

Daftar Pustaka

- Aisaiti *et al.* 2019. “An Empirical Analysis of Rural Farmers’ Financing Intention of Inclusive Finance in China: The Moderating Role of Digital Finance and Social Enterprise Embeddedness”. *Industrial Management & Data Systems*. Vol. 119, No. 7, pp. 1535-1563.
- Amidjono, D. S., J. Brock, and E. Junaidi. 2016. “Financial Literacy in Indonesia.” *International Handbook of Financial Literacy*. Springer. h. 277-290 https://doi.org/10.1007/978-981-10-0360-8_18
- Aminullah *et al.* 2022. “Interactive Components of Digital MSMEs Ecosystem for Inclusive Digital Economy in Indonesia.” *Journal of the Knowledge Economy*. h. n.p. <https://doi.org/10.1007/s13132-022-01086-8>
- Bachtiar, P. P., R. A. Diningrat, A. Z. D. Kusuma, R. A. Izzati, and S. Diandra. 2020. “Who is Digital Economy For? Toward An Inclusive Digital Economy in Indonesia”. *Smeru Research Institute*. (in Indonesian). h. n.p.
- Badan Pusat Statistik. 2019. *Usaha Mikro, Kecil, dan Menengah berdasarkan Tenaga Kerja*. Jakarta. Tersedia di: <https://www.bps.go.id/subject/35/usaha-mikro-kecil.html>.
- Badan Pusat Statistik. 2020. Jakarta https://www.bps.go.id/publication/2020/09/15/9efe2fbda7d674c09ffd0978/a_nalisis-hasil-survei-dampak-covid-19-terhadap-pelaku-usaha.htm
- Bank Indonesia. 2016. *Digital Financial Inclusion in Indonesia*. Jakarta. Tersedia di www.bi.go.id.
- Bire, A. R., H. M. Sauw, and Maria. 2019. “The Effect of Financial Literacy Towards Financial Inclusion Through Financial Training”. *International Journal of Social Sciences and Humanities*. Vol. 3, No. 1, h. 186-192. <https://doi.org/10.29332/ijssh.v3n1.280>
- Das, K., M. Gryseels, P. Sudhir, and K. T. Tan. 2016. “Unlocking Indonesia’s Digital Opportunity”. McKinsey Indonesia Office.
- Deloitte. 2021. “Realizing the Potential of Indonesia’s Digital Economy”. Delloite Touche Solutions.
- Ekawarti, Yuni, T. Agustini, dan Widarti. 2021. “Interpretasi Sistem Digitalisasi Legalitas dan Administrasi UMKM.” *Jurnal Sains Sosio Humainora*. Vol. 5, No. 2, h. 853-859.
- Feng, G., W. Jingyi, C. Zhiyun, L. Yongguo, W. Fang, and W. Aiyong. 2019. “The Peking University Digital Financial Inclusion Index of China (2011-2018)”. Institute of Digital Finance, Peking University. h. 1–70.
- Gomber, P., Koch, J. A., and Siering, M. 2017. “Digital Finance and FinTech: Current Research and Future Research Directions”. *Journal of Business Economics*. Vol. 7, No. 5, h. 537–580. <https://doi.org/10.1007/s11573-017-0852-x>
- Gusti, G. P., Y. Agustira, and M. R. Tawakkal. 2021. “The Role of Financial Literation in Moderating the Relationship Between Access to Financial and the Growth of Msmes in West Kalimantan Province – Indonesia”. *Malaysian E Commerce Journal*. Vol. 5, No. 1, h. 1-6.

