


# Technology Acceptance Model Approach, Subjective Norm Towards Behavior Intention Is Mediated By Attitude And Moderated By Religiosity

Ghina Rahmanda<sup>1</sup>, Abdurrahman<sup>2</sup>

<sup>1,2</sup>Magister Management, Esa Unggul University

Article Info	ABSTRACT
<b>Keywords:</b> Perceived usefulness Perceived ease of use Subjective norms Attitude Religiosity Behavior intention to use.	This study aims to examine the factors that encourage individuals to donate using the Kitabisa.com platform. This study was made to explore the influence of perceived usefulness, perceived ease of use, subjective norms, behavior, intention to use, moderated by religiosity and mediated by attitude. Data were collected through a survey using a questionnaire distributed online to millennial groups who use the platform. Data were analyzed using the Structural Equation Model (SEM). The findings in this study are that perceived usefulness and Perceived ease of use have a positive effect on attitude. Subjective norms have a positive effect on attitude. Attitude has a positive effect on behavioral intention to use. Perceived usefulness does not affect behavioral intention to use. Perceived ease of use does not affect behavioral intention to use. Religiosity is unable to moderate the relationship between perceived usefulness, perceived ease of use and subjective norms on attitude.
This is an open access article under the <a href="https://creativecommons.org/licenses/by-nc/4.0/">CC BY-NC</a> license 	<b>Corresponding Author:</b> Ghina Rahmanda Magister Management, Esa Unggul University <a href="mailto:ceritaria0101@gmail.com">ceritaria0101@gmail.com</a>

## INTRODUCTION

One use *fintech* as a supporter of digital finance is to pay alms, infaq, and zakat. In Islam, people are taught to give charity, infaq, and zakat. Surah Yusuf Verse 88 is a verse that explains the meaning of charity *So when they entered (the place of) Yusuf, they said: O Al Aziz, we and our family have been afflicted and we have come with things that are worthless, so complete the measure for us, and give charity to us, verily God will reward to those who give charity.* Apart from that, the obligation to make infaq is stated in Surah Al-Baqarah Verse 267 which means *O you who believe, spend some of the good results of your efforts and some of what We bring out from the earth for you. Don't choose something bad to give away, even though you don't want to take it, except by squinting (reluctantly) at it. Know that Allah is Most Rich, Most Praiseworthy.*

According to Pratiwi (2023), there will be an increase in zakat, infaq, alms (ZIS) payments from 2013-2023. The increase has been very significant, until in 2022 it reaches 22.43 trillion and it is projected to reach 33.8 trillion in 2023. This indicates that more and more Indonesians are paying ZIS. Then, Zaenal et al (2022), conducted a survey that as many as 57.3% of people had paid zakat digitally. Quoted from Rukmana *et al.*, (2023), digital zakat payments are mostly made by people between the ages of 20 and 30 with a percentage of

76%. This large number increases the belief that digital zakat payments can further increase the number of muzaki who pay zakat.

Usage digital is not only an innovation, but also a new policy in raising funds. One of the efforts being carried out by the Zakat Management Organization (OPZ) is the digitalization of ZIS online (Astuti & Prijanto, 2021); (Tartila, 2022). *platform* which can be used as a means of paying zakat digitally, namely Kitabisa.com. Kitabisa.com is *platform* which is used to raise funds, donate, give alms, and so on which is done in a way *online*. *Platform* Kitabisa.com has given a lot of results, especially in the good until *platform* This is increasingly developing and widely used.

Ease of accessing an application is an important factor when using an application because users will not face difficulties and will create a perception of usefulness. (*perceived usefulness*) on application use. There is *perceived usefulness* can be evidence that users have confidence in a technology (Astuti & Prijanto, 2021). This means that there is a connection between perceived ease of use, *behavior intention*, as well as perceived usefulness as explained by Asmy in Karmanto's research *et al.*, (2020) found that both perceived utility and usefulness have a significant impact on the intention to pay zakat using *Integrated Zakat Crowdfunding Model* (IZCM). In contrast to researchers, Astuti & Prijanto (2021) explained that there was no impact on perceived usefulness (*perceived usefulness*) on interest in using digital zakat services. Sinurat & Sugiyanto (2022) also stated the same thing *perceived usefulness* also perceived ease of use has no impact on *behavior intention*.

Another difference between this research and previous research lies in the use of religiosity as a moderator in the context of technology and ZIS distribution behavior. This has not been explored much, especially in relation to behavior based on Islamic values. The aim of this research is to raise the research topic of *Technology Acceptance Model*, *Theory of Planned Behavior* mediated by *Attitude* and Moderated by Religiosity *Behavior Intention to Use Financial Technology* in distributing Zakat, Infaq and Sadaqah.

## METHODS

Measurement of the perceived usefulness variable There are 5 statements with indicators adopted from Bertagnolli (1989), speed of work completion, increased work performance, *effectiveness* (increased effectiveness), *make job easier* (ease of doing work), *useful* (usefulness in work). The perceived ease of use variable is measured using 4 question items with indicators *easy to learn* (can learn easily), *easy to understand* (easy to understand), *easy to use* (easy to use), and *effortless* (easy to operate as desired). This measurement uses parameters adopted from Chawla & Joshi (2019); Kumala *et al.*, (2020). Then variables *Subjective Norm* consists of 3 statements with indicators according to Udayana & Ramadhan (2019) including what is most important to me is other individuals who have an influence on me and other people's opinions.

The population of this study is the millennial generation who have worked and already have an income, and live in the city of Palembang (Febrianti & Darma, 2023). Millennials are referred to as digital natives because of their early exposure to mobile phones and the internet (Francis & Hoefel, 2018). It is this millennial generation whose potential for zakat, infaq and

sadaqah can be realized. The millennial generation was born in 1981-1996 and is currently aged 28 to 43 years (Beik *et al.*, 2023); (Febrianti & Darma, 2023); (Purwadani & Ridlwan, 2022).

