



### **Hak cipta dan penggunaan kembali:**

Lisensi ini mengizinkan setiap orang untuk mengubah, memperbaiki, dan membuat ciptaan turunan bukan untuk kepentingan komersial, selama anda mencantumkan nama penulis dan melisensikan ciptaan turunan dengan syarat yang serupa dengan ciptaan asli.

### **Copyright and reuse:**

This license lets you remix, tweak, and build upon work non-commercially, as long as you credit the origin creator and license it on your new creations under the identical terms.

## DAFTAR PUSTAKA

- A, E. O. (2018). Peer-to-Peer Lending: Business Model Analysis and the Platform Dilemma. *International Journal of Finance, Economics and Trade (IJFET)*, 2(3), 31-41.
- Ardela, F. (2017, Oktober 24). *Teknologi Finansial: Tengok Dulu Perkembangan Fintech Di Indonesia!* Retrieved from Finansialku: <https://www.finansialku.com/perkembangan-fintech-di-indonesia/>
- Bhattacherjee, A. (2001). An empirical analysis of the antecedents of electronic commerce service continuance. *Decision Support Systems*, 32(2), 201–214. [https://doi.org/10.1016/S0167-9236\(01\)00111-7](https://doi.org/10.1016/S0167-9236(01)00111-7)
- Bell, S. J., & Eisingerich, A. B. (2008). Perceived Service Quality and Customer Trust : Does Enhancing Customers' Service. *Journal of Service Research*, 10 (3), 257-268. <https://doi.org/10.1177/1094670507310769>
- Chen, D., Lai, F., & Lin, Z. (2014). A trust model for online peer-to-peer lending: a lender's perspective. *Information Technology and Management*, 15(4), 239–254. <https://doi.org/10.1007/s10799-014-0187-z>
- Chenet, P., Dagger, T. S., & O'Sullivan, D. (2010). Service quality, trust, commitment and service differentiation in business relationships. *Journal of Services Marketing*, 24(5), 336-346, <https://doi.org/10.1108/08876041011060440>

- E, T. H. (2011, Januari 14). *Nomor 5 di ASEAN, Modal Inti Perbankan Indonesia Masih Rendah.* Retrieved from Investor Daily Indonesia: <https://investor.id/archive/nomor-5-di-asean-modal-inti-perbankan-indonesia-masih-rendah>
- Eisingerich, A. B., & Bell, S. J. (2008). Perceived service quality and customer trust: Does enhancing customers' service knowledge matter? *Journal of Service Research*, 10(3), 256–268. <https://doi.org/10.1177/1094670507310769>
- Franedya, R., & Bosnia, T. (2018, Januari 10). *Ini Dia Empat Jenis Fintech di Indonesia.* Retrieved from CNBC Indonesia: <https://www.cnbcindonesia.com/fintech/20180110145800-37-1126/ini-dia-empat-jenis-fintech-di-indonesia>
- Gefen, D. (2000). E-commerce: the role of familiarity and trust. *The International Journal Management Science*, 726 & 727.
- Hair JR, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis.*
- Hu, M., Zhang, M., & Wang, Y. (2017). Why do audiences choose to keep watchingon live video streaming. *Computers in Human Behavior*.
- Hong, J., Lee, O. K., & Suh, W. (2013). A study of the continuous usage intention of social software in the context of instant messaging. *Online Information Review*, 37(5), 692–710. <https://doi.org/10.1108/OIR-08-2011-0144>

Huberman, G. (2001). Familiarity Breeds Investment. *The Review of Financial Studies*, 14(3), 659-680.

*Internet to Hit 3 Billion Users in 2015*. (2014, November 20). Retrieved from eMarketer: <https://www.emarketer.com/Article/Internet-Hit-3-Billion-Users-2015/1011602>

Karahanna, E., Gefen, D., & W.Straub, D. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51–90.  
<https://doi.org/10.2307/30036519>

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564.  
<https://doi.org/10.1016/j.dss.2007.07.001>

Lind, D., Marchal, W., & Wathen, S. (2012) *Statistical Techniques in Business & Economics*. New York: McGraw-Hill.

Lee, M. K. O., & Turban, E. (2001). A trust model for consumer internet shopping. *International Journal of Electronic Commerce*, 6(1), 75–91.  
<https://doi.org/10.1080/10864415.2001.11044227>

Lu, Y., Zhang, L., & Wang, B. (2009). A multidimensional and hierarchical model of mobile service quality. *Electronic Commerce Research and Applications*, 228-240. <https://doi.org/10.1016/j.elerap.2009.04.002>

Lu, Y., Zhao, L., & Wang, B. (2009). Electronic Commerce Research and Applications. *From virtual community members to C2C e-commerce buyers: Trust in*, 346-360. <https://doi.org/10.1016/j.elerap.2009.07.003>

Lu, Y., Zhao, L., & Wang, B. (2009). From virtual community members to C2C e-commerce buyers: Trust in. *Electronic Commerce Research and Applications*.