- Hanna, N. 2018. "A Role for The State in The Digital Age." *Journal of Innovation and Entrepreneurship*. Vol. 7, No. 5, h. 1–16.
- Hanum, A. N., A. Sinarasri. 2017. "Analisis Faktor-faktor Yang Mempengaruhi Adopsi E-Commerce dan Pengaruhnya Terhadap Kinerja UMKM (STUDI KASUS UMKM DI WILAYAH KOTA SEMARANG)". *Maksimum Media Akuntansi*. Vol. 8, No. 1, h. 1-15.
- Hendro, T. and C. T. Rahardja. 2014. "Bank dan Institusi Keuangan Non-Bank di Indonesia." Yogyakarta: UPP STIM YKPN. h. n.p.
- Hernaeny, U. 2021. "Populasi dan Sampel." h. n.p.
- Hussain, J., S. Salia, and A. Karim. 2018. "Is Knowledge That Powerful? Financial Literacy and Access to Finance." *Journal of Small Business and Enterprise Development*. Vol. 25, No. 6, h. 985-1003.
- Huston, S. J. 2010. "Measuring Financial Literacy." *Journal of Consumer Affairs*. Vol.44, No. 2, h. 296-316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>
- Jia, X. and Xingan, W. 2022. "The Impact of Digital Finance Development on Vertical Specialization: Evidence from A-Share Listed Companies in China". *Kybernetes*. h. n. p.
- Klapper, L., A. Lusardi, and G. A. Panos. 2012. "Financial Literacy and The Financial Crisis". The World Bank.
- Koh, F., Phoon, K.F. and Ha, C.D. 2018, "Chapter 15-Digital Financial Inclusion in South East Asia", in Chuen, D.L.K. and Deng, R. (Eds), *Handbook of Blockchain Digital, Finance & Inclusion*, Vol. 2, pp. 387-403.
- Krishna, A., R. Rofaida, and M. Sari. 2010. "Analisis Tingkat Literasi Keuangan di Kalangan Mahasiswa dan Faktor-faktor yang Mempengaruhinya (Survei pada Mahasiswa Universitas Pendidikan Indonesia)". *In Proceedings of the 4th International Conference on Teacher Education*, pp. 552-560.
- Kusnandar, D. L. 2018. "Perempuan dan Perbankan: Sebuah Tinjauan Tentang Peran Inklusi Keuangan Terhadap Pengusaha UMKM Perempuan di Indonesia." *Jurnal MONEX*. Vol. 7, No. 1, h. 351-357.
- Mitchell, O.S. and A. Lusardi. 2015. "Financial Literacy and Economic Outcomes: Evidence and Policy Implications". *The Journal of Retirement*. Vol. 3, No. 1, h. 5-44.
- Moore, D.L. 2003. "Survey of Financial Literacy in Washington State: Knowledge, Behaviour, Attitudes, and Experiences." Washington State Department of Financial Institutions.
- Muhson, Ali. 2020. "Teknik Analisis Kuantitatif".
- Ningsih, R., S. Sahara, R. R. Febrinda, S. Menanti, and A. Andhi. 2019. "Determinant Factors of SMEs in Adopting E-commerce in Indonesia". *Advances in Economics, Business and Management Research*, pp. 29–33.
- Okello, C.B.G., N.J. Mpeera, and M.C. Akol. 2020. "Analyzing the Relationship Between Financial Literacy and Financial Inclusion by Microfinance Banks in Developing Countries: Social Network Theoretical Approach". *International Journal of Sociology and Social Policy*. h. n.p. <https://10.1108/ijssp-12-2019-0262>

- Otoritas Jasa Keuangan. 2016. *POJK No.76/POJK.07/2016 Tentang Peningkatan Literasi Dan Inklusi Keuangan Di Sektor Jasa Keuangan Bagi Konsumen Dan/Atau Masyarakat*. Otoritas Jasa Keuangan. Jakarta.
- Ozili, P. K. 2018. "Impact of Digital Finance on Financial Inclusion and Stability." University of Essex. Online at <https://mpra.ub.uni-muenchen.de/84771/> MPRA Paper No. 84771
- Pambudianti, F. F. R., B. Purwanto, and T. N. A. Maulana. 2020. "The Implementation of Fintech: Efficiency of MSMEs Loans Distribution and Users' Financial Inclusion Index". *Jurnal Keuangan dan Perbankan*, Vol. 24, No. 1, h. 68–82. <https://doi.org/10.26905/jkdp.v24i1.3218>
- Prahiawan, W., Fahlevi, M., Juliana, J., Purba, J., and Tarigan, S. 2021. "The Role of E-Satisfaction, E-Word of Mouth and E-Trust on Repurchase Intention of Online Shop". *International Journal of Data and Network Science*. Vol.5, No. 4, pp. 593-600.
- Purwanto, A. 2021. "Partial Least Squares Structural Equation Modeling (PLS-SEM) Analysis for Social and Management Research: A Literature Review". *Journal of Industrial Engineering & Management Research*. Vol. 2, No. 4, pp. 114-123.
- Prayustika, P. A., dkk. 2020. "Peran Financial Technology dalam Meningkatkan Literasi Keuangan Mahasiswa." *Seminar Nasional Terapan Riset Inovatif (SENTRINOV) ke-6*. pp. 262-267.
- Purnamawati, I. G. A. and G. A. Yuniarta. 2018. "Pelatihan dan Pendampingan Penyusunan Laporan Arus Kas untuk Pengelola Koperasi di Kecamatan Buleleng." *Proceeding of Community Development*, pp. 189-197. <https://doi.org/10.30874/comdev.2017.25>
- Putri, W. W. and M. Hamidi. 2019. "Pengaruh Literasi Keuangan, Efikasi Keuangan, dan Faktor Demografi Terhadap Pengambilan Keputusan Investasi (Studi Kasus pada Mahasiswa Magister Manajemen Fakultas Ekonomi Universitas Andalas Padang)". *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*. Vol. 4, No. 1, h. 398-312.
- Retnawati, Heri. 2017. "Teknik Pengambilan Sampel".
- Rifa'i, A. 2017. "Peran Bank Pembiayaan Rakyat Syariah dalam Mengimplementasikan Keuangan Inklusif Melalui Pembiayaan UMKM." *Human Falah: Jurnal Ekonomi dan Bisnis Islam*. Vol, 1, No. 1, h. n.p.
- Rombe, E., Zahara, Z., Santi, I., and Rahadhini, M. 2021. "Exploring E-Mobile Banking Implementation Barriers on Indonesian Millennial Generation Consumers". *International Journal of Data and Network Science*. Vol. 5, No. 4, pp. 579-586.
- Sailendra., S. Djaddang., M. A. Syam., Susilawati., and Nungki. P. 2020. "Tata Kelola Keuangan UMKM Berbasis ETAP dan Android Untuk Meningkatkan Efisiensi Kinerja Usaha pada Era Covid-19 Normal Baru". *Capacitarea*. Vol. 1, No.2, h.110–120. <https://journal.univpancasila.ac.id/index.php/CAPACITAREA/article/view/2058>
- Sanjaya, I. M. and N. Nursechafia. 2016. "Financial Inclusion and Inclusive Growth: A Cross-Province Analysis In Indonesia". *Buletin Ekonomi Moneter*