According to Hair *et al.*, (2019), the number of samples using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique is 100 – 200 respondents if the indicators used are more than 20. This research uses 25 indicators so that to determine the number of samples a calculation is needed 25 times 5. Based on these provisions, the calculation for the sample size is  $25 \times 5 = 125$  informants.

This study uses a quantitative study using surveys as a method to obtain information. The survey was carried out by distributing an online questionnaire (Google form). Meanwhile, the hypothesis will be tested using the Partial Least Squares Structural Equation Modeling (PLS-SEM). According to Hair *et al.*, (2017) Internal validity measurement *convergent validity* test loading value factor must be higher 0.7. However, the loading factor value of 0.50 is still significant. a loading factor value of 0.5-0.7 can still be used provided the AVE value is higher than 0.5 (Abdillah *et al.*, 2020). In test *Composite Reliability*, if the value obtained is above 0.70 and value *Cronbach Alpha* The coefficient is higher than 0.60, so it can be said to be a reliable study instrument (Hair *et al.*, 2017).

## RESULTS AND DISCUSSION

The respondents of this study, namely the millennial generation who live in Palembang City, distributed a questionnaire consisting of 25 statements and respondents carried out ZIS via *platform* Kitabisa.com. The data entered in this study amounted to 164 respondents, dominated by birth years 1981-1996 (100%) and dominated by 107 women (65%). Respondents who use the platform Kitabisa.com are the most widely used for giving charity by 148 respondents (92.5%). The distribution of respondents who work in the private sector dominates with 150 informants (91%), with the respondent's educational level being a bachelor's degree with a total of 162 people (98.8%) with a working period of 4-6 years as many as 159 people (97%) with income the majority have an income of 3-5 million as many as 98 people (60%), and pay 2-.25% zakat as many as 157 people (95.7%).

Validity testing is recommended by Abdillah *et al.*, (2020) and construct reliability is carried out based on the recommendations explained by Hair, *et al.* (2017). Building measurement validity in this study shows that all research indicators are valid because they obtain value *loading factor* higher 0.50, which is the result obtained from the indicators of the two variables *attitude* (AT.2 = 0.580), the third and fourth indicators of the variable *behavior intention to use* (BI.3 = 0.649, BI.4 = 0.533). Furthermore, the results of the reliability measurements meet the reliability requirements in the test mThe measurement model was carried out using survey techniques to obtain data from respondents, and its reliability was measured using Cronbach's alpha value higher than 0.60 and the composite reliability test exceeded 0.70. Variable *attitude* (CR = 0.889, CA = 0.841), variable behavioral intention to use (CR = 0.815, CA = 0.715), perceived ease of use variable (CR = 0.895, CA = 0.843), perceived usefulness variable (CR = 0.900, CA = 0.852), variabel *religiosity* (CR = 0.862, CA = 0.801), and variable *subjective norms* (CR = 0.879, CA = 0.795).

Structural approach analysis is carried out by looking at values *path coefficient* in each equation as an indicator that shows how far the independent variable in the equation is able to explain the dependent variable, mediating variable and moderating variable. Initial analysis findings can be obtained based on the results of SEM analysis. That is, perceived *usefulness* has a positive impact on *attitude* with *t-statistic value* 5,505 > 1,97 and *p-values* 0,000. The second analysis, namely attitude, is positively influenced by perceived ease of use, with a t-statistic value of 2.928 > 1.97 and *p-values* 0.004. The third analysis, viz *subjective norms* positive influence on *attitude* with *t-statistic value* 3,730 > 1,97 and *p-values* 0,000. Fourth analysis, viz *attitude* has a positive effect on behavioral intentions to use with *t-statistic value* 2,326 > 1,97 and *p-values* 0.020. The fifth analysis, namely perceived usefulness which has no influence on *behavior intention to use* with t-value statistic 1,255 < 1,97 and *p-values* 0.210. Sixth analysis, perceived ease of use does not affect *behavior intention to use* with *t-statistic value* 1,213 < 1,97 and *p-values* 0.226. Seventh analysis, subjective standards have a good impact on behavioral intentions to use t-statistic value 3,694 < 1,97 dan *p-thanks* 0,000. Eighth analysis, *religiosity* unable to moderate influence *perceived usefulness* to attitude with *t-statistic value* 0.501 < 1.97 and *p-values* 0.616. Ninth analysis, *religiosity* unable to moderate the impact of perceived ease of use on *attitude* with a t-statistic value of 1.366 < 1.97 and *p-values* 0.173. Tenth analysis, *religiosity* unable to moderate the impact of subjective *norms* to *behavior intention to use* with a t-statistic value of 1.516 < 1.97 and *p-values* 0.130. Eleventh analysis, *attitude* able to mediate the impact of perceived usefulness on behavioral intention to use with *t-statistic value* 2,232 > 1,97 and *p-values* 0.026. Twelfth analysis, attitude cannot mediate the impact of perceived usefulness on behavioral intention to use with a t-statistic value of 1.890 > 1.97 and *p-values* 0.059 > 0.05. Thirteenth analysis, attitude can mediate the impact of subjective *norms* to behavioral intention to use with *t-statistic value* 1,990 > 1,97 and *p-values* 0,047 < 0,05. The results of this research are: *path diagram p-value* which can be seen in the image below.

