

DAFTAR PUSTAKA

- Accountants, T. A. (2014). *Financial education for entrepreneurs: what next?* United Kingdom: The Association of Chartered Certified Accountants. Retrieved 10 12, 2018, from <https://www.accaglobal.com/content/dam/acca/global/PDFtechnical/small-business/pol-tp-fefe.pdf>
- Agrawal, Meenal., & Jain, Ankita. (2020). *The Effect of Gender, Age And Family Income on The Usage of E-Wallets*. Conferense Spesail Issue. 9. 32-46.
- Al-Somali, S. A., Gholami, R., and Clegg, B. (2008). *An Investigation into The Acceptance of Online Banking in Saudi Arabia*. *Technovation*, 29:130-141.
- Ali Hasan, 2009, *Marketing*, Yogyakarta : MedPress (Anggota IKAPI)
- Apjii.or.id. (Mei 2019). *Survei APJII yang Ditunggu-tunggu, Penetrasi Internet Indonesia 2018*. Diakses pada 25 Februari 2020, dari <https://apjii.or.id/downfile/file/BULETINAPJIIEDISI40Mei2019.pdf>
- Aribawa, Dwitya (2016). *Pengaruh Literasi Keuangan Terhadap Kinerja Keuangan dan Keberlangsungan UKM di Jawa Tengah*, Jurnal Siasat Bisnis, Volumen 20 No. 1 Januari 2016.
- Assauri, Sofyan. 1990. *Manajemen Pemasaran: Dasar-Dasar Pemasaran, Konsep, dan Strategi*. Edisi 1, Cetakan ke 3, Rajawali Press: Jakarta.
- Braunstein, S., dan Welch, C. (2002). *Financial Literacy: An Overview of Practice, Research, and Policy*. USA: Federal Reserve Bulletin
- C. Andreou, Panayiotis., & Anyfantaki, Sofia. (2019). *Financial Literacy and its influence on consumers' internet banking behaviour*. (working paper)
- Cania Putri Rira Siregar, (2018), *Pengaruh Literasi Keuangan Dan Persepsi Risiko Mahasiswa Terhadap Minat Menggunakan Layanan Internet Banking*, Skripsi, Fakultas Ekologi Manusia..IPB.
- Chen, L. D., Gillenson, M. L., & Sherrell, D. L. (2002). Enticing on-line consumers: An extended technology acceptance perspective. *Information & Management*, 39(8), 705-719.
- Choudrie, J., Vyas, A. (2014). *Silver surfers adopting and using facebook? A quantitative study of Hertfordshire, UK applied to organizational and social change Technol. Forecast. Social Change* 89, 293-305.
- Choudrie. Dkk. (2018). *Understanding and conceptualising the adoption, use and diffusion of mobile banking in older adults: a research agenda and conceptual framework*. *J. bus. Res.* 88, 449-465.
- De Blasio, G. (2008). *Urban-rural Differences in Internet Usage, E-commerce, and E-banking: Evidence from Italy*, *Growth and Change*, 39, 2, 341-365.
- Departemen Komunikasi. 2018. *Mengenal Financial Teknologi*. Diakses dari <https://www.bi.go.id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>. Pada 15 Agustus 2020 pukul 10:00.
- Depdikbud. 1995. *Kamus Besar Bahasa Indonesia*. Jakarta : Balai Pustaka.
- Depkes. 2008. *Sistem Kesehatan Nasional*. Diakses dari www.pppl.depkes.go.id tanggal 1 November 2020.
- Dewi, Kartika Herlina. 2016. *Mulai berkembang tahun 2016, begini kondisi fintech Indonesia hingga kuartal II-2020*. Diakses dari <https://keuangan.kontan.co.id/news/mulai-berkembang-tahun-2016-begini-kondisi-fintech-indonesia-hingga-kuartal-ii-2020> pada 10 Oktober 2020 pukul 13:30.
- Donkers, B., & van Soest, A. 1999. *Subjective measures of household preferences and financial decisions*. *Journal of Economic Psychology*, 20, 613-642.
- Ebrahim Esmaili, (2011), *The Role of Trust and Other Behavioral Intention Determinants on Intention toward Using Internet Banking*, International Journal of Innovation, Management and Technology, 2(1). 95-100.

