

## DAFTAR PUSTAKA

- 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.
- Ajzen, I. (1991). *The Theory of Planned Behavior*. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Albaghli, B., & Carlucci, L. (2020). The Link Between Muslim Religiosity and Negative Attitudes toward the West: An Arab Study. *The International Journal for the Psychology of Religion*. <https://doi.org/10.1080/10508619.2020.1824720>
- Asosiasi Penyelenggara Jasa Internet Indonesia (2024). Survei Penetrasi Internet Indonesia 2024. [online]. <https://survei.apjii.or.id/>
- Awaluddin, M., Santosa, A. M. B., & Noviaristanti, S. (2022). Analysis of E-Wallet's Factor Adoption in Food and Beverage Business. In *Proceedings of the 5th European International Conference on Industrial Engineering and Operations Management* (pp. 2987-2996). IEOM Society International.
- Baber, H. (2021). Religiosity and intention to participate in donation-based *crowdfunding*. *Journal of Management, Spirituality & Religion*, 18(3), 218-237. International Association of Management, Spirituality & Religion. <https://doi.org/10.51327/DKES9686>
- Bananuka, J., Kasera, M., Najjemba, G.M., Musimenta, D., Ssekiziyivu, B. and Kimuli, S.N.L. (2020), "Attitude: mediator of *subjective norm*, religiosity and intention to adopt Islamic banking", *Journal of Islamic Marketing*, Vol. 11 No. 1, pp. 81-96.
- Barney, J. B., & Hesterly, W. S. (2015). *Strategic Management and Competitive Advantage: Concepts and Cases* (5th ed.). Pearson Education Limited.
- Blackbaud Institute. (2022). Charitable giving report: Using 2021 data to transform your strategy. <https://institute.blackbaud.com/resources/charitable-giving-report-2021>

- Bouteraa, M., Chekima, B., Amin, H., Tamma, E., Lada, S., Ansar, R., & Lim, M. F. (2024). Does consumer religiosity matter for green banking adoption? Evidence from a Muslim-majority market. *Journal of Islamic Marketing*, 15(7), 1807-1823.
- Burnett, K. (1992). Relationship fundraising. In *A Donor-Based Approach to the ...* (2<sup>nd</sup> ed., Vol. 12, Issue 2). Jossey-Bass. [http://samples.sainsburysebooks.co.uk/9780787966812\\_sample\\_385619.pdf](http://samples.sainsburysebooks.co.uk/9780787966812_sample_385619.pdf)
- Buteau, E., & Gopal, R. (2019). "The Future of Philanthropy: Digital Transformation in the Nonprofit Sector." The Center for Effective Philanthropy.
- Charities Aid Foundation. (2024). *World Giving Index 2024: Global trends in generosity*. Charities Aid Foundation.
- Chen, Y.-P. P. (Ed.). (2017). Trust and technology in a ubiquitous modern environment: *Theoretical and methodological perspectives*. Springer.
- Chen, L., Lu, Y., & Lin, Y. (2019). Determinants of *online* charitable giving in an emerging market: The moderating role of social influence. *Journal of Nonprofit & Public Sector Marketing*, 31(2), 153–177.
- Chen, L. R., Chen, F. S., & Chen, D. F. (2023). *Effect of social presence toward livestream e-commerce on consumers' purchase intention*. *Sustainability*, 15(4), 3571.
- Choi, N., & Kim, J. (2011). "The Effect of the Internet on Fundraising for Nonprofit Organizations." *Journal of Public Policy & Marketing*, 30(1), 16-30.
- Cialdini, R. B. (2001). *Influence: Science and practice*. Allyn & Bacon
- Cook, K. S., Hardin, R., & Levi, M. (2005). *Trust and reciprocity: Interdisciplinary perspectives*. Russell Sage Foundation.
- Daud, M. S. M., Wahid, H., & Noor, M. A. M. (2022). The influences of *attitude*, religiosity, and *subjective norm* on Muslim's donation intention during COVID-19 lockdown in Malaysia. *International Journal of Sustainable Development and Planning*, 17(3), 915-923.
- Donahue, M. J. (1985). Intrinsic and Extrinsic Religiousness: Review and Meta-Analysis. *Journal of Personality and Social Psychology*, 48(2), 400-419.