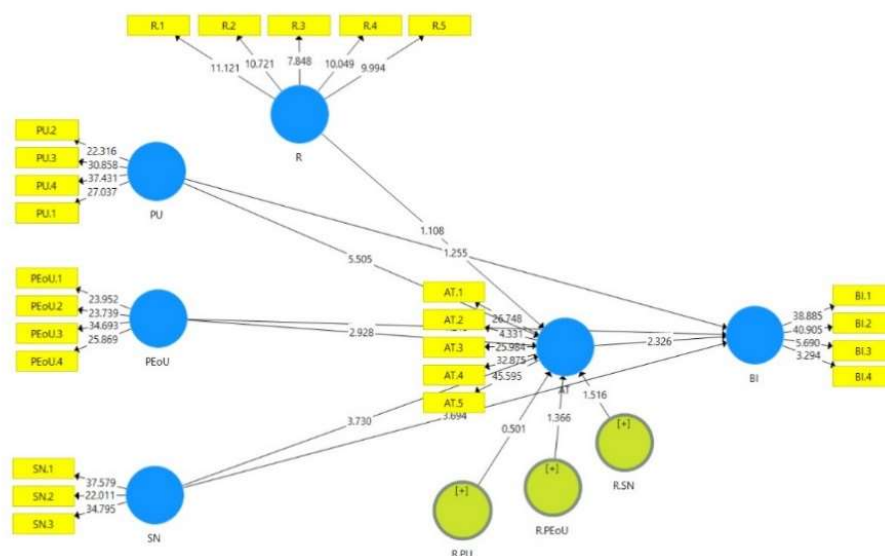


Figure 2 P-value test results

Picture 2 shows *Path Diagram P-Value* above, so it can be explained that testing the hypothesis of the study model is.

**Table 11** Research Model Hypothesis Testing

Hypothesis	Hypothesis Statement	Original Sample (O)	T-Statistic	P-Value	Results
H1	Perceived usefulness and positive influence on attitude.	0,379	5,505	0,000	Accepted
H2	Perceived ease of use positive influence on attitude.	0,243	2,928	0,004	Accepted
H3	Subjective norms have a positive influence on attitude.	0,234	3,730	0,000	Accepted
H4	Attitude positive influence on behavior intention to use.	0,270	2,326	0,020	Accepted
H5	Perceived usefulness and positive influence on behavior intention to use.	0,154	1,255	0,210	Rejected
H6	Perceived ease of use has a positive influence on behavior intention to use.	0,136	1,213	0,226	Rejected
H7	Subjective norms have a positive influence on behavior intention to use.	0,329	3,694	0,000	Accepted
H8	Religiosity is able to moderate influence perceived usefulness to attitude.	-0,040	0,501	0,616	Rejected
H9	Religiosity is able to moderate influence perceived ease of use to attitude.	0,133	1,366	0,173	Rejected
H10	Religiosity is able to moderate influence subjective norms to attitude.	-0,150	1,516	0,130	Rejected
H11	Attitude able to mediate influence perceived usefulness to behavior intention to use.	0,102	2,232	0,026	Accepted
H12	Attitude able to mediate influence perceived ease of use to behavior intention to use.	0,066	1,890	0,059	Rejected
H13	Attitude able to mediate influence subjective norms to behavior intention to use.	0,063	1,990	0,047	Accepted

Source: SEM-PLS processed data (2024)

## Discussion

This research examines attachment involvement *perceived usefulness* ((perceived usefulness) PU) with *attitude* (attitude)(AT) moderated by *religiosity* (R), *subjective norms* with *behavior intention to use* (WITH A), *subjective norms* (SN) with *attitude* (AT), *attitude* (AT) with *perceived ease of use* (perceived ease of use) (PEoU), perceived usefulness (PU) with *attitude* (AT), *attitude* (AT) with *behavior intention to use* (attitude intention to wear) (BI), *perceived usefulness* (PU) with *behavior intention to use* (BI), *perceived ease of use* (PEoU) with *behavior intention to use* (WITH A), *perceived ease of use* (perceived ease of use) (PEoU) with *attitude* moderated by *religiosity* (R), *subjective norms* (SN) with *attitude* (AT) moderated by *religiosity* (R), *perceived usefulness* (PU) with *behavior intention to use* (behavioral intention to use) (BI), *perceived usefulness* (perceived usefulness) (PU) with *behavior intention to use* attitude intention to wear) (BI) mediated by *attitude*, *perceived ease of use* (perceived ease of use) (PEoU) with *behavior intention to use* (attitude behavioral intention to use) (BI) mediated by *attitude*, *subjective norms* (SN) with *behavior intention to use* attitude intention to wear) (BI) mediated by *attitude*.

The results of the first analysis found that there was a positive relationship between perceived usefulness and attitude. *Platform* Kitabisa.com, which provides benefits in ZIS payments, and the like, makes users feel helped so that they can shape their behavior to donate regularly through *platform* the. This is in accordance with the findings of Meidawati, *et al.* (2022) who claim that the use provided by information technology can increase user activity so that work can be completed well. Cebeci, *et al.* (2020) explains the positive impact of *perceived usefulness* to attitude when individuals have used the information system used.

The results of the second analysis found that there was a positive relationship between perceived ease of use to *attitude*. This could happen due to the emergence of encouragement from users regarding the ease of use provided by Kitabisa.com in making ZIS payments. Kitabisa.com provides features that can be understood, making it easier to use. These findings agree with the study of Astuti and Prijanto (2021); Cebeci, *et al.* (2020) which explains that *ease of use is positively* influenced by attitude.

The results of the third analysis explain the existence of a positive attachment between *subjective norms* to *attitude*. The behavior of using Kitabisa.com shows the involvement of subjective norms accepted by the individual. Individual subjective norms often come from other people, where these people try to persuade someone to carry out acts of charity so as to influence the individual to act This study is in line with observations carried out by Chetioui, *et al.* (2022), Harmaini, *et al.* (2023) who found that there is an impact of subjective norms on attitudes, that subjective standards are people's perceptions regarding the social pressures faced by individuals in their community which can lead to whether or not a behavior is implemented.

