results of reliability test for X1, X2 and Y. These results show that the Cronbach's alpha value > 0.60 so that the question items for variables X1, X2 and Y are valid and reliable.

3.2. Classic Assumption Test Results

3.2.1. Normality test

The normality test aims to test the normality of the data distribution. This study uses the Kolmogrov-Smirnov test. The basis for decision making in this normality test is if $\text{sig} > 0.05$ then the data is normally distributed and if $\text{sig} < 0.05$ then the data is not normally distributed.

Table 3.5. Normality Test Results

Asymp. Sig. (2-tailed)	0,062
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Source: Primary Data, Processed 2023

Based on table 3.5, it can be seen that the asymp. Sig value of $0.062 > 0.05$, so the data is normally distributed.

3.2.2. Heteroscedasticity test

The heteroscedasticity test is carried out to test whether the regression model occurs inequality of the variant value of the residual with the variant value of the independent variable. If the significance value > 0.05 then there is no case of heteroscedasticity.

Table 3.6. Heteroscedasticity Test Results

Coefficients	
	Sig
Convenience	0,583
Trust	0,954
Gender	0,917

Source: Primary Data, Processed 2023

Table 3.6 indicates that the sig value for the convenience variable is $0.583 > 0.05$, for the trust variable is $0.954 > 0.05$ and for the gender variable is $0.917 > 0.05$, it is concluded that there is no heteroscedasticity.

3.2.3. Autocorrelation test

This test uses the Durbin-Watson method, where the Durbin-Watson test is only used for first order autocorrelation and requires a constant in a regression model and no more variables between the independent variables.

Table 3.7. Autocorrelation Test Results

n	k-3 Dl	du	dw
100	1,613	1,736	2,122

Source: Primary Data, Processed 2023

Based on table 3.7, it is known that the Durbin-Watson value is 2.122, the value for $du = 1.736$ and $dl = 1.613$ so that $4 - du = 4 - 1.736 = 2.264$. Because $1.736 < 2.122 < 2.264 = du < dw < (4 - du)$ so that there is no autocorrelation.

3.2.4. Multicollinearity test

This multicollinearity test is to determine whether there is a correlation between independent variables. The regression test model should not occur multicollinearity. The basis for making multicollinearity test decisions is if the VIF (Variance Inflation Factory) value ≥ 10 then multicollonearity occurs and if the VIF value ≤ 10 then there is no multicollinearity.

Table 3.8. Multicollinearity Test Results

Coefficients	
Model	VIF
Convenience	1,098
Trust	1,040
Gender	1,060

Source: Primary Data, Processed 2023

Based on table 3.8, it is known that the VIF value of the convenience variable (X1) is 1.098, the trust variable (X2) is 1.040 and the gender variable (Z) is 1.060, the overall value is <10 , so it can be concluded that there is no multicollinearity.

3.2.5. Linearity test

The linearity test is used to carry out the regression test, namely to be able to know between the independent variable and the dependent variable. The criteria used in the linearity test is if the sig value > 0.05 then the data is linear.

Table 3.9. Linearity Test Results Convenience to Decision

ANOVA Table	
	Sig.
DECISION* CONVENIENCE	
Deviation from Linearity	0,060

Source: Primary Data, Processed 2023

Based on table 3.9, the Deviation from Linearity sig value is $0.060 > 0.05$, so there is a significant linear relationship between the convenience variable and decision.

Table 3.10. Linearity Test Results Trust to Decision

ANOVA Table	
	Sig.
DECISION* TRUST	
Deviation from Linearity	0,549

Source: Primary Data, Processed 2023

Based on table 3.10, the Deviation from Linearity sig value is $0.549 > 0.05$, so there is a significant linear relationship between the trust variable and the decision.

3.3. Hypothesis Test Results

3.3.1. Test of Convenience on Decision

Table 3.11. t Test Result Convenience on Decisions

Variable	B (Regression Coefficient)	t _{count}	Sig	Description
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Convenience	0,196	1,626	0,107	Tidak Signifikan
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Source: Primary Data, Processed 2023

The X1 (Convenience) test on Y (Decision) results in a t test significance value of $0.107 > 0.05$ ($\alpha = 5\%$), so it is concluded that accept H_{01} . This means that there is no effect of X1 on Y. Judging from the regression coefficient value of 0.196, it means that X1 (Convenience) has a positive direction towards Y but the resulting positive direction is not significant. So that the first hypothesis (H_{a1}) is rejected.

3.3.2. t Test of Trust on Decision

Table 3.12. t Test Result Trust on Decisions

Variable	B (Regression Coefficient)	T _{count}	Sig	Description
Trust	0,319	2,715	0,008	Signifikan

Source: Primary Data, Processed 2023

The test of X2 (Trust) on Y (Decision) resulted in a t-test significance value of $0.008 < 0.05$ ($\alpha = 5\%$), so it was concluded that H_{a2} was accepted. This means that there is an influence of X2 on Y. Judging from the regression coefficient value of 0.319, it means that X2 has a positive direction on Y so that the direction of the resulting positive influence is significant. So that the second hypothesis (H_{a2}) is accepted.

3.3.3. F Test of X1 and X2 on Y

Table 3.13. F Test Result of X1 and X2 on Y

F	Sig
4,367	0,015

Source: Primary Data, Processed 2023

Based on table 3.13, it is known that the significance value of the F test is $0.015 < 0.05$, meaning that the convenience (X1) and trust (X2) variables simultaneously affect the decision variable. So that the third hypothesis (H_{a3}) is accepted.

