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THE EFFECT OF PERFORMANCE EXPECTATIONS, EFFORT EXPECTATIONS, FACILITATING CONDITIONS AND SOCIAL INFLUENCE ON BEHAVIOR INTENTION TO PAY ZAKAT THROUGH THE QRIS DIGITAL PLATFORM IN BAITUL MAL ACEH

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ABSTRACT

This study aims to determine the effect of performance expectations, business expectations, facilitating conditions and social influences on the behavioral intention to pay zakat through the QRIS digital platform at Baitul Mal Aceh. The sample used in the study was 100 respondents selected using the Slovin formula and using Non-Probability Sampling with the Purposive Sampling method. The methodology used is quantitative with the Multiple Linear Regression approach. The results of the study partially show that the performance expectation variable has a positive and significant effect on the behavioral intention to pay zakat through the QRIS digital platform, and business expectations have a negative and significant effect on the behavioral intention to pay zakat through the QRIS digital platform. While the facilitating conditions and social influences do not affect the behavioral intention to pay zakat through the QRIS digital platform. While simultaneously (together) the performance expectation variable, business expectations, facilitating conditions, and social influences have an effect on the behavioral intention to pay zakat through the QRIS digital platform.

1. Introduction

Indonesia is the country with the largest Muslim population in the world, inhabiting around 13 percent of the world's population. The Muslim population in Indonesia reaches 87.2 percent of the total population of Indonesia of 278.7 million people, which has consistently grown rapidly every year. The large number of Muslims in Indonesia is the main factor in the large potential for collecting zakat funds. In 2021, the potential for zakat in Indonesia is estimated at 327.6 trillion rupiah. However, based on the data, the zakat collected only reached 71.4 trillion rupiah. This condition indicates that the zakat collected is still inversely proportional to the desired potential (Soemitra & Nasution, 2021).

Table 1. Data on zakat, infaq and alms collection from 2021-2023

No	Years	Total ZIS Collection (Trillion)	Presentase
1	2021	Rp 14	0
2	2022	Rp 22.43	38
3	2023	Rp 33.8	34

Data from the National Zakat Agency (BAZNAS) indicates that there is a significant increase every year in the collection of zakat, infaq and alms (ZIS) funds where in 2023 the zakat funds collected amounted to 33.8 trillion rupiah, while in 2022 the funds collected amounted to 22.43 trillion rupiah. Along with the development of the era, followed by the rapid development of technological innovation in various aspects of the digital economy, including the payment sector. Innovation assistance is needed for the growth of the digital economy and the financial sector in order to achieve the goals of the Indonesian Payment System in 2025. One of them is the increasing digital payments with the use of QR Codes. According to Bank Indonesia, the use of QR Codes can increase economic efficiency.

The QR Code standard for digital payments made using server-based electronic money applications, e-wallets, or mobile banking is called QRIS (Quick Response Code Indonesian Standard). Zakat, infaq, and alms funds can be received through QRIS at various locations, including mosques and zakat collection centers. With QRIS, it will be easier to pay zakat funds, so that when you want to pay zakat you don't need to meet the zakat collector (Bank indonesia, 2019).



Figure 1. QRIS Baitul Mal Aceh

As of December 2022, Bank Indonesia (BI) reported that there were 27.77 million QRIS users in Indonesia. Java Island is the majority of QRIS users with a total of 20.59 million users. In second place, 4.75 million QRIS users are on the island of Sumatra. The island of Kalimantan has 1.25

million QRIS customers. Meanwhile, 1.18 million QRIS users are in Papua, Maluku, and Sulawesi with the fewest QRIS users in Nusa Tenggara and Bali. In Aceh Province, according to Bank Indonesia, during 2022, 267,273 people used QRIS as a payment medium, an increase of 90 percent from the previous year (Reynold et al., 2022). QRIS users are predominantly in the 21-35 year age range, because this age is included in the productive age and has a high level of activity and productivity.

Digital technology is increasingly being used in society. A person can learn new things quickly with the internet. Internet users are creating a new trend where technology is used to enable people to communicate, talk, shop, and engage in online social activities. even get access to zakat information (Fadhilurrahman, 2023). Online zakat collection can improve zakat management performance and reach a wider audience. Farhatunnada & Ghafur Wibowo (2022) argue that with the flexibility of online zakat, muzaki can be more efficient in fulfilling their zakat needs and making payments without being constrained by time and location. There are several factors that muzaki consider in deciding to make zakat payment transactions via QRIS.