The results of the fourth analysis found the involvement of a positive attachment between *attitude* to *behavior and intention to use*. The findings of this study are similar to the study conducted by Astuti and Prijanto (2021); Nur (2022) who explains that capable attitudes have an impact on the intention to use an application such as Kitabisa.com, where with the influence of *behavior intention* it will increase behavior to use the application.

Someone who has seen the treatment of another person can encourage that person to take action. This means that the intention to use or do it has arisen because of encouragement from within.

The results of the fifth analysis found that there was no relationship between perceived usefulness and behavior *intention to use*. According to the study findings, it explains that perceived usability does not influence users in using a ZIS application such as Kitabisa.com. This situation explains that someone does not only pay attention to usability but there are other factors that influence it. For respondents, using Kitabisa.com is not only for giving charity but also to pay several obligations that must be paid. This finding contradicts research from Jaziri and Miralam (2019); Sulaiman (2021); Nedra, *et al.* (2019) which explains that there is involvement between perceived usefulness and behavioral intention, where the user's perception regarding perceived usefulness has an influence on intention.

The results of the sixth analysis explain that there is no relationship between the behavioral tendency to use which is influenced by perceived utility. According to the findings of the study, it explains that perception of ease *of use* does not provide incentives for individuals to use the platform Kitabisa.com, which means there are other factors that encourage them to use it. If we look further, respondents' interest in using it is not only based on ease of use, but can come from the level of flexibility, being able to choose freely to give alms, and so on. The findings are contradictory to previous research, namely Jaziri and Miralam (2019); Sijaga, *et al.* (2019) explained that there is an impact of perceived ease of use on intention to use *platform* donation. As explained by Naufaldi and Tjokrosaputro (2020), with the level of confidence that comes from individuals regarding the use of technology that is easy to use and exploit, people will be more interested in using this technology.

The results of the seventh analysis found that there was a positive attachment between *subjective norms* to *behavior intention to use*. Thus, subjective norms originating from other people are able to influence an individual's intention to behave such as donating and using a platform. The better the encouragement from other people for someone to take positive action, the higher the individual's intention to act using Kitabisa.com to donate. The findings of this study agree with Saxena's findings, *et al.* (2023); Nur (2022); Setiawan, *et al.* (2020) explains that there is a positive and significant attachment, which influences the intention to use technology.

The results of the eighth analysis showed that there was no relationship *religiosity* which moderates the relationship between *perceived usefulness* to *attitude*. Based on the findings, it explains that beliefs are not related to perceived usefulness and makes individuals use some *platform* to give charity. This means that individuals do alms not based on perceived usefulness, but rather from the teachings of the beliefs they adhere to. A religious person has the belief that he must share with others, thus without regard to the usefulness of some *platform* he will still do alms. This statement contradicts the study carried out by Berakon, *et al.* (2022); Astuti and Prijanto (2021) explain that religiosity has an impact on perceptions of usefulness, which will later impact actions to give alms through *platform*.

The results of the ninth analysis found that there was no attachment to religiosity which moderates the relationship between perceived ease of use towards *attitude*. This study

explains that *religiosity* did not moderate the influence relationship between perceived ease of use and *attitude* so that these three variables are not factors for individuals in giving alms through *fintech*. The use of Kitabisa.com for individuals who are religious does not refer to the ease of using the application but rather to the target of giving alms. The findings of this research contradict the study of Al Aziz, *et al.* (2023); Nasution and Munir (2023) which describes the factors *religiosity*, *perceived ease of use* and *attitude* interconnected so that it can encourage individuals to use the platform Kitabisa.com in doing charity.

The results of the tenth analysis found that there was no attachment to religiosity which moderates the influence between *subjective norms* and attitude. Individuals who make donations can be motivated by themselves or others. If he acts of his own will, then the encouragement of other people is only a reinforcement of the action he took. Thus, it can be concluded that the behavior of donating is not only based on religiosity or encouragement from other people, but also from oneself. This finding contradicts the findings of Nasri, *et al.* (2020) claim all three factors include *religiosity*, *subjective norms*, and *attitude* have relevance and provide encouragement for individuals to use *platform* Kitabisa.com in making donations. The results of the eleventh analysis explain the existence of a positive relationship *attitude* which mediates the attachment between the goal of the activity and the perceived benefits of using it. Individual behavior can encourage them to give rise to perceptions and desires to act. In using Kitabisa.com, individuals who have a positive view of the platform can encourage his desire to engage in acts of charity. This means that all activities originate from individual behavior that makes him want to use or carry out an action. These findings are in accordance with the study conducted by Ren and Zhou (2023); Maharani and Usman (2021) who prove that there is a relationship between behavioral intention to use and the perceived benefits that are helped by *attitude*.

The results of the twelfth analysis found no relationship *attitude* which mediates the relationship between the influence of behavioral intention to use on perceived ease of use. The findings of the study carried out, this means that these three factors are not related to each other but are driven by other aspects. This study found that the behavior possessed by individuals does not make individuals have the perception of ease in using something *platform*, which finally gave rise to his intention to use it. Individuals will decide to use based on other factors such as modernity, effectiveness, efficiency, and so on The findings of this study contradict the study carried out by Ren and Zhou (2023) which stated that there was a link between attitude, behavioral intention and perceived ease of use. This is confirmed by research from Purbasari, *et al.* (2022) that the existence of these three variables can provide encouragement for individuals to make donations from *platform* Kitabisa.com.

