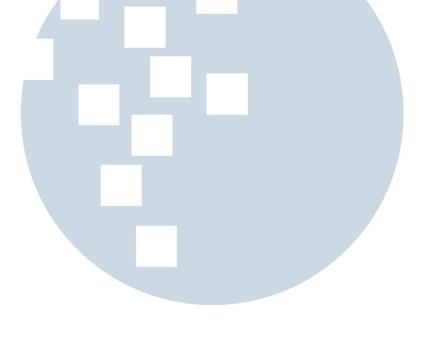
## **DAFTAR PUSTAKA**

- [1] T. Rasa and A. Laherto, "Young people's technological images of the future: implications for science and technology education," *European Journal of Futures Research*, vol. 10, p. 4, 2022. [Online]. Available: https://doi.org/10.1186/s40309-022-00190-x
- [2] R. Raja and P. C. Nagasubramani, "Impact of modern technology in education," *Journal of Applied and Advanced Research*, pp. S33–S35, 5 2018.
- [3] V. Jain, B. Malviya, and S. Arya, "An overview of electronic commerce (ecommerce)," *Journal of Contemporary Issues in Business and Government*, vol. 27, 4 2021.
- [4] T. Manickam, V. Gomathinayagam, and S. M. Subramanian, "Effect of cashless payment methods: A case study perspective analysis," *International Journal of Scientific Technology Research*, vol. 8, pp. 394–397, 8 2019. [Online]. Available: https://www.researchgate.net/publication/344198737\_Effect\_Of\_Cashless\_Payment\_Methods\_A\_Case\_Study\_Perspective\_Analysis
- [5] D. S. Soegoto and M. P. Tampubolon, "E-wallet as a payment instrument in the millennial era," *IOP Conference Series: Materials Science and Engineering*, vol. 879, no. 1, p. 012139, 2020.
- [6] T. Wisniewski, M. Polasik, R. Kotkowski, and A. Moro, "Switching from cash to cashless payments during the covid-19 pandemic and beyond," 02 2021.
- [7] D. Ganzha, "The effect of covid-19 on cashless payments," *Sociology Study*, vol. 12, no. 6, 2022.
- [8] D. S. Soegoto and M. P. Tampubolon, "Electronic wallet as a payment transaction instrument a rizaldi and f a faruqi-e-wallet sentiment analysis using naïve bayes and support vector machine algorithm e-wallet as a payment instrument in the millennial era," *IOP Conference Series: Materials Science and Engineering*, 2020.
- [9] W. Rachmarwi, "E-commerce: Studi tentang belanja online di indonesia," *Jurnal Manajemen Bisnis Krisnadwipayana*, vol. 6, 2018. [Online]. Available: www.acommerce.asia
- [10] S. SUPARMAN, "Relationship between economic growth, income inequality and poverty by provinces in indonesia: Panel data regression approach," *International Journal of Environmental, Sustainability, and Social Science*, vol. 3, no. 1, p. 103–108, 2022.
- [11] Mahmuddin and S. Ningrum Natasya, "E-commerce growth and development, impact, and challenges in indonesia," *Neoclassical Legal Review: Journal of Law and Contemporary Issues*, vol. 1, no. 1, p. 15–33, 2022, [9–11].

- [12] "Isi pulsa, bayar tagihan, api pulsa indobest artha kreasi." [Online]. Available: https://iak.id/
- [13] "Mobilepulsa.com." [Online]. Available: https://mobilepulsa.com/
- [14] "Aplikasi jualan pulsa online iak whitelabel." [Online]. Available: https://whitelabel.iak.id/



## UNIVERSITAS MULTIMEDIA NUSANTARA