As the capital city of Aceh Province, Banda Aceh is accustomed to experiencing higher economic fluctuations compared to other regencies/cities. The area of Banda Aceh City is only around 61.36 km² consisting of nine sub-districts. Banda Aceh's economy is driven by a number of factors including trade and services. The welfare and development of the zakat recipient community in Banda Aceh are greatly influenced by the large potential for zakat (Baitul Mal Aceh, 2020). So researchers are interested in knowing what influences people's behavioral intentions in paying zakat. Behavioral intention is defined as a person's drive to exert all their efforts according to desires related to their thoughts and feelings (Ulum & Cahyono, 2020). It is concluded that behavioral intention indicates a person's willingness to engage in a particular activity.

The lack of use of digital technology in collecting zakat funds in Indonesia has resulted in the potential for e-zakat receipts not being maximized (Hudaefi et al., 2020). According to information from one of the Baitul Mal Aceh staff who said that zakat receipts through QRIS were only around 60 people, the number is the opposite of what is expected. The community has not fully utilized the technology that exists today, even though many organizations use digital platforms to pay zakat.

2. Methods

This research is included in the type of quantitative research based on hypothesis testing. The population in this study were the people of Banda Aceh City aged 21-75 years, the number of samples taken by purposive sampling was 100 people. This study uses primary data derived from responses to questionnaires distributed to people interested in the subject. The data analysis technique in hypothesis testing uses multiple linear regression analysis. The purpose of multiple linear regression analysis is to see the effect of performance expectation variables, business expectations, facilitating conditions, and social influences on behavioral intention to pay zakat through the QRIS digital platform. The equation model in this study is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Bi = \beta_1 Pe + \beta_2 Ee + \beta_3 Fc + \beta_4 Si + e$$

Description:

Y = Behavioral Intention

a = Constant Value

$\beta_1, \beta_2, \beta_3, \beta_4$ (Beta) = Regression Coefficient

Pe = Performance Expectancy

Ee = Effort Expectancy

Fc = Facilitating Conditions

Si = Social Influence

e = Error

3. Result and Discussion

1. Respondent Characteristics

Respondent Characteristics are the characteristics of respondents in this study, the following are the characteristics of respondents used in this study.

Table 2. Respondent Characteristics

No	Description	Frequency	Percentage
1	Gender		
	Male	43	43%
	Famale	57	57%
2	Age		
	21-35 years	55	55%
	36-50 years	36	36%
	51-65 years	6	6%
	66-75 years	3	3%
3	Last Education		
	SD	1	1%
	SMP	3	3%
	SMA	19	19%
	D2/D3	20	20%
	S1	42	42%
	S2/S3	15	15%
4	Occupation		
	Private Employee	11	11%
	Entrepreneur	21	21%
	Civil Servant	17	17%
	Academician	10	10%
	Others	41	41%
5	Monthly Income		
	1.000.000-5.000.000	34	34%
	5.000.001-10.000.000	37	37%
	10.000.001-15.000.000	19	19%
	> 15.000.001	10	10%
Total		100	100%

2. Data Quality Results

a) Data Validity Test

Table 3. Validity Test Results

Variables	No Item	Value of r_{count}	Value of r_{table}	Sig.	Validity
Behavior intention	Bi1	0.908	01.654	0.000	Validity
	Bi2	0.917			Validity
Performance Expectations	PE1	0.787	0.1654	0.000	Validity
	PE2	0.835			Validity
	PE3	0.825			Validity
	PE4	0.828			Validity
Effort Expectations	EE1	0.778	0.1654	0.000	Validity
	EE2	0.840			Validity
	EE3	0.839			Validity
	EE4	0.679			Validity
Facilitating Conditions	FC1	0.738	0.1654	0.000	Validity
	FC2	0.825			Validity
	FC3	0.781			Validity
	FC4	0.802			Validity
Social Influence	SI1	0.864	0.1654	0.000	Validity
	SI2	0.856			Validity
	SI3	0.842			Validity
	SI4	0.775			Validity

Based on Table 3 above, it is known that each question item has a value $<$ which is 0.1654. So it can be concluded that each question item is declared valid.

b) Data Reliability Test

Table 4 Reliability Test Results

Variabel	Item	Cronbach's Alpha	Reliability
Behavior Intention	2	0.798	Reliabel
Performance Expectations	4	0.836	Reliabel
Effort Expectations	4	0.834	Reliabel
Facilitating Conditions	4	0.802	Reliabel
Social Influence	4	0.853	Reliabel

From Table 4 above, it is known that each variable has a Cronbach's Alpha value greater than 0.60. Thus, the variables of behavior intention, performance expectations, effort expectations, facilitating conditions, and social influence are declared reliable. It can be concluded that the questionnaire used as a measuring instrument in this study is feasible to be used as a data collection tool.