Luhmann, N. (2000). Familiarity, Confidence, Trust: Problems and Alternatives. *Trust: Making and Breaking Cooperative Relations*, 94-107.

Malhotra, N. K., Nunan, D., & Birks, D. F. (2017). *Marketing Research: An Applied Approach Fifth Edition*. Slovakia: Pearson Education Limited.

Mittendorf, C. (2016). What Trust means in the Sharing Economy: A provider perspective on Airbnb.com. *Implications of Trust in the Sharing Economy*, 1-10.

Modalku. (n.d.). Retrieved from Modalku.co.id: <https://modalku.co.id/>

Nabila, M. (2018, Februari 19). *APJII : Penetrasi Pengguna Internet Indonesia Capai 143 Juta Orang*. Retrieved from DailySocialid: <https://dailysocial.id/post/apjii-survei-internet-indonesia-2017>

Omarini, A. (2018). Peer-to-Peer Lending: Business Model Analysis and the Platform Dilemma , in International Journal of Finance , Economics and Trade ( IJFET ) ( submitted August 1st , 2018 , Accepted Sept ... International Journal of Finance , Economics and Trade ( IJFET, (September). Retrieved from

[https://www.researchgate.net/publication/327836640\\_Peer-to-Peer\\_Lending\\_Business\\_Model\\_Analysis\\_and\\_the\\_Platform\\_Dilemma\\_in\\_International\\_Journal\\_of\\_Finance\\_Economics\\_and\\_Trade\\_IJFET\\_submitted\\_August\\_1st\\_2018\\_Accepted\\_Sept\\_24th](https://www.researchgate.net/publication/327836640_Peer-to-Peer_Lending_Business_Model_Analysis_and_the_Platform_Dilemma_in_International_Journal_of_Finance_Economics_and_Trade_IJFET_submitted_August_1st_2018_Accepted_Sept_24th)

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Its Quality and Implications for Future Research. *Research Paper*, 49(4), 41–50. [https://doi.org/10.1016/S0148-2963\(99\)00084-3](https://doi.org/10.1016/S0148-2963(99)00084-3)

Pi, S. M., Lit, S. H., Chen, T. Y., & Chen, H. M. (2007). A study of intention on continuous use of online financial services: The mediated effects of website trust. *Proceedings of the Annual Hawaii International Conference on System Sciences*, 1–9. <https://doi.org/10.1109/HICSS.2007.35>

Putera, A. D. (2018, Mei 30). *Kompas.com*. Retrieved from Pemberi Pinjaman di

Modalku                    Mayoritas                    Generasi                    Milenial:  
<https://ekonomi.kompas.com/read/2018/05/30/123700726/pemberi-pinjaman-di-modalku-mayoritas-generasi-milenial>

Roca, J. C., García, J. J., & de, J. J. (2008). The importance of perceived trust, security and privacy in online trading systems. *Information Management & Computer Security*, 17(2), 96-113, <https://doi.org/10.1108/09685220910963983>

Schiffman, L. G., & Wisenblit, J. L. (2015). *Consumer Behavior*. Pearson.

Sun, H. (2010). Journal of Association for Information Systems . *Sellers' Trust and Continued Use of Online*, 11(4), 182-211.

Valid News. (2019, Januari 7). Retrieved from BUMN Bentuk Fintech Pembayaran Berbasis QR Code: <https://www.validnews.id/BUMN-Bentuk-Fintech-Pembayaran-Berbasis-QR-Code-Jkk>

Win, K. T., Susilo, W., & Mu, Y. (2006). Personal Health Record Systems and Their Security Protection, 30:309–315. <https://doi.org/10.1007/s10916-006-9019-y>

Wixom, B. H., & Todd, P. a. (2005). Integration of User Satisfaction Technology Acceptance. *Information Systems Research*, 16(1), 85–102. <https://doi.org/10.1287/isre.1050.0042>

Yoon, S. J. (2002). THE ANTECEDENTS AND CONSEQUENCES OF TRUST IN ONLINE-PURCHASE DECISIONS. *JOURNAL OF INTERACTIVE MARKETING*, 16(2), 47-63. <https://doi.org/10.1002/dir.10008>

Zhang, J., Reithel, B. J., & Li, H. (2009). Impact of perceived technical protection on security behaviors. *Information Management and Computer Security*, 17(4), 330–340. <https://doi.org/10.1108/09685220910993980>

UNIVERSITAS  
MULTIMEDIA  
NUSANTARA