The results of the thirteenth analysis explain that there is a positive relationship between *attitude* which mediates the relationship between *subjective norms* to *behavior intention to use*. This study found a relationship between these three variables in influencing individuals to use the platform Kitabisa.com. Individuals act based on the encouragement of other people, but themselves so that they can make donations voluntarily without being tempted by the desire to be recognized by others or without any coercion. Therefore, individuals act based on their own desires, which influences them to make donations at



Kitabisa.com. according to Farouk's study, *et al.* (2017); Suryaningsih, *et al.* (2023) explains the influence of subjective norms on behavioral intentions which is mediated by attitude.

## CONCLUSION

Religiosity does not moderate the impact between variables. This means that someone who gives charity is not seen in terms of things religiosity. Religiosity or religious values do not become an obstacle for people to continue to behave well. In reality, the behavior of people who appear to comply with religious norms does not always behave well or is in line with the religious values they adhere to. This research proves that it is not because of someone's good intentions just because of their religiosity, the world has facilitated many aspects through digitalization so that it can make it easier for everyone to pay zakat, give alms or donate. This study has limitations that need to be considered. First, the research sample is respondents in Palembang City. For further research, it is necessary to conduct research in other cities so that it can provide a broader description of usage platform ZIS at Kitabisa.com. Second, many of the research hypotheses have no relationship, so other variables are needed to conduct similar research with different factors.

## REFERENCES

- Abdillah, W., & Jogiyanto Hartono, B. U. (2020). Konsep dan aplikasi: *Structural Equation Modeling Berbasis Varian Dalam Penelitian Bisnis Edisi Kedua*. Unit Penerbit dan Percetakan STIM YKPN, Yogyakarta.
- Agustiningsih, M. D., Savitrah, R. M., & Lestari, P. C. A. (2021). Indonesian young consumers' intention to donate using sharia fintech. *Asian Journal of Islamic Management (AJIM)*, 3(1), 34–44. <https://doi.org/10.20885/ajim.vol3.iss1.art4>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. <https://doi.org/10.1080/10410236.2018.1493416>
- Al Aziz, A., Indra, & Tarmizi, E. (2023). Faktor Penentu Generasi Milenial Di Jabodetabek Menjadi Nasabah Bank Syariah. *Journal of Comprehensive Science*, 2(8), 1419–1430.
- Alfani, D. S., Yuniarto, A., & Handrito, R. P. (2023). the Effect of Perceived Ease of Use on Intention To Use on Bank Syariah Indonesia Mobile Banking Users Is Mediated By E-Trust and Religiosity As Moderators. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAAS)*, 3(4), 1248–1259. <https://doi.org/10.54443/ijebas.v3i4.1024>
- Alkindi, M. Z. H., Hafiz, A. D., Abulibdeh, E., Almurshidi, G., & Abulibdeh, A. (2022). Moderating Effect of Faculty Status in the Relationship between Attitude, Perceived Usefulness, Perceived Ease of Use, Behavioral Intention, Subjective Norms on Mobile Learning Applications. *Journal of Positive School Psychology*, 2022(5), 5359–5379. <http://journalppw.com>
- Amin, H., Abdul-Rahman, A. R., & Abdul-Razak, D. (2013). An integrative approach for understanding Islamic home financing adoption in Malaysia. *International Journal of Bank Marketing*, 31(7), 544–573. <https://doi.org/10.1108/IJBM-02-2013-0008>

- 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>
- Badawi, B., Andi Purnomo, M. R., Siswanti, Y., Syari'udin, A., Kholid, M. N., Muslichah, I., & Gusman, T. A. (2022). Religiosity and subjective norm in waqf intention. *International Journal of Research in Business and Social Science (2147- 4478)*, 11(8), 264–275. <https://doi.org/10.20525/ijrbs.v11i8.2120>
- Beik, I. S., Arsyianti, L. D., & Permatasari, N. (2023). Analysis on the determinant of millennials' zakat payment through digital platform in Indonesia: a multinomial logistic approach. *Journal of Islamic Marketing*, 15(2), 541–572. <https://doi.org/10.1108/JIMA-09-2021-0313>
- Berakon, I., Mutmainah, L., Qoyum, A., & Aji, H. M. (2022). Muslim Intention To Participate in Retail Cwls: the Test of Mediation and Moderation Effects. *Journal of Islamic Monetary Economics and Finance*, 8(4), 17–52. <https://doi.org/10.21098/jimf.v8i0.1427>
- Bertagnolli, C. (1989). Delle vicende dell'agricoltura in Italia; studio e note di C. Bertagnolli. *Perceived Usefulness, Perceived Ease of Use and User Acceptance of Information Technology*, 13(3), 319–340.
- Chen, L., Luo, F., He, W., Zhao, H., & Pan, L. (2022). A study on the influencing factors of the public's willingness to donate funds for critical illness crowdfunding projects on network platforms. *PLoS ONE*, 17(3 March), 1–24. <https://doi.org/10.1371/journal.pone.0263706>
- Chen, Y., Dai, R., Yao, J., & Li, Y. (2019). Donate time or money? The determinants of donation intention in online crowdfunding. *Sustainability (Switzerland)*, 11(16). <https://doi.org/10.3390/su11164269>
- Chetioui, Y., Satt, H., Lebdaoui, H., Baijou, M., Dassouli, S., & Katona, S. (2022). Antecedents of giving charitable donations (Sadaqah) during the COVID-19 pandemic: does Islamic religiosity matter? *Journal of Islamic Marketing*, 14(5), 1169–1187. <https://doi.org/10.1108/JIMA-09-2021-0296>
- Cooper, D. R., & Schindler, P. S. (2014). *Business Research Method 12th Edition*. McGraw Hill.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). Aceptación del usuario de la tecnología informática: una comparación de dos modelos teóricos. *Management Science*, 35(8), 982–1003.
- Elsotouhy, M. M., Mobarak, A. M. A., Dakrory, M. I., Ghonim, M. A., & Khashan, M. A. (2023). Integrating ISS and SOR Models to Investigate the Determinants of Continuance Intention toward Using M-Payment for Donations (Sadaqah): the Moderating Role of Islamic Religiosity. *International Journal of Bank Marketing*, 41(7), 1640–1670.
- Farouk, A. U., Md Idris, K., & Saad, R. A. J. Bin. (2017). Moderating role of religiosity on Zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(3), 357–373. <https://doi.org/10.1108/IMEFM-05-2017-0122>
- Febbyola, R., Mardani, R. M., & Ramadhan, T. S. (2023). Analisa Perceived Ease Of Use Dan Perceived Enjoyment Terhadap Behavior Intention Pada Digital Payment (Studi Kasus