- Fakih, Mansour. 2013. *Analisis Gender & Transformasi Sosial*. Yogyakarta : Pustaka Pelajar.
- Friedman, B., Kahn, P.H. Jr and Howe, D.C. (2000), "Trust online", Communications of the ACM, Vol. 43 No. 12, pp. 34-40.
- G. Otaya, Lian., (2015). *Urgensi Sikap Mahasiswa Menilai Kemampuan Dalam Belajar Melalui Asesmen Diri (Self-Assessment)*. Jurnal Manajemen Pendidikan Islam. 3 (1). 58-67.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariete SPSS 25 (9th ed.)*. Semarang: Universitas Diponegoro.
- Ghufron, Nur dan Rini Risnawati. 2011. *Teori-Teori Psikologi*. Jakarta: Ar-ruzz Media.
- Gulamhuseinwala, Imran., Bull, T., & Lewis, S. (2015). *Fintech is gaining traction and young, high – income users are the early adopters*. The Journal of Financial Perspectives: FinTech. 3 (3).
- Harmadi, Sonny Harry B. (2016). *Modul Analisis Data Demografi*. Tangerang Selatan: Universitas Terbuka.
- Hasanah, Uswatun., & Pranata, Darma. (...). *Waqt Financial Technology in Startup Capital*.
- Heaney, J-G. (2007). *Generations X and Y's Internet Banking Usage in Australia*, Journal of Financial Services Marketing, 11, 3, 196-210.
- Heny Agustina, (2017), *Penggunaan Teknologi Informasi, Kemudahan, dan Fitur Layanan Terhadap Minat Nasabah Dalam Menggunakan Internet Banking (Studi Pada Bank Syariah Mandiri)*, Jurnal Manajemen KINERJA,3(1). 24-29.
- Hernandez, J.M.C. and Mazzon, J.A. (2007) *Adoption of Internet Banking: Proposition and Implementation of an Integrated Methodology Approach*, International Journal of Bank Marketing, 25, 2, 72-88.
- Hoetomo, M. A., (2005). *Kamus Lengkap Bahasa Indonesia*, Mitra pelajar. Surabaya
- Hoffman, D.L., Novak, T.P. and Peralta, M. (1999), "Building consumer trust online", Communications of the ACM, Vol. 42 No. 4, pp. 80-5.
- Hosein, Nazim., (2010), "internet banking: Understanding consumer adoption rates among community banks", Shantou University, China.
- Hungu. 2007. *Pengertian Jenis Kelamin*. Jakarta : PT. Gramedia
- Ihsan, F. 2010. *Filsafat Ilmu*. Jakarta: Rhineka Cipta.
- Indonesia, Presiden Republik. [bphn.go.id](https://www.bphn.go.id/data/documents/98uu010.pdf). 10 November 1998.
<https://www.bphn.go.id/data/documents/98uu010.pdf>
- Izogo,dkk. 2012. *Impact of Demographic Variables on Consumer's Adoption of E-Banking In Nigeria: An Empirical Investigation*. European Journal of Business and Management, 4(17), 27-39.)
- James E, Katz, & Rice Ronald. 2002. *Social Consequences of Internet Use: Access, Involvement, and Interaction*. London: penerbit The MIT Press.
- James, H.L., Wang, H., & Xie, Y. (2018). *Busy directors and firm performance: Does firm location matter?* North American Journal of Economics and Finance, 45(Augustus 2017), 1-37
- Janno Rasmus Dreger, 2019, *Estonia's Consumer Behavioural Shift In Digital Banking*, Thesis, School of Business and Governance.Tallinn University of Technology.
- Jappelli, T., & Padula, M. (2013). *Investment in financial literacy and saving decisions*. Journal of Banking & Finance, 37 (8), 2779–2792. <https://doi.org/10.1016/j.jbankfin.2013.03.019>
- Junger, Moritz.,& Mietzner, M. (2019). *Banking goes digital: The adoption of FinTech Services by German Household*. Finance Research Letter.
- Kasali, Renald, 2006, *Change*, Jakarta, PT Gramedia Pustaka Utama
- Kasmir. 2012. *Bank dan Lembaga Kuangan Lainnya*. Jakarta: PT. Raja Grafindo Persada.
- Kementrian Pendidikan dan Kebudayaan. (2017). *Materi Pendukung Literasi Finansial*. Jakarta. Tersedia dari gln kemendikbud.
- Keuangan.kontan.co.id. (31 Oktober 2019). *Kuartal III-2019, transaksi mobile banking sejumlah bank tumbuh signifikan*. Diakses pada 26 Februari 2020, dari

<https://keuangan.kontan.co.id/news/kuartal-iii-2019-transaksi-mobile-banking-sejumlah-bank-tumbuh-signifikan>