3. Classical Assumption Test

a. Data Normality Test

In this study, normality testing was carried out using the normal probability plot and Kolmogorov-Smirnov tests, if the sig value $>$ 0.05 means the data distribution is normal, while if sig $<$ 0.05 means the data distribution is not normal (Oktapiani, 2020). The results of the Kolmogorov Sminov Test in this study can be seen in Table 5 as follows:

Table 5. Data Normality Test Results

	Unstandardized Residual
<i>Kolmogorov-Smirnov Z</i>	1.107
<i>Asymp. Sig. (2-tailed)</i>	0.172

Based on the statistical test of normality using the Kolmogorov-Smirnov Z test in Table 5 shows that the significance value of $0.172 > 0.05$, it can be said that the regression is normally distributed. This means that there are no extreme values from the data taken.

b. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is inequality of variance from the residuals of one observation to another. When the variance from the residuals of one observation to another is different, this is called heteroscedasticity (Ghozali Imam, 2018). There are several ways to detect the presence or absence of heteroscedasticity:

1. If there is a certain pattern (for example wavy, widening then narrowing) then it indicates that heteroscedasticity has occurred.
2. If there is no clear pattern, and the points are spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur.

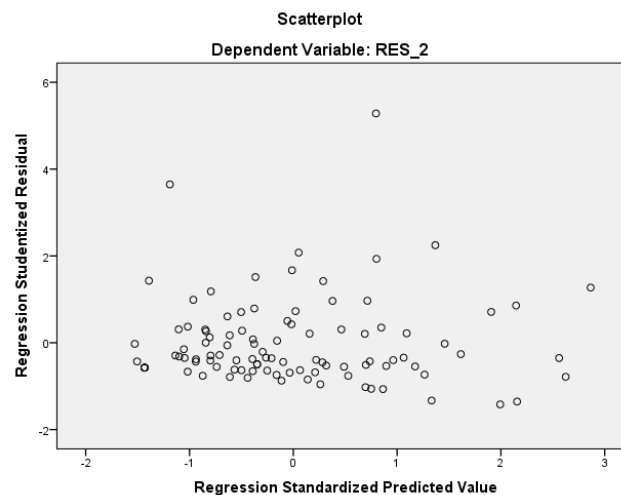
**Figure 2.** Image of Heteroscedasticity Test Results

Figure 2 shows that the resulting points are spread randomly and do not form a particular pattern or line. In addition, the data points are shown to be spread around the number 0. The results of this test indicate that this regression model is free from heteroscedasticity problems.

c. Multicollinearity Test

According to Ghozali Imam, (2018) multicollinearity can be seen from the Tolerance value and its opposite, the Variance Inflation Factor (VIF). Tolerance measures the variability of selected independent variables that are not explained by other independent variables. So a low tolerance value is the same as a high VIF, because $VIF = 1/\text{tolerance}$. This test can be done as follows:

- Tolerance value < 0.10 or $VIF > 10$, multicollinearity occurs.
- Tolerance value > 0.10 or $VIF < 10$, no multicollinearity occurs.

Table 6. Multicollinearity Test Results

Model	Colinearity Statistic	
	Tolerance	VIF
Performance Expectations	0.444	2.253
Effort Expectations	0.382	2.619
Facilitating Conditions	0.312	3.200
Social Influence	0.410	2.441

Based on table 6, it is known that there is no multicollinearity in all variables in this study. This is because the tolerance value of the four variables is greater than 0.10, namely performance expectations of 0.444, effort expectations of 0.382, facilitating conditions of 0.312 and social influence of 0.410. While the VIF value for the performance expectation variable is 2.253, effort expectations of 2.619, facilitating conditions of 3.200 and social influence of 2.441. These values are less than 10 so it can be concluded that there is no multicollinearity in this study.

