

DAFTAR PUSTAKA

- Abbasi, K., Alam, A., Brohi, N. A., Brohi, I. A., & Nasim, S. (2021). P2P lending Fintechs and SMEs' access to finance. *Economics Letters*, 204. <https://doi.org/10.1016/j.econlet.2021.109890>
- Alfarizi, M., & Ngatindriatun, N. (2022). Indonesian Halal MSME Open Innovation With Islamic Fintech Adoption. *Jurnal Akuntansi dan Keuangan Indonesia*, 19(2), 221–243. <https://doi.org/10.21002/jaki.2022.11>
- Anugrahita, R., & Noer, R. T. (2023). Beban Administrasi Dinas Koperasi UMKM Jawa Tengah. *Jurnal Kewarganegaraan*, 7(2), 2067–2072.
- Bank, W. (2020). *Finance, Competitiveness, and Innovation Global Practice Fintech and the Digital Transformation of Financial Services: Implications for Market Structure and Public Policy Fintech and the Future of Finance Flagship Technical Note*.
- Baihaqi, J. (2018). Financial Technology Peer-To-Peer Lending Berbasis Syariah Di Indonesia. *TAWAZUN: Journal of Sharia Economic Law*, 1(2), 116. <https://doi.org/10.21043/tawazun.v1i2.4979>
- Ba, S., Pavlou, P. (2002), Evidence Of The Effect Of Trust Building Technology In Electronic Markets: Price Premiums and Buyer Behavior. *MIS Quarterly*, 26(3), 243-266.
- Benuf, K. (2020). Urgensi Kebijakan Perlindungan Hukum Terhadap Konsumen Fintech Peer To Peer Lending Akibat Penyebaran Covid-19. *Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional*, 9 (2), 203. <https://doi.org/10.33331/rechtsvinding.v9i2.427>
- Berger, & Gleisner. (2009). Emergence of Financial Intermediaries in Electronic Markets: The Case of Online P2P Lending. *Business Research* , 2(1), 39–65.
- Botsman, R., Rogers, R. (2010), What's Mine is Yours: How Collaborative Consumption is Changing the Way We Live. New York, NY, USA: *HarperCollins Publishers*.
- Burhanuddin, C. I., & Abdi, M. N. (2019). Tingkat Pemahaman dan Minat Masyarakat dalam Penggunaan Fintech. *Owner*, 3(1), 21. <https://doi.org/10.33395/owner.v3i1.79>
- Cao, M., Zhang, Q., Seydel, J. (2005), B2C E-commerce Web Site Quality: An Empirical Examination. *Industrial Management and Data Systems*, 105(5), 645-661.
- Chen, Y., Salmanian, W. (2017). User Acceptance in the Sharing Economy. An Explanatory Study of Transportation Network Companies in China Based on UTAUT2. *Finland: Jonkoping University*.