- Klein, William A & Jhon C. Coffe, Jr, (2004), *Business Organization and Finance Legal and Economic Principel's*, New York, Foundation Press
- Kramer, M.M., (2016). *Financial Literacy, confidence and financial advise seeking*. J. Econ. Behave. Organ. 131, 198-217.
- Kumparan.com. (21 Februari 2020). *Riset: 64% Penduduk Indonesia Sudah Pakai Internet*. Diakses pada 23 Februari 2020, dari <https://kumparan.com/kumparantech/riset-64-penduduk-indonesia-sudah-pakai-internet-1ssUCDbKILp>
- Law, Siong Hook. (2018). *Applied Panel Data Analysis:Short Panels*. Universiti Putra Malaysia Press, Serdang, Selangor. ISBN 978967448685
- Lee, M. C. (2009). Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications*, 8(3), 130-141.)
- Loix, E., R. Pepermans, dan L. V. Hove. (2005). "Who's Afraid of The Cashless Society?, Belgia Survei Evidence". Preliminary Journal. Vrije Universiteit Brussels, Belgium
- Lusardi, A. (2012). *Numeracy, financial literacy, and financial decision-making* (No. w17821). National Bureau of Economic Research.
- Martins, C., Oliveira, T., & Popović, A. (2014). Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International journal of Information Management*, 34(1), 1-13.
- Matilla, M. (2001) *Essay on Customers in the Dawn of Interactive Banking*, Doctoral Dissertation, Jyväskylä Studies in Business and Economics, University of Jyväskylä, Finland.
- McMillan, J. H., & Hearn, J. (2008). *Student self-assessment: The key to stronger student motivation and higher achievement*. Educational HORIZONS, 87: 40-49.
- Mulyadi. 2016. *Sistem Informasi Akuntansi*. Jakarta: Salemba Empat.
- Mulyanto, Heru, & Anna Wulandari. (2010). *Penelitian Metode&Analisis*. Semarang: penerbit CV Agung.
- Mustofa, (2017), *Manajemen Keuangan*, Yogyakarta, Penerbit CV. Andi Offset
- Nanang, Martono. (2012). *Sosiologi Perubahan Sosial: Perspektif Klasik, Modern, Posmodern, dan Poskolonial*. Jakarta: penerbit Rajawali Press.
- narto, Kamanto. 2004. *Pengantar Sosiologi* (edisi ketiga). Jakarta : Lembaga Penerbit Fakultas Ekonomi, Universitas Indonesia.
- News.okezone.com. (27 Maret 2012). Mahasiswa Tak Bisa Hidup Tanpa Smartphone. Diakses pada 25 April 2020, dari <https://news.okezone.com/read/2012/03/26/373/599857/mahasiswa-tak-bisa-hidup-tanpa-smartphone>
- Nguyen, T. A. N., Rozsa, Z. (2019). *Financial Literacy and Financial Advice Seeking for Retirement Investment Choice*. Journal of Competitiveness, 11(1), 70–83.)
- Oktorina, Trivena.2018. *Pengaruh Disiplin Belajar dan Lingkungan Sosial Terhadap Prestasi Belajar Mahasiswa Program Studi Pendidikan Ekonomi Universitas Sanata Darma*. Yogyakarta: Universitas Sanata Darma
- Olson, D.H.,DeFrain,J. 2006. *Marriages & Families*. Boston : McGrawHill.
- Panggabean, 2008. *Manajemen Sumber Daya Manusia*. Penerbit Erlangga.
- Peraturan Otoritas Jasa Keuangan, (2018), Nomor 12/POJK.03/2018 tentang Penyelenggaraan Layanan Perbankan Digital Oleh Bank Umum.
- Peter dan Olson. 2013. *Perilaku Konsumen dan Strategi Pemasaran*. Edisi Kesembilan. Diterjemahkan oleh: Diah Tantri Dwiandani. Penerbit Salemba Empat, Jakarta.
- Pikkarainen. Et. Al, (2002), *Consumer acceptance of online banking: an extension of the technology acceptance model*, *Journal Internet Research*. 14(3). 224-235.