d. Multiple Linear Analysis

The multiple linear analysis test aims to predict or forecast how the dependent variable will be if two or more independent variables as predictor factors are manipulated. The results of the multiple linear regression analysis can be seen in the following table:

Table 7. Multiple Linear Analysis Test Results

	Standardized Coefficients Beta	t	Sig.	F	Sig.
Constant		2.393	0.019	29.246	0.000 ^b
Performance Expectations	0.669	6.517	0.000		
Effort Expectations	-0.250	-2.258	0.026		
Facilitating Conditions	0.186	1.521	0.131		
Social Influence	0.145	1.355	0.178		
R ²	0.745				
R Square	0.555				
Adjusted R Square	0.536				
Std.Error of the Estimate	1.317				

Based on Table 7, the multiple linear analysis shows that the coefficient for the performance expectation variable is 0.669, effort expectation is -0.250, facilitating conditions is 0.186 and social influence is 0.145 so that it can be expressed in the multiple linear regression equation as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$B_i = \beta_1 P_e + \beta_2 E_e + \beta_3 F_c + \beta_4 S_i + e$$

$$B_i = 0.669 P_e - 0.250 E_e + 0.186 F_c + 0.145 S_i + e$$

Based on the results of the linear regression equation above, it is described as follows:

- The regression coefficient value of work expectations is 0.669, which indicates that if the work expectation variable increases by 1 unit, it will cause the interest in paying zakat through the QRIS digital platform to increase by 0.669, assuming that other variables are considered constant.
- The regression coefficient value of business expectations is -0.250, which indicates that if the business expectation variable increases by 1 unit, it will cause the interest in paying zakat through the QRIS digital platform to decrease by 0.250, assuming that other variables are considered constant.

- c. The regression coefficient value of facilitating conditions is 0.186, which indicates that if the facilitating conditions variable increases by 1 unit, it will cause the interest in paying zakat through the QRIS digital platform to increase by 0.186, assuming that other variables are considered constant.
- e. The value of the social influence regression coefficient is 0.145, which indicates that if the social influence variable increases by 1 unit, it will cause the interest in paying zakat through the QRIS digital platform to increase by 0.145, assuming that other variables are held constant.

This coefficient shows how much total variation in the dependent variable can be explained by the independent variables in the regression model. The value of the determination coefficient is between 0 (zero) and 1. The value of R^2 which is close to 1 indicates that the variables in the model can represent the problems studied, based on the results of the multiple linear regression test output in table 7, the determination coefficient (R^2) is 0.745. The R-Square value is 0.555, so it can be concluded that the influence of work expectations, business expectations, facilitating conditions, and social influences on the interest in paying zakat through the QRIS digital platform is 74.5%. While the remaining 25.5% is influenced by other variables not examined in this study.

4. Hypothesis Test Results

1. t-test

The t-test difference test is used to test how far the influence of the independent variables used in this study individually in explaining the dependent variable partially (Ghozali, 2013). The t-test can be seen as follows:

Table 8. T-Test Results Table

	T	Sig.	F	Sig.
Performance Expectations	6.517	0.000	29.246	0.000
Effort Expectations	-2.258	0.026		
Facilitating Conditions	1.521	0.131		
Social Influence	1.355	0.178		

Based on the value with the provision value $\alpha = 0.05$ and $dk = (100-5) = 95$ so that the value is 1.661.

- a. The Effect of Performance Expectation Level on Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

The value is 6.517 which means $> t_{table}$ ($6.517 > 1.661$), Viewed from the perspective of the sig. value of performance expectations which is $0.000 < 0.05$. Based on the comparison with then H_0 is rejected H_a is accepted, it can be concluded that the work expectation variable has a positive and significant effect on the behavioral intention to pay zakat through the QRIS digital platform.

- b. The Effect of Business Expectation Level on Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

The value is -2.258 which means $< (-2.258 < 1.661)$. Viewed from the perspective of the sig. value. transparency with a value of $0.026 < 0.05$. Based on the comparison with then H_0 is rejected H_a is accepted, it can be concluded that the business expectation variable has a negative and significant effect on the behavioral intention to pay zakat through the QRIS digital platform

- c. The Effect of the Level of Facilitating Conditions on the Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

A value of 1.521 which means $< (1.521 < 1.661)$, Viewed from the sig. value of the facilitating conditions which is worth $0.131 > 0.05$. Based on the comparison with then H_0 is accepted H_a is rejected, it can be concluded that the facilitating conditions variable does not affect the behavioral intention to pay zakat through the QRIS digital platform.

d. The Effect of the Level of Social Influence on the Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

A value of 1.355 which means $< (1.355 < 1.661)$, Viewed from the sig. value of social influence which is worth $0.178 > 0.05$. Based on the comparison with then H_0 is accepted H_a is rejected, it can be concluded that the social influence variable does not affect the behavioral intention to pay zakat through the QRIS digital platform.

