



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

- Alliance for Financial Inclusion. (2016). *Digital Financial Services Basic Terminology*. 19, 12. <http://www.afiglobal.org/sites/default/files/publications/2016-08/Guideline Note-19 DFS-Terminology.pdf>
- Apuke, O. D. (2017). Quantitative Research Methods : A Synopsis Approach. *Kuwait Chapter of Arabian Journal of Business and Management Review*, 6(11), 40–47. <https://doi.org/10.12816/0040336>
- Arpaci, I. (2016). Understanding and predicting students' intention to use mobile cloud storage services. *Computers in Human Behavior*, 58, 150–157. <https://doi.org/10.1016/j.chb.2015.12.067>
- Asosiasi Kartu Kredit. (2020). *Credit Card Growth*.
- Asosiasi Penyelenggara Jasa Internet. (2018). Penetrasi & Perilaku Pengguna Internet Indonesia Survey 2017. *Teknopreneur*, 2018(31 August 2018), Hasil Survey.
- Asuransi, A., & Indonesia, U. (2018). *Asuransi Umum*. 3(November), 1–12.
- Babakus, E., & Mangold, W. G. (1992). Adapting the SERVQUAL scale to hospital services: an empirical investigation. *Health Services Research*, 26(6), 767–786. <http://www.ncbi.nlm.nih.gov/pubmed/1737708><http://www.pubmedcentral.nih.gov/articlerender.fcgi?artid=PMC1069855>
- Babin, B. J., Hair, J. F., & Boles, J. S. (2008). Publishing research in marketing journals using structural equation modeling. *Journal of Marketing Theory and Practice*, 16(4), 279–286. <https://doi.org/10.2753/MTP1069-6679160401>
- Bank Indonesia. (2013). *Metadata APMK*.
- Bank Indonesia. (2020). *Edukasi dan Perlindungan Konsumen SP*.
- Beckett, C., Eriksson, L., Johansson, E., & Wikström, C. (2017). Multivariate Data Analysis (MVDA). In *Pharmaceutical Quality by Design: A Practical Approach*. <https://doi.org/10.1002/9781118895238.ch8>
- Boston Surya Iskandar & Sugiono Sugiharto. (2013). Analisa Pengaruh Faktor-faktor Service Quality Terhadap Customer Satisfaction di Restoran Mr . Pancake Surabaya. *Manajemen Pemasaran*, 1(1), 1–12.
- Bryman, A. (2003). Quantity and Quality in Social Research. In *Quantity and Quality in Social Research*. <https://doi.org/10.4324/9780203410028>
- Chao, C. M. (2019). Factors determining the behavioral intention to use mobile

- learning: An application and extension of the UTAUT model. *Frontiers in Psychology*, 10(JULY), 1–14. <https://doi.org/10.3389/fpsyg.2019.01652>
- Chikondi Daka, G., & Phiri, J. (2019). Factors Driving the Adoption of E-banking Services Based on the UTAUT Model. *International Journal of Business and Management*, 14(6), 43. <https://doi.org/10.5539/ijbm.v14n6p43>
- Chiu, C. M., Chiu, C. S., & Chang, H. C. (2007). Examining the integrated influence of fairness and quality on learners' satisfaction and Web-based learning continuance intention. *Information Systems Journal*, 17(3), 271–287. <https://doi.org/10.1111/j.1365-2575.2007.00238.x>
- Cumps, B. (2016). Toward digital financial services ecosystems. *Cutter Business Technology Journal*, 29(11), 6–11.
- Dawes, J. (2008). Do data characteristics change according to the number of scale points used? An experiment using 5-point, 7-point and 10-point scales. *International Journal of Market Research*, 50(1), 61–77. <https://doi.org/10.1177/147078530805000106>
- Departemen Komunikasi. (2017). *Peraturan Anggota Dewan Gubernur Nomor 19/14/PADG/2017 tentang Ruang Uji Coba Terbatas (Regulatory Sandbox) Teknologi Finansial*.
- Djamba, Y. K., & Neuman, W. L. (2002). Social Research Methods: Qualitative and Quantitative Approaches. In *Teaching Sociology* (Vol. 30, Issue 3). <https://doi.org/10.2307/3211488>
- Eka Putri, Y., Kaderi Wiryono, S., Anny Nainggolan, Y., & Dwi Cahyono, T. (2019). Method of Payment Adoption in Indonesia E-Commerce. *The Asian Journal of Technology Management (AJTM)*, 12(2), 94–102. <https://doi.org/10.12695/ajtm.2019.12.2.2>
- Elliott, A. C., & Woodward, W. . (2016). IBM SPSS by Example A Practical Guide to Statistical Data Analysis. *SAGE Publication*, 2, 1–579. <https://doi.org/10.1007/s13398-014-0173-7.2>
- Farabi, N. A. (2016). Analisis Penerapan Sistem informasi ZISW Dengan Menggunakan Metode UTAUT. *Indonesian Journal on Computer and Information Technology*, 1(2), 71–79.
- Fiki Ariyanti. (2018). *Makin Menggurita, Ini Aturan Baru Pengawasan Fintech di Indonesia*.
- Ghozali, I. (2008). *Structural Equation Modeling – Metode Alternatif dengan Partial Least Squares (PLS)*. Semarang: Universitas Diponegoro, 2018.
- Ghozali, I. (2019). *Partial Least Square: Konsep, teknik dan aplikasi menggunakan program SMARTPLS 3.0 (Edisi 2)*. Semarang : Badan Penerbit

Universitas Diponegoro.

