

DAFTAR PUSTAKA

- Ajzen, I (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*. 50: 179- 211.
- Ajzen, I. and M. Fishbein (1980). Understanding Attitudes and Predicting Social Behavior. Prentice Hall.
- Ajzen, I. (2005). Attitudes, Personality, and Behavior. 2nd Edition. New York: Open University Press
- Jayoung James Goo and Joo-Yeon Heo (2020). The Impact of the Regulatory Sandbox on the Fintech Industry, with a Discussion on the Relation between Regulatory Sandboxes and Open Innovation. DOI: 10.3390/joitmc6020043
- Recca Ayu Hapsari, Maroni, Indah Satria, Nenny Dwi Ariani (2019). The Existence of Regulatory Sandbox to Encourage the Growth of Financial Technology in Indonesia. DOI: 10.25041/fiatjustisia.v13no3.1739
- Ahmad Alaassara, Anne-Laure Mentiona, Tor Helge Aas (2020). Exploring how social interactions influence regulators and innovators: The case of regulatory sandboxes. <https://doi.org/10.1016/j.techfore.2020.120257>
- Wan Rizca Amelia, Andre Hasudungan Lubis, Hesti Sabrina (2019). Applying Theory of Planned Behavior to Analyze Millennial Behavior Intentions in Online Shopping *through Instagram*. DOI: 10.26487/jbmi.v16i2
- Ahu Tuğba Karabulut (2019). Effect of The Theory of Planned Behavior on Entrepreneurial Intention of Students. ISSN: 2357-1330. <https://doi.org/10.15405/epsbs.2019.12.03.26>
- Zainol Bidin, Faridahwati Mohd. Shamsudin, Zainudin Othman (2014). Using Theory of Reasoned Action to Explain Taxpayer Intention to Comply with Goods and Services Tax. DOI: 10.5829/idosi.mejsr.2013.17.03.12167
- Meyliana, Erick Fernando and Surjandy (2019). The Influence of Perceived Risk and Trust in Adoption of FinTech Services in Indonesia. Email: 1meyliana@binus.edu, erick.fernando001@binus.ac.id, surjandy@binus.ac.id
- Jean Richard Jokhu, Arnold Armando (2018). Perspektif Baru dalam Teori Kualitas Pelayanan: Pentingnya Intensi Studi pada Perusahaan Fintech di Indonesia. Alamat E-mail: jean.richard@president.ac.id
- Kazim Degerli (2019). Regulatory Challenges and Solutions for Fintech in Turkey. 1877-0509 © 2019 The Authors. Published by Elsevier B.V. Peer-review under

responsibility of the scientific committee of the 3rd World Conference on Technology, Innovation and Entrepreneurship 10.1016/j.procs.2019.09.133

Rizky P.P. Karo Karo, Laurenzia Luna (2019). Pengawasan Teknologi Finansial melalui Regulatory Sandbox oleh Bank Indonesia atau Otoritas Jasa Keuangan berdasarkan Perspektif Keadilan Bermartabat.

World Bank Group (2020). How Regulators Respond to Fintech: Evaluating the Different Approaches Sandboxes and Beyond. www.worldbank.org

Susanne Chisti and Junos Barberies (2016). The FinTech Book: The Financial Technology Handbook for Investor, Entrepreneurs and Visionaries. www.wiley.com

Ryan Randy Suryono, Betty Purwandaria, Indra Budia (2019). Peer to Peer (P2P) Lending Problems and Potential Solutions: A Systematic Literature Review. Email: ryan@teknokrat.ac.id, ryan.dataku@gmail.com

Ryan Randy Suryono (2019). FINANCIAL TECHNOLOGY (FINTECH) DALAM PERSPEKTIF AKSIOLOGI. Email: ryan@teknokrat.ac.id, ryan.dataku@gmail.com

Risya Nurrohyani, Estro Dariatno Sihaloho (2020). Pengaruh Promosi Cashback pada OVO dan Go-Pay Terhadap Perilaku Konsumen Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Padjadjaran. e-mail : risya17002@mail.unpad.ac.id

PwC Indonesia - Fintech Series (2019). Indonesia's Fintech Lending: Driving Economic Growth Through Financial Inclusion. <http://www.pwc.com/id/fintech-lending>

Sukarela Batunanggar (2019). FINTECH DEVELOPMENT AND REGULATORY FRAMEWORKS IN INDONESIA. ADBI Working Paper Series. Email: batunanggar@ojk.go.id

Neila Ramdhani (2011). Penyusunan Alat Pengukur Berbasis Theory of Planned Behavior. BULETIN PSIKOLOGI VOLUME 19, NO. 2, 2011: 55 – 69 FAKULTAS PSIKOLOGI UNIVERSITAS GADJAH MADA. ISSN: 0854-7108

Lee, I., Shin, Y.J (2018). Fintech: ecosystem, business models, investment decisions and challenges. Bus Horiz 61(1), 35–46.

