

DAFTAR PUSTAKA

- Adetunji, O. M., & David-West, O. (2019). The relative impact of income and financial literacy on financial inclusion in Nigeria. *Journal of International Development*, 31(4), 312-335.
- Ali, M. M., Devi, A., Furqani, H., & Hamzah, H. (2020). Islamic financial inclusion determinants in Indonesia: an ANP approach. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(4), 727-747.
- Amidjono, D. S., Brock, J., & Junaidi, E. (2016). Financial literacy in Indonesia. *International Handbook of Financial Literacy*, 277-290.
- Baker, H. K., Kumar, S., Goyal, N., & Gaur, V. (2019). How financial literacy and demographic variables relate to behavioral biases. *Managerial Finance*, 45(1), 124-146.
- Bernal, J. (2017). The recent law on e-money and financial inclusion in Colombia and the regulatory role of the central bank Joaquín Bernal. *Journal of Payments Strategy & Systems*, 10(4), 320-321.
- Brooks, M., & Byrne, A. (2008). Behavioral finance: Theories and evidence. *The Research Foundation of CFA Institute. University of Edinburgh*.
- Costa, D. F., Carvalho, F. D. M., & Moreira, B. C. D. M. (2019). Behavioral economics and behavioral finance: a bibliometric analysis of the scientific fields. *Journal of Economic Surveys*, 33(1), 3-24.
- Dewi, V. I., Febrian, E., Effendi, N., Anwar, M., & Nidar, S. R. (2020). Financial literacy and its variables: The evidence from Indonesia. *Economics & Sociology*, 13(3), 133-154.
- Erlando, A., Riyanto, F. D., & Masakazu, S. (2020). Financial inclusion, economic growth, and poverty alleviation: evidence from eastern Indonesia. *Heliyon*, 6(10), e05235.
- Grohmann, A., Klühs, T., & Menkhoff, L. (2018). Does financial literacy improve financial inclusion? Cross country evidence. *World Development*, 111, 84-96.
- Gunarsih, T., Sayekti, F., & Dewanti, R. L. (2018). Financial inclusion and poverty alleviation: Evidence from Indonesia. *International Journal of Economics, Business and Management Research*, 2(03), 468-480.
- Hutagalung, R. A., Nainggolan, P., & Panjaitan, P. D. (2021). Analisis Perbandingan Keberhasilan UMKM Sebelum Dan Saat Menggunakan Quick Response Indonesia Standard (QRIS) Di Kota Pematangsiantar. *Jurnal Ekuilnomi*, 3(2), 94-103.

- Keuangan, O. J. (2017). Otoritas Jasa Keuangan. *Salinan Peraturan Otoritas Jasa Keuangan Nomor, 65*.
- Keuangan, O. J. (2021). Literasi keuangan. *Retrieved from September, 25, 2022*.
- Klapper, L., El-Zoghbi, M., & Hess, J. (2016). Achieving the sustainable development goals. *The role of financial inclusion*. Available online: <http://www.ccgap.org>. Accessed, 23(5), 2016.
- Kou, G. (2019). Introduction to the special issue on FinTech. *FinancialInnovation*, 5(1), 45.
- Koumpan, E., & Topol, A. W. (2021). Promoting Economic Development and Solving Societal Issues Within Connected Industries Ecosystems in Society 5.0. In *Advances in Artificial Intelligence, Software and Systems Engineering: Proceedings of the AHFE 2021 Virtual Conferences on HumanFactors in Software and Systems Engineering, Artificial Intelligence and Social Computing, and Energy, July 25-29, 2021, USA* (pp. 174-183). Springer International Publishing.
- Laturette, K., Widianingsih, L. P., & Subandi, L. (2021). Literasi Keuangan Pada Generasi Z. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(1), 131-139.
- Loebiantoro, I. Y., Eaw, H. C., & Anuar, N. (2021). The existence of behavioral biases and personality traits in explaining the effect of fundamental and technical analysis to investment performance in Indonesia stock exchange. *Jurnal Intelek*, 16(1), 190-199.
- Loo, M. K. L. (2019). Enhancing financial inclusion in ASEAN: Identifying the best growth markets for fintech. *Journal of Risk and Financial Management*, 12(4), 181.
- Lopus, J. S., Amidjono, D. S., & Grimes, P. W. (2019). Improving financial literacy of the poor and vulnerable in Indonesia: An empirical analysis. *International Review of Economics Education*, 32, 100168.
- Lubis, A., Dalimunthe, R., & Situmeang, C. (2019). Antecedents Effect of Financial Inclusion for the People of North Sumatera. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Vol*, 2(4), 401-408.
- Lyons, A. C., & Kass-Hanna, J. (2021). Financial inclusion, financial literacy and economically vulnerable populations in the Middle East and NorthAfrica. *Emerging Markets Finance and Trade*, 57(9), 2699-2738.
- Milana, C., & Ashta, A. (2020). Microfinance and financial inclusion: Challenges and opportunities. *Strategic Change*, 29(3), 257-266.
- Nizam, R., Karim, Z. A., Sarmidi, T., & Rahman, A. A. (2021). Financial inclusion and firm growth in ASEAN-5 countries: a new evidence using threshold regression. *Finance Research Letters*, 41, 101861.

- Ozili, P. K. (2021, October). Financial inclusion research around the world: A review. In *Forum for social economics* (Vol. 50, No. 4, pp. 457-479). Routledge.
- Pratiwi, P. Y., Yanuarti, I., & Prihanto, W. (2020). Faktor-faktor yang mempengaruhi petani dalam memilih platform crowdfunding (Studi kasus pada petani hortikultura di Desa Sumberejo, Magelang). *Ultima Management: Jurnal Ilmu Manajemen*, 12(1), 83-103.
- Ritter, J. R. (2003). Behavioral finance. *Pacific-Basin finance journal*, 11(4), 429-437.
- Rosengard, J. K., & Prasetyantoko, A. (2011). If the banks are doing so well, why can't I get a loan? Regulatory constraints to financial inclusion in Indonesia. *Asian Economic Policy Review*, 6(2), 273-296.
- Sriekaningsih, A. (2020). *QRIS dan Era Baru Transaksi Pembayaran 4.0*. Penerbit Andi.
- Susanti, M., & Reza, H. K. (2022). Added Value and Ease of Using Quick Responses Qris Indonesian Standard (QRIS). *International Journal of Science, Technology & Management*, 3(3), 715-723.
- Tsang, C. Y., Malady, L., & Buckley, R. P. (2017). Promoting financial inclusion by encouraging the payment of interest on e-money. *University of New South Wales Law Journal*, 40(4), 1558-1572.
- Umar, A. I. (2017). Index of Syariah financial inclusion in Indonesia. *Buletin Ekonomi Moneter dan Perbankan*, 20(1), 99-126.
- Yanuarti, I., & Dewi, H. (2018). Startup Bisnis Sebagai Alternatif Investasi. *Ultima Management: Jurnal Ilmu Manajemen*, 10(2), 81-96.