- Dirie, K. A., Alam, M. M., & Maamor, S. (2023). Islamic social finance for achieving sustainable development goals: a systematic literature review and future research agenda. *International Journal of Ethics and Systems*.
- Fan, Y., Jiang, J., & Cui, W. (2019). The backfire effect of default amounts on donation behavior in *online* donation situs. *Acta Psychologica Sinica*, 51(4), 415.
- Florenthal, B., Awad, M., & Godar, S. (2020). Nonprofits meet millennials: a hybrid approach of uses and gratifications and TAM to identify the drivers of monetary donation intention. *Young Consumers*, 21(4), 435-449.
- Francioni, B., Curina, I., Dennis, C., Papagiannidis, S., Alamanos, E., Bourlakis, M., & Hegner, S. M. (2021). Does trust play a role when it comes to donations? A comparison of Italian and US higher education institutions. *Higher Education*, 82, 85-105.
- Gefen, D. and Straub, D. (2003), "Managing user trust in B2C e-Services", *e-Service Journal*, Vol. 2, pp. 7-24.
- Gopay (2020). *Gopay Digital Outlook 2020*. [online]. <https://gopay.co.id/blog/riset-donasionline>
- Gorsuch, R. L., & McPherson, S. E. (1989). Intrinsic/extrinsic measurement: I/E-Revised and single-item scales. *Journal for the Scientific Study of Religion*, 28(3), 348–354. <https://doi.org/10.2307/1386745>
- Hewa, S., & Stapleton, D. H. (Eds.). (2005). *Globalization, philanthropy, and civil society: Toward a new political culture in the twenty-first century*. New York: Springer Science & Business Media.
- Hou, T., Hou, K., Wang, X., & Luo, X. R. (2021). *Why I give money to unknown people? An investigation of online donation and forwarding intention*. *Electronic Commerce Research and Applications*, 47, 101055
- Iba, Zainuddin dan Wardhana, Aditya. (2023). *Metode Penelitian*. Eureka Media Aksara
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informatika*. Bandung: Reflika Aditama.
- Indrawati, Widarmanti, T., & Ramantoko, G. (2024). Towards a Unified Model of Planned Obsolescence and Innovation Adoption in Consumer Behavior: A

Literature Review and Conceptual Proposition using the Stimulus-Organism-Response Framework. *Management and Production Engineering Review*, 15(2), 25-41. 10.24425/mper.2024.151128

Infak.id (2024). How infak.id started. <https://infak.id/about-us> [online]

Jamal, A., & Kamal, N. (2004). The influence of religiosity on consumer behavior. *Proceedings of the Academy of Marketing Conference*.

Jin, W., Sun, Y., Wang, N., & Zhang, X. (2017). Why users purchase virtual products in MMORPG? An integrative perspective of social presence and user engagement. *Internet Research*, 27(2), 408-427.

Kahf, M. (1999). The Performance of the Institution of Zakah in Theory and Practice. Islamic Research and Training Institute, Islamic Development Bank.

Kasri, R.A. and Chaerunnisa, S.R. (2022), "The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials", *Journal of Islamic Marketing*, Vol. 13 No. 6, pp. 1334-1350. <https://doi.org/10.1108/JIMA-04-2020-0101>

Kenang, I. H., & Gosal, G. (2021). Factors affecting *online* donation intention in donation-based *crowdfunding*. *The Winners*, 22(2), 97-104.

Kim, D.J., Ferrin, D.L. and Rao, H.R. (2009), "Trust and satisfaction, two stepping stones for successful e-commerce relationships: a longitudinal exploration", *Information Systems Research*, Vol. 20 No. 2, pp. 237-257.

Kraus, S., Jones, P., Kailer, N., Weinmann, A., Chaparro-Banegas, N., & Roig-Tierno, N. (2021). Digital Transformation: An Overview of the Current State of the Art of Research. *Sage Open*, 11(3). <https://doi.org/10.1177/21582440211047576>

Kreijns, K., Weidlich, J., & Kirschner, P. A. (2021). Pitfalls of social interaction in online group learning. *Cambridge handbook of Cyber behavior*.