- Gooderham, P. & Nordhaug, O. (2003). *International management*. Malden, Blackwell Pub, MA.
- Hendratmoko, A. P. (2019). Faktor-Faktor Yang Memengaruhi Individu Dalam Menggunakan Peer To Peer Lending Dan Equity Crowd Funding Di Dki Jakarta. *Faktor-Faktor Yang Memengaruhi Individu Dalam Menggunakan Peer To Peer Lending Dan Equity Crowd Funding Di Dki Jakarta*, 9(November).
- Hofstede-Insights. (2020). *Hofstede-Insights*.
- Hormati, A. (2012). Pengujian Model Unified Theory of Acceptance and Use of Technology Dalam Pemanfaatan. *Jurnal Akuntansi Multiparadigma*, 3(April), 1–24.
- Joseph F. Hair, J. G. T. M. H. C. M. R. M. S. et al. (2013). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Thousand Oaks. *Sage*, 165.
- Kementerian Komunikasi dan Informatika. (2018). *Laporan Tahunan Kementerian Komunikasi dan Informatika Tahun 2018*. 1–70.
- Kotler, P., & Armstrong, G. (2018). *Principles of Marketing, Seventeenth Edition*. In *Pearson*.
- Kotler Philip. (2000). *Manajemen Pemasaran. Jakarta (ID): Prehallindo*.
- Kurfalı, M., Arifoğlu, A., Tokdemir, G., & Paçın, Y. (2017). Adoption of e-government services in Turkey. *Computers in Human Behavior*, 66, 168–178. <https://doi.org/10.1016/j.chb.2016.09.041>
- Lee, J. H., & Song, C. H. (2013). Effects of trust and perceived risk on user acceptance of a new technology service. *Social Behavior and Personality*, 41(4), 587–597. <https://doi.org/10.2224/sbp.2013.41.4.587>
- Lin, H.-Y., Wang, M.-H., & Chen, H.-T. (2019). Determinants for Consumer Adoption of Mobile Payment Technology. *International Journal of E-Education, e-Business, e-Management and e-Learning*, 9(3), 146–159. <https://doi.org/10.17706/ijeeee.2019.9.3.146-159>
- Lukasz D. Kaczmarek. (2017). *Hedonic Motivation*. Springer International Publishing AG.
- Malaquias, F. F. O., & Hwang, Y. (2016). Trust in mobile banking under conditions of information asymmetry: Empirical evidence from Brazil. *Information Development*, 32(5), 1600–1612. <https://doi.org/10.1177/0266666915616164>

- Malhotra, N., & Birks, D. (2007). *Marketing Research: an Applied Approach*.
<http://capitadiscovery.co.uk/cardiffmet/items/240307>
- Malkanthe, A. (2015). The Basic Concepts of Structural Equation Modeling. *Lap Lambert Academic Publishing, 1*(January), 55.
<https://doi.org/10.13140/RG.2.1.1960.4647>
- Margono. (2004). *Metodologi Penelitian Pendidikan*. Jakarta :Rineka Cipta.
- Meyliana, M., Fernando, E., & Surjandy, S. (2019). The Influence of Perceived Risk and Trust in Adoption of *Fintech* Services in Indonesia. *CommIT (Communication and Information Technology) Journal, 13*(1), 31.
<https://doi.org/10.21512/commit.v13i1.5708>
- Mohsan, F., Nawaz, M. M., Khan, M. S., Shaukat, Z., & Aslam, N. (2011). Impact of customer satisfaction on customer loyalty and intentions to switch : evidence from banking sector of Pakistan. *International Journal of Business and Social Science, 2*(16), 263–270.
- Movanita, A. N. K., Artikel ini telah tayang di Kompas.com dengan judul “Mayoritas Masyarakat Indonesia Masih Susah Mendapatkan Kartu Kredit,” H. kompas.com/read/2019/01/17/160800926/mayoritas-masyarakat-indonesia-masih-susah-mendapatkan-kartu-kredit., Movanita, P. : A. N. K., & Djumena, E. : E. (2019). *Mayoritas Masyarakat Indonesia Masih Susah Mendapatkan Kartu Kredit Artikel ini telah tayang di Kompas.com dengan judul “Mayoritas Masyarakat Indonesia Masih Susah Mendapatkan Kartu Kredit”*, <https://bogor.kompas.com/read/2019/01/17/160800926/mayoritas-mas>.
- OJK. (2019). *Daftar Penyelenggara IKD Tercatat Juli 2019*.
- Ojk, T. D. I., & Dana, D. (2020). *Penyelenggara ikd tercatat di ojk*.
- Oliver, R. L. (2010). *Satisfaction: A behavioral perspective on the consumer*. Armonk: NY: M.E. Sharpe.
- Otoritas Jasa Keuangan. (2017). *Statistik Lembaga Pembiayaan*. 1–84.
- Otoritas Jasa Keuangan. (2020). *Daftar Penyelenggara Inovasi Keuangan Digital*.
- Ozili, P. K. (2018). Impact of digital finance on financial inclusion and stability. *Borsa Istanbul Review, 18*(4), 329–340.
<https://doi.org/10.1016/j.bir.2017.12.003>
- Pavlou, P., & Gefen, D. (2002). Building Effective Online Marketplaces with Institution-Based Trust BUILDING EFFECTIVE ONLINE MARKETPLACES WITH INSTITUTION-BASED TRUST. *International Conference on Information Systems, 667–675*.
<http://aisel.aisnet.org/icis2002/63>