- Purwanto, (2009). *Evaluasi Hasil Belajar*. Surakarta: Pustaka Pelajar.
- Purwanto, M. Ngahim. (2010). *Psikologi Pendidikan*. Bandung: PT. Remaja.
- Pwc.com. (July 2018). *PwC Survey: Digital Banking in Indonesia 2018*. Diakses pada 25 April 2020, dari <https://www.pwc.com/id/en/publications/assets/financialservices/digital-banking-survey-2018-pwcid.pdf>
- Rada. (2021). *Pengertian Assessment*. Diakses dari <https://dosenpintar.com/pengertian-assessment/#Menurut Robert M Smith>. Pada 3 July 2021 pukul 16:30.
- Ramos, Filipe Augusto Barros. 2016. Accessing the determinants of behavioral intention to adopt fintech services among the millennial generation. Thesis: faculdade de economia da universidade nova de lisboa.
- Rindjin, Ketut, (2008), Pengantar Perbankan dan Lembaga Keuangan Bukan Bank, Jakarta: PT. Gramedia Pustaka Utama.
- Rizal, M., Maulina, E., & Kostini, N. (2018). *Fintech One Of The Financing Solutions For SMEs*. AdBisprenuer : Jurnal Pemikiran dan Penelitian Administrasi Bisnis dan Kewirausahaan, 3(2), 12.
- Schlein, Lisa. (2016). *Pendiri WEF: Dunia Tak Siap Hadapi Revolusi Industri ke-4*. Diakses dari <https://www.voaindonesia.com/a/pendiri-wef-dunia-tak-siap-hadapi-revolusi-industri-keempat/3144637.html>. Pada 13 Agustus 2020 pukul 19:00.
- Secombe,K., Warner, R.L. 2004. *Marriages and Families* . Canada :Wadsworth.
- Serener, Berna. *Statistical analysis of internet banking usage with logistic regression*. 12th International Conference on Application of Fuzzy Systems and Soft Computing, ICAFS 2016, 29-30 August 2016, Vienna, Austria.
- Serener, Berna. *Statistical analysis of internet banking usage with logistic regression*. 12th International Conference on Application of Fuzzy Systems and Soft Computing, ICAFS 2016, 29-30 August 2016, Vienna, Austria.
- Servon, Lisa J & Kaestner, Robert., (2008), *Consumer Financial Literacy and the Impact of Online Banking on the Financial Behavior of Lower-Income Bank Customers*, The Journal of Consumer Affairs. 42(2).
- Sijabat, dkk . 2019. *Determinasi Technology Acceptance Model Terhadap Niat Penggunaan Fintech Sebagai Alat Pembayaran (Payment)*. Prosiding SEMINAR NASIONAL DAN CALL FOR PAPERS: Fakultas Ekonomi Universitas Tidar.
- Stiglitz, E Joseph, (2007), *Making Globalization Work*, Terjemahan, Jakarta, Mizan
- Sugiyono.(2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta, CV. hlm. 147.
- Sujati. (2015). *Self Assessment Sebagai Salah Satu Teknik Penilaian Dalam Pembelajaran IPA*. Seminar Nasional Pendidikan Sains. 288-293.
- Thomas, Ashok dan Spataro, Lucas. 2015. *Financial Literacy, Human Capital and Stock Market participation in Europe: An Empirical Exercise Under Endogenous Framework*. Discussion papers: Universita di Pisa.
- Undang-Undang Republik Indonesia Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional.
- Undang-Undang Republik Indonesia, 1998, Nomor 10 Tahun 1998 Tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 Tentang Perbankan.
- Van Rooij, Maarten, Annamaria Lusardi, dan Rob Alessi. 2007. *Financial literacy and stock market participation*. NBER Working Paper No. 13565 (National Bureau of Economic Research
- Vejačka, M.; Štofa, T. Influence of security and trust on electronic banking adoption in Slovakia. E+M Ekon. a Manag. 2017, 20, 135–150.
- Wartaekonomi.co.id. (21 Maret 2019). *Apa Itu Literasi Keuangan?*. diakses pada 26 April 2020, dari <https://www.wartaekonomi.co.id/read220393/apa-itu-literasi-keuangan>

- Widyaningsih Sri Artika Dewi. 2010. *Trasnparansi Dalam Pembuatan Laporan Keuangan.* www.kompas.com. Diakses pada 2 Agustus 2021.
- Wursanto. 2010. *Manajemen personalia Manajemen Sumber Daya Manusia*. Edisi Ketiga. Jakarta : Ghilia Indonesia.
- Yoshino, Naoyuki., J. Morgan, Peter., and Q. Long, Trinh. 2020. *Financial Literacy and Fintech Adoption In Japan*. (working paper)
- Yusuf, Umar. 2010. *Sabar (Konsep, Proposisi, Dan Hasil Penelitian)*. Bandung : Fakultas Pskologi Unisba.