Lopez, C. O., Alonso Galbán, P., Canova-Barrios, C., & Machuca-Contreras, F. (2022). Online and social media presence (Facebook, Twitter, Instagram, and YouTube) of civil associations, mutual associations, and foundations in Argentine nursing. *Metaverse Basic and Applied Research*, 1, 13. <https://doi.org/10.56294/mr202213>

- Li, W., Mao, Y., & Liu, C. (2022). Understanding the Intention to Donate *Online* in the Chinese Context: The Influence of Norms and Trust. *Cyberpsychology*, 16(1), Article 7. <https://doi.org/10.5817/CP2022-1-7>
- Linardi, C., & Nur, T. (2021). Faktor-Faktor Yang Memengaruhi Minat Mahasiswa Berdonasi Melalui Situs *Crowdfunding*. *INOBIIS: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 4(2), 249 - 267. <https://doi.org/10.31842/jurnalinobis.v4i2.181>
- Łobjko, S. (2020). Digital transformation and innovativeness of enterprises. *Optimum. Economic Studies*, 100(2), 36-46.
- Lumbantoruan, R., & Ariyanti, M. (2022). Influencing Factors on Adoption of Telkomsel Maxstream Video Streaming Application Using Modified Theory of Acceptance and Use of Technology 2 (UTAUT 2). *Asian journal of management sciences & education*, 11(1), 103-112.
- Magano, J., Au-Yong-Oliveira, M., Walter, C. E., & Leite, Â. (2022). Attitudes toward fashion influencers as a mediator of purchase intention. *Information*, 13(6), 297.
- Maulana, H. I. M. I., & Sudarsono, H. (2024). Analysis Of Muslim Students' intention in Infaq and Shadaqah Through *Online* Platfoms. *Al-Infaq: Jurnal Ekonomi Islam*, 1(1), 1-14.
- Muflih, 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.
- Mujiani, S. (2022). Menyusun proposal penelitian. Dalam F. Sukmawati (Ed.), *Metodologi penelitian kuantitatif* (hal. 208-218). Pradina Pustaka
- Nadeem, W., Khani, A. H., Schultz, C. D., Adam, N. A., Attar, R. W., & Hajli, N. (2020). How social presence drives commitment and loyalty with *online* brand communities? The role of social commerce trust. *Journal of Retailing and Consumer Services*, 55, 102136. <https://doi.org/10.1016/j.jretconser.2020.102136>

- Niswah, M., Abidin, Z., & Saeed, F. (2019). *The Role of Subjective norms in Online Charitable Donations. International Journal of Economics, Commerce and Management*, 7(10), 1–12.
- Nurhayati, T. and Hendar, H. (2020), "Personal intrinsic religiosity and product knowledge on halal product purchase intention: Role of halal product awareness", *Journal of Islamic Marketing*, Vol. 11 No. 3, pp. 603-620. <https://doi.org/10.1108/JIMA-11-2018-0220>
- Nurrahman, A. H., Noviaristanti, S., & Firlir, A. (2023). Analyzing the continuance intention of fixed broadband using modified UTAUT2 model (A case study of IndiHome in Indonesia). 2023 International Conference on Digital Business and Technology Management (ICONDBTM), 1–6. <https://doi.org/10.1109/ICONDBTM59210.2023.10326740>
- Othman, A., Hasan, Z. A., Ibrahim, K., Huda Ibrahim, S. N., & Mohamed, N. A. (2024). Factors Influencing the Intention to Donate (Infaq and Sadaqah) Among UiTMCM Staff. *Global Business & Management Research*, 16(2).
- Obaidullah, M., & Shirazi, N. S. (2015). *Islamic Social Finance: A Conceptual Framework*. Islamic Research and Training Institute, Islamic Development Bank.
- Payton, R. L., & Moody, M. P. (2008). *Understanding philanthropy: Its meaning and mission*. Bloomington: Indiana University Press.
- Purba et al. (2021). *Metode Penelitian Ekonomi*. Yayasan Kita Menulis
- Ramadhan, M. H. N., & Hendratmi, A. (2023). Moslem Millennials Donor Intention Through Donation-Based Crowdfunding in Indonesia. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 10(1), 41–56. <https://doi.org/10.20473/vol10iss20231pp41-56>
- Ramadhani, F., & Noviaristanti, S. (2024). Analysis of e-puskesmas Adoption in Tasikmalaya Regency Using UTAUT Model. *Blantika: Multidisciplinary Journal*, 2(7), 736-747.
- Riza, A. F., & Hafizi, M. R. (2019). Customers attitude toward Islamic mobile banking in Indonesia: Implementation of TAM. *Asian Journal of Islamic Management (AJIM)*, 1(2), 75–84. <https://doi.org/10.20885/ajim.vol1.iss2.art1>