3.3.4. Gender t Test Moderates the Influence of Convenience on Decisions

Table 3.14. Z t test results moderate X1 against Y

Variable	B (Regrresion Coefficient)	t _{Count}	Sig	Description
X1*Z	-0,265	-1,023	0,309	Tidak Signifikan

Source: Primary Data, Processed 2023

Based on table 3.14 testing gender moderates the effect of the convenience relationship on decisions resulting in a significance value of $0.309 > 0.05$ ($\alpha = 5\%$), so gender does not moderate the effect of the convenience relationship on decisions. Judging from the regression coefficient value Z of -0.265, it means that Z has a negative direction of influence on Y so that the resulting negative direction of influence is not significant. So, the fourth hypothesis (H_{a4}) is rejected.

3.3.5. Gender t Test Moderates the Influence of Trust on Decisions

Table 3.14. Z t test results moderate X2 against Y

Variable	B (Regrresion Coefficient)	t _{count}	Sig	Description
X2*Z	0,072	0,306	0,761	Tidak Signifikan

Source: Primary Data, Processed 2023

Based on table 3.15 testing gender moderates the effect of trust relationships on decisions resulting in a significance value of $0.761 > 0.05$ ($\alpha = 5\%$), so gender does not moderate the effect of trust relationships on decisions. Judging from the regression coefficient value of Z of 0.072, it means that Z has a positive direction of influence on Y but the direction of the resulting positive influence is not significant. So, the fifth hypothesis (H_{a5}) is rejected.

3.4. Discussion

3.4.1. The influence of convenience on decision

Based on the t test, it is known that the significance value of $0.107 > 0.05$ means that convenience (X1) has no significant effect on decisions (Y). Based on this analysis, the first hypothesis test (H_{a1}) is rejected, so that the convenience variable partially has no significant effect on ZISWAF payments. The results of this study are not in accordance with the theory developed by Davis which assumes that a person's acceptance of information technology is influenced by convenience. Ease is defined as the extent to which a person believes that a technology is easy and does not require much effort. Ease also indicates that the system is not designed to make it difficult for users, but rather to help someone get their job done easily. Users will find it easier to work than someone who does not use the system or manually (Davis 1989). It can be concluded that convenience in technology does not necessarily provide a sense of satisfaction to its users. This can be an important note for banks related to mobile banking applications. The lack of promotion to users is one of the factors that the ease of technology is rarely utilised.

3.4.2. The influence of trust on decision

Based on the t test, it is known that the significance value of $0.008 < 0.05$ means that trust (X2) has a significant effect on decisions (Y). Based on this analysis, the second hypothesis test (H_{a2}) is accepted, so that the trust variable partially has a significant effect on ZISWAF payments. Then the results of this study are in accordance with the theory, where trust is the willingness of one party to trust the other party like a knot of related rope ties (Fauzia 2017). Trust is very important in the banking world, where trust is a bond between the bank and the customer. The customer's decision to use mobile banking and make transactions through the features in it is one proof of the customer's trust in the bank.

It can be seen that BSI mobile can provide solutions to problems in conducting honest and reliable electronic banking transactions and is able to provide satisfying services, so that trust arises from its users. The full trust of BSI mobile users must certainly be maintained in an era prone to scamming. The bank must be better able to maintain customer transaction data and customer personal data so that it is not used by irresponsible people.

3.4.3. The Influence of convenience and trust simultaneously on decision

Based on the results of hypothesis testing, it is known that convenience (X1) and trust (X2) simultaneously have a positive and significant effect on decisions (Y). Based on the F test, it is known that the significance value is $0.015 < 0.05$. It can be concluded that the third hypothesis (H_{a3}) is accepted, so that the convenience variable and the trust variable simultaneously have a significant effect on ZISWAF payments.

3.4.4. Gender moderates the influence of the correlation between convenience and decision

Based on the results of the t test, it is known that the significance value of $0.309 > 0.05$ means that there is no effect of gender (Z) as a moderator. So that the fourth hypothesis (H_{a4}) which states that the gender variable (Z) moderates the effect of the relationship between convenience and decision is rejected. The decision to pay ZISWAF does not depend on gender but depends on the level of awareness of each individual, both men and women.

3.4.5. Gender moderates the influence of the correlation between trust and decision

Based on the results of the t test, it is known that the significance value of $0.761 > 0.05$ means that there is no effect of gender (Z) as a moderator. So that the fifth hypothesis (H_{a5}) which states that the gender variable (Z) moderates the effect of the relationship between trust and decisions is rejected. In this regard, gender is a trait inherent in men and women that is socially and culturally constructed. ZISWAF payment besides depending on the awareness of each individual also depends on social culture. If the culture is to pay ZISWAF directly, it will be difficult to trust if they channel their funds through the ZISWAF sharing feature.

4. Conclusion

Based on the problem background and test results in the research conducted, it can be concluded that convenience does not have a significant positive effect on the decision to pay ZISWAF. However, trust has a significant positive effect on the decision to pay ZISWAF. Simultaneously, convenience and trust exhibit a positive and significant influence on the decision to pay ZISWAF. Gender does not moderate the relationship between convenience and the decision to pay ZISWAF, nor does it moderate the relationship between trust and the decision to pay ZISWAF.

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