- Peake, C. (2012). New Frontiers: Launching Digital Financial Services in Rural Areas. *Old Problems, New Solutions*.
http://www.brookings.edu/~media/research/files/reports/2012/10/blum_roundtable/10_new_frontiers_peake.pdf
- Prihanto, J. J. N. (2018). *Transformasi Digital Industri Perhotelan : Studi pada Industri Perhotelan di Daerah Istimewa Yogyakarta*. 13(2).
- Rifai, A. (2015). Partial Least Square-Structural Equation Modeling (PLS-SEM) untuk mengukur ekspektasi penggunaan repositori lembaga: Pilot studi di UIN Syarif Hidayatullah Jakarta. *Al-Maktabah*, 14(1), 56–65.
- Salkind, N. (2012). “Technique for the Measurement of Attitudes, A.” *Encyclopedia of Research Design*.
<https://doi.org/10.4135/9781412961288.n454>
- Sari, P. (2018). *ASPEK KEPUASAN NASABAH ASURANSI PT. PRUDENTIAL LIFE ASSURANCE CABANG SURABAYA*.
- Sekaran, U. (2001). *Research Method for Businnes*. Gramedia Pustaka Utama.
- Setiawan, S. (2013). Prospek dan Daya Saing Sektor Perasuransian Indonesia Di Tengah Tantangan Integrasi Jasa. *Naga Media*, 81–106.
- Siahaan, G. J. (2017). *Fintech* Picu Daya Saing. *Jurnal Administrasi Bisnis (JAB)*, 61(1), 215–223. www.ojk.go.id
- Siantar, H. co. (n.d.). *Bayar Premi Rp125 Juta, Hasin Hingga Kecewa Pelayanan Asuransi Generali*.
- Stewart, H., & Jürjens, J. (2018). Data security and consumer trust in *Fintech* Innovation in Germany Information & Computer Security Data security and consumer trust in *Fintech* Innovation in Germany Article information : *Information & Computer Security*, 26(1), 109–128.
<https://doi.org/10.1108/ICS-06-2017-0039>
- STRATEGI NASIONAL KEUANGAN INKLUSIF. (2016). STRATEGI NASIONAL KEUANGAN INKLUSIF. *PERATURAN PRESIDEN REPUBLIK INDONESIA NOMOR 82*.
- Sudiyono, K. A., Mursitama, T., Simatupang, B., & Hamsal, M. (2017). *The Governance of Public-Private Ties Model: How to Govern the PPPs Infrastructure Project Effectively (An Indonesia Case)*. 36(Icbmr), 347–357.
<https://doi.org/10.2991/icbmr-17.2017.32>
- Sugiyono. (2015). *Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif dan R&D)*. Alfabeta.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology : Toward A Unified View.

International Encyclopedia of Ergonomics and Human Factors, Second Edition - 3 Volume Set, 27(3), 425–478.
<https://doi.org/10.1201/9780849375477.ch230>

Wijaya, K. A. S. (2018). *Pengaruh Work Family Conflict dan Job Autonomy terhadap Organizational Commitment (Studi Kasus di Dinas Pekerjaan Umum dan Penataan Ruang Kota Denpasar).*

Wijaya, R. (2019). *Fintech Landscape di Indonesia.*
<https://klcfiles.kemenkeu.go.id/2019/08/4-Reynold-Wijaya-Fintech-Landscape-di-Indonesia.pdf>

World Bank. (2015). *The Global Findex Database 2014: Measuring Financial Inclusion around the World.* April.