- Sekaran, Uma dan Bougie, Roger. (2016). *Research Methods for Business: A Skill-Building Approach (7th Edition)*. Chichester: John Wiley and Sons Ltd.
- Singer, A. (2008). *Charity in Islamic societies*. Cambridge: Cambridge University Press.
- Sudarsono, H., Santoso, A., & Hawariyuni, W. (2024). Young Muslim generations and sadaqah through digital platforms: Do sadaqah literacy and religiosity matter? *Review of Islamic Social Finance and Entrepreneurship*.
- Suhartanto, D., Mohd Suki, N., Najib, M., Suhaeni, T. and Kania, R. (2023), "Young Muslim consumers' attitude towards green plastic products: the role of environmental concern, knowledge of the environment and religiosity", *Journal of Islamic Marketing*, Vol. 14 No. 12, pp. 3168-3185. <https://doi.org/10.1108/JIMA-08-2021-0277>
- Sulaeman, S. (2021). Factors determining behavioral intentions to use Islamic *crowdfunding* situs in times of Covid-19 in Indonesia: Evidence from TAM approach. *Jurnal Ekonomi & Keuangan Islam*, 31-44.
- 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. *JEBIS: Jurnal Ekonomi dan Bisnis Islam*, 6(1), 98-115.
- Tamimi, A., & Ahmad, M. (2020). *Online* repatronage intention: An *online* system usage and purchase experience perspective. *BITARA International Journal of Civilizational and Human Science*, 3(1), 001–009. Retrieved from <http://bitarajournal.com/index.php/bitarajournal/article/view/97>
- Thaker, M. A. B. M. T. (2018). Factors influencing the adoption of the *crowdfunding*-waqf model (CWM) in the waqf land development. *Journal of Islamic Marketing*, 9(3), 578–597. <https://doi.org/10.1108/JIMA-05-2016-0043>
- Tim Transformasi Digital Rumah Zakat. (2023). *Laporan transformasi digital* [PowerPoint slides]. Rumah Zakat.
- Verplanken, B., & Orbell, S. (2022). *Attitudes, habits, and behavior change*. *Annual review of psychology*, 73(1), 327-352.

- Wheelen, Thomas L., Hunger, J. David, Hoffman, Alan N., & Bamford, Charles E. (2015). *Strategic Management and Business Policy: Globalization, Innovation, and Sustainability* (14th ed.). Pearson Education Limited.
- World Population Review. (2024). *Religion by country*. Retrieved November 21, 2024, from <https://worldpopulationreview.com/country-rankings/religion-by-country>
- Yadegari, M., Mohammadi, S., & Masoumi, A. H. (2022). Technology adoption: an analysis of the major models and theories. *Technology Analysis & Strategic Management*, 36(6), 1096–1110. <https://doi.org/10.1080/09537325.2022.2071255>
- Zhang, T., Zhang, Q., Jiang, R., Gao, T., & Yang, M. (2022). Online users' donation behavior to medical *crowdfunding* projects: Mediating analysis of social presence and perceived differences in trust. *Frontiers in Psychology*, 13, 1008494.
- Zhang, H., Lv, Y., Zhang, J. Z., Hollebeck, L. D., Behl, A., & Urbonavicius, S. (2025). Exploring purchase intention in metaverse retailing: Insights from an automotive platform. *Journal of Retailing and Consumer Services*, 82, 104144.