- Mahasiswa Universitas Islam Malang 2019). *E-JRM: Elektronik Jurnal Riset Manajemen*, 12(02), 2562–2570.
- Febrianti, N. M. N., & Darma, G. S. (2023). Millennials' Intention to Invest through Securities Crowdfunding Platform. *Aptisi Transactions on Technopreneurship (ATT)*, 5(1), 19–30. <https://doi.org/10.34306/att.v5i1.280>
- Francis, T., & Hoefel, F. (2018). "True Gen": Generation Z and its implications for companies. *McKinsey & Company*, 10. <https://www.mckinsey.com/~media/McKinsey/Industries/Consumer Packaged Goods/Our Insights/True Gen Generation Z and its implications for companies/Generation-Z-and-its-implication-for-companies.ashx>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage publications.
- Hair, J. F., William, C. B., Barry, J. B., & Anderson, R. E. (2019). *Multivariate Data Analysis (8 ed.)*. Cengage Learning.
- Hossain, M. M., & Prybutok, V. R. (2008). Consumer acceptance of RFID technology: An exploratory study. *IEEE Transactions on Engineering Management*, 55(2), 316–328. <https://doi.org/10.1109/TEM.2008.919728>
- Ichwan, A. (2020). *Pengaruh Digital Literacy Dan Teknologi Acceptance Model Terhadap Keputusan Muzakki Membayar Zis (Zakat, Infaq Dan Shodaqoh) Melalui Fintech Go-Pay Pada Baznas*. UIN Raden Intan Lampung 2020.
- Ikhsan, R. R. N., & Sukardi, S. (2020). Pengaruh Religiusitas, Sikap, Norma Subjektif, dan Kontrol Perilaku terhadap Niat Membeli Produk Kosmetik Halal di Fakultas Ekonomi dan Bisnis Universitas Ahmad Dahlan Yogyakarta. *Jurnal Ilmiah Ekonomi Global Masa Kini*, 11(1), 49–55. <https://doi.org/10.36982/jiegm.v11i1.1061>
- Ilmi, M., Setyo Liyundira, F., Rachmawati, A., Juliasari, D., & Habsari, P. (2020). Perkembangan Dan Penerapan Theory Of Acceptance Model (TAM) Di Indonesia. *Relasi: Jurnal Ekonomi*, 16(2), 436–458. <https://doi.org/10.31967/relasi.v16i2.371>
- Kenang, I. H., & Gosal, G. (2021). Factors Affecting Online Donation Intention in Donation-based Crowdfunding. *The Winners*, 22(2), 97–104. <https://doi.org/10.21512/tw.v22i2.7101>
- Kucukusta, D., Law, R., Besbes, A., & Legoh erel, P. (2015). Re-examining perceived usefulness and ease of use in online booking. *International Journal of Contemporary Hospitality Management*, 27(2): 185–198. *The Electronic Library*, 27(2), 185–198.
- Kumala, D. C., Pranata, J. W., & Thio, S. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya. *Jurnal Manajemen Perhotelan*, 6(1), 19–29. <https://doi.org/10.9744/jmp.6.1.19-29>
- Lee, J., Kim, J., & Choi, J. Y. (2019). The adoption of virtual reality devices: The technology acceptance model integrating enjoyment, social interaction, and strength of the social ties. *Telematics and Informatics*, 39(June 2018), 37–48. <https://doi.org/10.1016/j.tele.2018.12.006>
- Lestari, P. C. A. (2022). Crowdfunding Donation Based di Masa Pandemi Covid-19 : Analisis