- dan Perbankan.* Vol. 18, No. 3, h. 281-306.
<https://doi.org/10.21098/bemp.v18i3.551>
- Senyo, P. K. and E. L. C. Osabutey. 2020a. “Unearthing Antecedents to Financial Inclusion Through FinTech Innovations”. *Technovation*, h. n.p
<https://doi.org/10.1016/j.technovation.2020.102155>
- Shalahuddinta, A. 2014. “Pengaruh Pendidikan Keuangan di Keluarga, Pengalaman Bekerja, dan Pembelajaran di Perguruan Tinggi Terhadap Literasi Keuangan”. *Jurnal Pendidikan Akuntansi (JPAK)*. Vol. 2, No. 2.
- Susan, M., 2020. “Financial Literacy and Growth of Micro, Small, and Medium Enterprises in West Java, Indonesia.” *International Symposia in Economic Theory and Econometrics*. Vol. 27, h. 39-48. doi:
<http://10.1108/1571.038620200000027004>
- Syazali, M., Putra, F., Rinaldi, A., Utami, L., Widayanti, W., Umam, R., and Jermsittiparsert, K. 2019. “Retracted: Partial Correlation Analysis Using Multiple Linear Regression: Impact on Business Environment of Digital Marketing Interest in The Era of Industrial Revolution 4.0.” *Management Science Letters*. Vol. 9, No. 11, pp. 1875-1886.
- Toha, dkk. 2016. “Peran Wanita Karir dalam Ekonomi Islam”. *AL-'ADALAH: Jurnal Syariah dan Hukum Islam*. Vol. 1, No. 3, h. 50-63.
- Wang, Zhimao and Huang, X. 2023. “Understanding The Role of Digital Finance in Facilitating Consumer Online Purchases: An Empirical Investigation”. *Finance Research Letters*.
- Widayanti, R., R. Damayanti, and F. Marwanti. 2017. “Pengaruh Financial Literacy Terhadap Keberlangsungan Usaha (*Business Sustainability*) Pada UMKM Desa Jatisari”. *Jurnal Ilmiah Manajemen dan Bisnis*. Vol. 18, No. 2, h. 153-163. <https://doi.org/10.30596/jimb.v18i2.1399>
- Xie, X., Shen, Y., Zhang, H. and Guo, F. 2018. “Can Digital Finance Promote Entrepreneurship? Evidence from China”. *China Economic Quarterly*. Vol. 17, No. 4, pp. 1557-1580, (In Chinese).
- Yuliara, I Made. 2016. “Modul Regresi Linier Sederhana dan Berganda”. Portal Semarang Satu Data Pemerintah Kota Semarang. *data.semarangkota.go.id*
https://fiskal.kemenkeu.go.id/docs/inklusif/Artikel_Keuangan%20Inklusif%20di%20Indonesia.pdf
<https://nasional.kontan.co.id/news/inklusi-keuangan-digitalmempermudah-umkm-mengakses-pendanaan>