<https://doi.org/10.1016/j.bushor.2017.09.003>

Ivo Jenik dan Kate Lauer (2017). Working Paper of Regulatory Sandboxes. <https://www.cgap.org/sites/default/files/Working-Paper-Regulatory-Sandboxes-Oct-2017.pdf>

- CFPB (Consumer Financial Protection Bureau). 2016. "Project Catalyst Report: Promoting Consumer-Friendly Innovation." Washington, D.C.: CFPB.
- OJK (2020). Laporan Triwulan I – 2020. <https://ojk.go.id/id/data-dan-statistik/laporan-triwulanan/Pages/Laporan-Triwulan-I---2020.aspx>
- Bank Indonesia (2019). Laporan Perekonomian Indonesia. Sinergi, Transformasi, dan Inovasi. <https://www.bi.go.id/id/publikasi/laporan-tahunan/perekonomian/Default.aspx>
- POJK No.13/POJK.02/2018. Tentang Inovasi Keuangan Digital di Sektor Jasa Keuangan. OJK. <https://ojk.go.id/id/Regulasi/Default.aspx>
- SEOJK No. 20/SEOJK.02/2019 mengenai mekanisme pencatatan Inovasi Keuangan Digital. OJK. <https://ojk.go.id/id/Regulasi/Default.aspx>
- SEOJK No. 21/SEOJK.02/2019 mengenai pedoman pelaksanaan Regulatory Sandbox. OJK. <https://ojk.go.id/id/Regulasi/Default.aspx>
- SEOJK No. 22/SEOJK.02/2019 mengenai penunjukan Asosiasi Penyelenggara Inovasi Keuangan Digital. OJK. <https://ojk.go.id/id/Regulasi/Default.aspx>
- PBI No. 19/12/PBI/2017 tentang Penyelenggaraan Teknologi Finansial. Bank Indonesia. <https://www.bi.go.id/id/peraturan/perbankan/Default.aspx>
- PADG No. 19/15/PADG/2017 yang mengatur tata cara pendaftaran, penyampaian informasi dan pemantauan Penyelenggara Teknologi Finansial. Bank Indonesia. <https://www.bi.go.id/id/peraturan/perbankan/Default.aspx>
- PADG No. 19/14/PADG/2017 tentang pedoman uji coba terbatas *Regulatory Sandbox* pada Teknologi Finansial. Bank Indonesia. <https://www.bi.go.id/id/peraturan/perbankan/Default.aspx>
- FAQ, PBI No. 19/12/PBI/2017 tentang penjelasan PBI No. 19/12/PBI/2017. Bank Indonesia. <https://www.bi.go.id/id/peraturan/perbankan/Default.aspx>
- Mackenzie, N. & Knipe, S. (2006). Research dilemmas: Paradigms, methods and methodology. Issues In Educational Research, 16(2), 193-205. <http://www.iier.org.au/iier16/mackenzie.html>
- Moleong, Lexy J. (2004). Metodologi Penelitian Pendidikan Kualitatif. Bandung: PT Remaja Rosdakarya.
- Endah Saputyningsih dan Esty Setyaningrum (2019). Penelitian Kuantitatif, Metode dan Alat Analisis. ISBN 978-602-5411-62-5
- Kasiram, Mohammad (2008). Metode Penelitian Kuantitatif-Kualitatif. Malang: UIN Malang Press.

- Hartono, J.M. 2011. "Konsep dan Aplikasi Struktural Equattion Modelling Berbasis Varian Dalam Penelitian Bisnis", UPP STIM YKPN, Yogyakarta.
- Kline, R. B. (2016). Principles and Practice of Structural Equation Modeling (4th ed.)
- Umi Narimawati (2008). Metodologi Penelitian Kualitatif dan Kuantitatif, Teori dan Aplikasi. Bandung: Agung Media
- Babakus, E. and Mangold, G.W. (1992). "Adapting the SERVQUAL scale to hospital services: an empirical investigation", Health Services Research, Vol. 26 No. 6, pp. 767-86.
- Elliot, A.C. and Woodward, W.A. (2016). IBM SPSS by Example A Practical Guide to Statistical Data Analysis. 2nd Edition, SAGE Publication, London
- Arikunto, S. (2013). Prosedur Penelitian: Suatu Pendekatan Praktik. Jakarta: Rineka Cipta.
- Arikunto, S. (2009). Manajemenn Penelitian. Jakarta: Rineka Cipta.
- Malhotra, Naresh and Birks, David (2007). Marketing Research: an applied approach: 3rd European Edition, Harlow, UK. Pearson Education, 835pp.
- Jogiyanto, H.M. (2011). Metodologi Penelitian Bisnis. Edisi Keempat. BPFE. Yogyakarta. Johar Arifin. (2004). Analisis Keuangan Berbasis Komputer. PT Elex Media.
- Ghozali, Imam. (2011). Aplikasi Analisis Multivariate Dengan Program IBM. SPSS 19 (edisi kelima.) Semarang: Universitas Diponegoro.
- Hartono. (2011). Metodologi Penelitian. Pekanbaru: Zafana