- Faktor Berpengaruh Pada Minat Pengguna Fintech Syariah. *Jurnal Pendidikan Ekonomi*, 16(2), 173–180. <https://doi.org/10.19184/jpe.v16i2.33754>
- Liu, Y., Shi, H., Li, Y., & Amin, A. (2021). Factors influencing Chinese residents' post-pandemic outbound travel intentions: an extended theory of planned behavior model based on the perception of COVID-19. *Tourism Review*, 76(4), 871–891. <https://doi.org/10.1108/TR-09-2020-0458>
- Maharani, M. R., & Usman, O. (2021). The effect of Perceived Usefulness and Perceived Ease of Use on The Use of E-learning with TAM Model in Faculty of Economics Student of Jakarta State University. *Jurnal Pendidikan Ekonomi, Perkantoran, Dan Akuntansi-JPEPA*, 2(3), 427–438.
- Nasri, D., Najib, M., Eng, D., & Anwar, S. (2020). Analisa Faktor-Faktor yang Mempengaruhi Konsumen Dalam Memilih Produk Pembiayaan di Multifinance Syariah. *Itizam Journal of Shariah Economic Research*, 5(2), 54–68.
- Nasution, N. H., & Munir, M. (2023). Analisis Faktor-Faktor yang Mempengaruhi Minat Menggunakan Paylater dengan Religiusitas Sebagai Variabel Moderasi. *Al-Buhuts*, 19(1), 106–121.
- Naufaldi, I., & Tjokrosaputro, M. (2020). Pengaruh Perceived Ease Of Use, Perceived Usefulness, dan Trust terhadap Intention To Use. *Jurnal Manajerial Dan Kewirausahaan*, 2(3), 715. <https://doi.org/10.24912/jmk.v2i3.9584>
- Nedra, B. A., Hadhri, W., & Mezrani, M. (2019). Determinants of customers' intentions to use hedonic networks: The case of Instagram. *Journal of Retailing and Consumer Services*, 46(May 2018), 21–32. <https://doi.org/10.1016/j.jretconser.2018.09.001>
- Nur, T. (2022). Factors Influencing Behavioral Intentions to Use Sharia Mobile Banking: Extended Theory of Planned Behavior. *2022 International Conference on Information Technology Systems and Innovation, ICITSI 2022 - Proceedings*, 219–224. <https://doi.org/10.1109/ICITSI56531.2022.9970897>
- Oentario, Y., Harianto, A., & Irawati, J. (2017). Pengaruh Usefulness, Ease of Use, Risk Terhadap Intentionto Buy Onlinepatisserie Melalui Consumer Attitude Berbasis Media Sosial Di Surabaya. *Jurnal Manajemen Pemasaran*, 11(1), 26–31. <https://doi.org/10.9744/pemasaran.11.1.26-31>
- Pambudi, A. R. (2019). Analisa Perceived Ease Of Use dan Perceived Usefulness terhadap Behavior Intention pada Aplikasi Digital Payment OVO. *Jurnal Strategi Pemasaran*, 6(2), 1–10.
- Phua, P. L., Wong, S. L., & Abu, R. (2012). Factors Influencing the Behavioural Intention to use the Internet as a Teaching-Learning Tool in Home Economics. *Procedia - Social and Behavioral Sciences*, 59, 180–187. <https://doi.org/10.1016/j.sbspro.2012.09.263>
- Purwanto, H., Yandri, D., & Yoga, M. P. (2022). Perkembangan Dan Dampak Financial Technology (Fintech) Terhadap Perilaku Manajemen Keuangan Di Masyarakat. *Kompleksitas: Jurnal Ilmiah Manajemen, Organisasi Dan Bisnis*, 11(1), 80–91. <https://doi.org/10.56486/kompleksitas.vol11no1.220>
- Putri, T. M., & Herman, S. (2022). Pengaruh Model Penerimaan Teknologi dan Literasi Keuangan Syariah terhadap Niat Transaksi Zakat, Infaq, dan Sedekah (ZIS) Berbasis

- Digital (Studi Kasus .... *Al-Istimrar: Jurnal Ekonomi Syariah*, 1, 186–214. <https://jurnal.islahiyah.ac.id/index.php/istimrar/article/view/149%0Ahttps://jurnal.islahiyah.ac.id/index.php/istimrar/article/download/149/113>
- Rachmat, M. Baga, L., & Purnaningsih, N. (2020). Penghimpunan Dana Zakat Infak Sedekah Berdasarkan Intensi Perilaku Muslim Gen Y dalam Penggunaan Teknologi Digital Payment. *Al-Muzara'Ah*, 8(2), 95–108. <https://doi.org/10.29244/jam.8.2.95-108>
- Rahayu, A., & Isa, M. (2023). Analysis Of The Influence Of Knowledge, Religion, And Subjective Norm On Attitude Of Muslim Youth In Purchasing Intention To Halal Cosmetic Products (Case Study In Solo Raya). *Management Studies and Entrepreneurship Journal*, 4(4), 3568–3579. <http://journal.yrpiiku.com/index.php/msej>
- Rama, A., Jiang, C., Johan, S., Liu, H., & Mai, Y. (2022). Religious and social narratives and crowdfunding success. *Journal of International Financial Markets, Institutions and Money*, 80(April), 101595. <https://doi.org/10.1016/j.intfin.2022.101595>
- Ramadania, S., & Braridwan, Z. (2019). The Influence of Perceived Usefulness, Ease of Use, Attitude, Self-Efficacy, and Subjective Norms Toward Intention to Use Online Shopping. *International Business and Accounting Research Journal*, 3(1), 1–14. <http://ibarj.com>
- Ren, Z., & Zhou, G. (2023). Analysis of Driving Factors in the Intention to Use the Virtual Nursing Home for the Elderly: A Modified UTAUT Model in the Chinese Context. *Healthcare (Switzerland)*, 11(16). <https://doi.org/10.3390/healthcare11162329>
- Rofiqo, A., Suminto, A., Sukoco, D., Ramadhan, M. A., & Novita Sari, D. (2022). Lending with PLS-SEM Approach: Empirical Studies in Indonesia. *Journal of Islamic Economics Lariba*, 8(1), 66–84.
- Rukmana, C., Reinita, L., Toyiba, N., Hidayat, F., & Panorama, M. (2023). Pengaruh Digital Payment Terhadap Minat Masyarakat Dalam Membayar Zakat. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(5), 2607–2615. <https://doi.org/10.47467/alkharaj.v5i5.2572>
- Santoso, B., & Zusrony, E. (2020). Analisis Persepsi Pengguna Aplikasi Payment Berbasis Fintech Menggunakan Technology Acceptance Model (Tam). *Jurnal Teknologi Informasi Dan Komunikasi*, 11(1), 49–54. <https://doi.org/10.51903/jtikp.v11i1.150>
- Sasunthorn, K., Tangkachaiyanunt, P., Yimcharoen, P., & Rungtrakulchai, R. (2021). Factors Influencing the Intention to Use Social Media for Traveling in Gen Z. *6th International Conference on Business and Industrial Research, ICBIR 2021 - Proceedings, Icbir*, 77–80. <https://doi.org/10.1109/ICBIR52339.2021.9465849>
- Saxena, C., Kumar, P., Sarvaiya, R., & Khatri, B. (2023). Attitude, Behavioral Intention and Adoption of AI Driven Chatbots in the Banking Sector. *2023 IEEE IAS Global Conference on Emerging Technologies, GlobConET 2023*, 1–8. <https://doi.org/10.1109/GlobConET56651.2023.10150155>
- Setijanto, R. D., Bramantoro, T., Palupi, R., & Hanani, A. (2019). The role of attitude, subjective norm, and perceived behavioral control (PBC) of mothers on teaching toothbrushing to preschool children - Based on the Theory of Planned Behavior: A cross-sectional study. *Family Medicine and Primary Care Review*, 21(1), 53–57. <https://doi.org/10.5114/fmpcr.2019.82974>