2. F Test

Based on Table 8, a value of 29.246 was obtained with a significance value of 0.000. With a significance level of 5% and $df_1 (N_1) = k-1 (5-1) = 4$ and $df_2 (N_2) = n-k (100-5) = 95$, so that 2.47 was obtained which means $> (29.246 > 2.47)$. When viewed from the sing value. $0.000 < 0.05$, it can be concluded that H_0 is rejected and H_a is accepted, which means that the four independent variables, namely work expectations, business expectations, facilitating conditions, and social influences have a simultaneous influence on the behavioral intention to pay zakat through the QRIS digital platform.

5. Discussion of Research Results

a. The Influence of Performance Expectations on Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

Based on the results of multiple linear regression, it was found that performance expectations have a positive and significant effect on behavioral intention to pay zakat through the QRIS digital platform. Someone will use a service such as a digital platform to pay zakat because they feel helped in expanding their performance.

These results support the research conducted by Achiriani & Hasbi, (2021) the results of the study showed that the performance expectation variable influences the behavioral intention to use the Dana digital wallet in Indonesia

b. The Influence of Business Expectations on Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

Based on the results of multiple linear regression, it was found that business expectations have a negative and significant effect on the behavioral intention to pay zakat through the QRIS digital platform. If business expectations are higher, the behavioral intention to pay zakat through the QRIS digital platform decreases. If business expectations decrease, the behavioral intention increases. This means that when people perceive that the QRIS application is risky, has uncertainty, and does not provide convenience to the community in providing zakat payment information, people will not be willing to use QRIS. Lack of public trust in QRIS and the habits of the people of Banda Aceh City who prefer to pay zakat directly to muzakki without any intermediaries. These results are in contrast to research conducted by Fadhlurrahman, (2023) which states that business expectations have a positive and significant effect on the behavioral intention to pay zakat.

c. The Influence of Facilitating Conditions on Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

Based on the results of multiple linear regression, it was found that facilitating conditions did not affect the behavioral intention to pay zakat through the QRIS digital platform. No matter how many facilities are available, they cannot influence individuals to use QRIS in paying zakat. This result is in line with research conducted by Kasri & Yuniar, (2021) that resources and infrastructure, both organizational and technical infrastructure, related to online zakat have not been able to attract people's behavioral intentions to pay zakat through the QRIS digital platform.

d. Social Influence on Behavioral Intention to Pay Zakat Through the QRIS Digital Platform

Based on the results of multiple linear regression, it was found that social influence did not affect the behavioral intention to pay zakat through the QRIS digital platform. Social influence shows the extent to which other people, be they family, friends, or people around them, influence a person's decision to pay zakat through a digital platform. However, this study has the opposite result, that the people of Banda Aceh City are less interested in recommendations or references from other people such as family, friends, or important people in formulating their intentions in paying zakat through digital platforms. This is because they do not feel the need to use the service and are more likely to pay zakat directly.

3. Conclusion

Looking at the results of the data obtained from the tests that have been carried out regarding the influence of performance expectations, business expectations, facilitating conditions, and social influences on the behavioral intention to pay zakat through the QRIS digital platform with 100 research samples, the following conclusions can be drawn:

- 1) Performance Expectations have a positive and significant effect on the behavioral intention to pay zakat through the QRIS digital platform at Baitul Mal Aceh.
- 2) Business Expectations have a negative and significant effect on the behavioral intention to pay zakat through the QRIS digital platform at Baitul Mal Aceh.
- 3) Facilitating Conditions do not affect the behavioral intention to pay zakat through the QRIS digital platform at Baitul Mal Aceh.
- 4) Social Influence does not affect the behavioral intention to pay zakat through the QRIS digital platform at Baitul Mal Aceh.
- 5) Simultaneously, work expectations, business expectations, facilitating conditions and social influences affect the behavioral intention to pay zakat through the QRIS digital platform at Baitul Mal Aceh

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