- Setyawati, R. E. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use Terhadap Behavioral Intention To Use dengan Attitude Towards Using sebagai Variabel Intervening (Studi Kasus Pada Gopay Dikota Yogyakarta). *Jurnal Ekobis Dewantara*, 3(1), 39–51.
- Shih, H.-M., Chen, B. H., Chen, M.-H., Wang, C.-H., & Wang, L.-F. (2022). A Study of the Financial Behavior Based on the Theory of Planned Behavior. *International Journal of Marketing Studies*, 14(2), 1. <https://doi.org/10.5539/ijms.v14n2p1>
- Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform. *International Journal of Data and Network Science*, 6(3), 861–874.
- Sijabat, Y. P., Melani Hutajulu, D., & Sihombing, P. (2019). Determinasi Technology Acceptance model Terhadap Niat Penggunaan Fintech Sebagai Alat Pembayaran (Payment). *Prosiding Seminar Nasional Dan Call For Papers Fakultas Ekonomi Universitas Tidar*, 1–16. [www.fintechnews.sg](http://www.fintechnews.sg)
- Sinurat, E. M., & Sugiyanto, L. B. (2022). Pengaruh Perceived Usefulness, Perceived Ease of Use dan Promosi Penjualan melalui Mediasi Attitude Toward Using dan Perceived Security terhadap Behavioral Intention to Use (Studi Empiris: Pengguna Mobile Wallet di Jakarta). *Business Management Journal*, 18(1), 17. <https://doi.org/10.30813/bmj.v18i1.2820>
- Sufyan, Y., & Mas'ud, F. (2022). Determinant Model of Decision to Use the Online Donation Platform: Technology Acceptance Model and Theory of Planned Behavior Approach. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 9(6), 884–897. <https://doi.org/10.20473/vol9iss20226pp884-897>
- Sulaeman, S. (2021). Factors determining behavioral intentions to use Islamic crowdfunding platform in times of Covid-19 in Indonesia: Evidence from TAM approach. *Jurnal Ekonomi & Keuangan Islam*, 7(1), 31–44. <https://doi.org/10.20885/jeki.vol7.iss1.art3>
- Supriyati, & Cholil, M. (2017). Aplikasi Technology Acceptance Model pada Sistem Informasi Manajemen Rumah Sakit. *Jurnal Bisnis & Manajemen*, 17(1), 81–102. <https://doi.org/https://doi.org/10.20961/jbm.v17i1.12308>
- Suryaningsih, I. W., Sunarjo, W. A., & Satrio, D. (2023). The Effect of Perceived Ease to Use and Subjective Norm on Intention to Use with Perceived Usefulness and Attitude Towards Use as Intervening Variables. *THE 1st INTERNATIONAL CONFERENCE ON SOCIAL SCIENCE HUMANITIES ARTS (INCOSHA) Pekalongan, 7 – 8 Juni 2023 THE*, 7(8), 133–140.
- Tartila, M. (2022). Community Motivation for Selecting Zakat, Infaq, and Sadaqah Payment Methods Using Fintech Platform. *Ziswaf: Jurnal Zakat Dan Wakaf*, 9(1), 17. <https://doi.org/10.21043/ziswaf.v9i1.14301>
- Trusiak, H. C. (2016). *ANALYSIS OF CROWDFUNDING CONTRIBUTOR BEHAVIORS USING by*.
- Tucker, M., Jubb, C., & Yap, C. J. (2019). The theory of planned behaviour and student banking in Australia. *International Journal of Bank Marketing*, 38(1), 113–137.

<https://doi.org/10.1108/IJBM-11-2018-0324>

- Wang, L. H., Yeh, S. S., Chen, K. Y., & Huan, T. C. (2022). Tourists' travel intention: Revisiting the TPB model with age and perceived risk as moderator and attitude as mediator. *Tourism Review*, 77(3), 877–896.
- Wang, Z., & Li, H. (2016). Factors Influencing Usage of Third Party Mobile Payment Services in China: An Empirical Study. *UPPSALA Universitet*, 1–52. <https://www.diva-portal.org/smash/get/diva2:942476/FULLTEXT01.pdf>
- Wardani, N. A. K., & Putra, I. S. (2022). Faktor-Faktor Yang Mempengaruhi Behavioral Intention To Use Penggunaan Software Akuntansi Pada Umkm. *Jurnal Riset Akuntansi Politala*, 5(2), 60–74. <https://doi.org/10.34128/jra.v5i2.130>
- Yoo, J. H., & Fisher, P. J. (2017). Mobile Financial Technology and Consumers' Financial Capability in the United States. *Journal Of Educaion & Social Policy*, 7(1), 80–93.
- Zhang, R., & Chen, M. (2023). Predicting Online Shopping Intention: the Theory of Planned Behavior and Live E-Commerce. *SHS Web of Conferences*, 155(2), 1–10. <https://doi.org/10.1051/shsconf/202315502008>