- Chiu, I., dan Deipenbrock, G. (2021). *Routledge Handbook of Financial Technology and Law* (1st edition). *Taylor and Francis*.
<https://www.perlego.com/book/2355770/routledge-handbook-of-financial-technology-and-law-pdf>
- Davis, F.D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319-340.
- Diniyah, F. (2021). Faktor Yang Mempengaruhi Niat Perilaku Muslim Menggunakan Platform Crowdfunding Zakat: Teori Utaut Model. *Jurnal Ilmiah Ekonomi Islam*, 4(1), 60–77. <https://doi.org/10.22515/finalmazawa.v4i1.8478>
- Edward, M. Y., Fuad, E. N., Ismanto, H., Atahau, A. D. R., & Robiyanto. (2023). Success Factors For Peer-to-peer Lending for SMEs: Evidence from Indonesia. *Investment Management and Financial Innovations*, 20(2), 16–25. [https://doi.org/10.21511/imfi.20\(2\).2023.02](https://doi.org/10.21511/imfi.20(2).2023.02)
- Fadilah, A., Syahidah, A. nur'azmi, Risqiana, A., Nurmaulida, A. sofa, Masfupah, D. D., & Arumsari, C. (2021). Pengembangan Usaha Mikro, Kecil, Dan Menengah Melalui Fasilitasi Pihak Eksternal dan Potensi Internal. *BERNAS: Jurnal Pengabdian Kepada Masyarakat*, 2(4), 892–896. <https://doi.org/10.31949/jb.v2i4.1525>
- Fauzi, E., Sinatrya, M. V., Ramdhani, N. D., Muhammad, Z., & Safari, R. (2022). Pengaruh Kemajuan Teknologi Informasi Terhadap Perkembangan Akuntansi Ruhuphy Ramadhan. *Jurnal Riset Pendidikan Ekonomi*, 7, 190–190.
- Fischer, M. (2021). *Fintech Business Models* (1st ed.). *De Gruyter*.
<https://www.perlego.com/book/2110572/fintech-business-models-applied-canvas-method-and-analysis-of-venture-capital-rounds-pdf>
- Gefen, D. (2000), E-commerce: The role of Familiarity and Trust. *International Journal of Management Science*, 28, 725-737.
- Hafifah, L. L., Utami, N. W., & Dwi Putri, I. G. A. P. (2022). Analisis Faktor Yang Mempengaruhi Behavioral Intention dan User Behavior Pada Fintech ShopeePAY Menggunakan Model Unified Theory of Acceptance and Use of Technology (Utaut). *Jurnal Akuntansi Bisnis*, 15(2), 102–117. <https://doi.org/10.30813/jab.v15i2.3574>
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Hakim, M. M. (2016). Analisis Model Penerimaan Pengguna Sistem Pelaporan Pajak Online. *Simetris : Jurnal Teknik Mesin, Elektro Dan Ilmu Komputer*, 7(1), 365. <https://doi.org/10.24176/simet.v7i1.526>

- Imsar, Nurbaiti, & Aisyah Siti. (2023). Behavior Analysis of UMKM in Indonesia in Using Fintech Lending (Comparative Study Between Sharia Fintech Lending and Conventional Fintech Lending). *International Journal of Educational Review, Law And Social Sciences*, 3(3), 811–825
- Inovasi Digital di Sektor Jasa Keuangan, Otoritas Jasa Keuangan 1 (2018). [http://www.ojk.go.id/id/kanal/iknb/regulasi/lembaga-keuangan-mikro/peraturan-ojk/Documents/SAL-POJK Perizinan Final F.pdf](http://www.ojk.go.id/id/kanal/iknb/regulasi/lembaga-keuangan-mikro/peraturan-ojk/Documents/SAL-POJK%20Perizinan%20Final%20F.pdf)
- Istifadhoh, N., A'yun, I., & Mufidhoh, H. (2021). Sharia Fintech as an Instrument of National Economic Recovery Amid The Covid-19 Pandemic. *Dinar : Jurnal Ekonomi Dan Keuangan Islam*, 8(2), 66–77. <https://doi.org/10.21107/dinar.v8i2.11115>
- Jami, D. Z. A. R. (2022). Analisis Pengaruh Perkembangan Fintech Lending Terhadap Kinerja Perbankan. *Universitas Muhammadiyah Yogyakarta*.
- Jati. Nugroho Jatmiko, & Laksito. Herry. (2012). Analisis Faktor-Faktor yang Mempengaruhi Minat Pemanfaatan dan Penggunaan Sistem *E-Ticket* (Studi Empiris pada Biro Perjalanan di Kota Semarang). *Diponegoro Journal of Accounting*, 1(2), 1–15. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Judijanto, L., Andiena Nindya Putri, P., Dewantara, B., Jakarta, I., Stikom Bali, I., Tanjung Pura Pontianak, U., Negeri Sriwijaya, P., & Muhammadiyah Bandung, U. (2024). Impact of Financial Technology (Fintech) Innovation on Traditional Banking and Finance Business Models Dampak Inovasi Finansial Teknologi (Fintech) Terhadap Model Bisnis Perbankan dan Keuangan Tradisional. *Management Studies and Entrepreneurship Journal*, 5(1), 1020–1025. <http://journal.yrpiaku.com/index.php/msej>
- Kasri, R. A., Tamara, D., & Azizon, A. (2023). *Islamic Peer-To-Peer Lending and Islamic Micro Enterprises Performance in Indonesia*. <https://ijimf.org/index.php/ijimf>
- Khalifa, M., Kathy, S.N. (2008). Drivers for Transactional B2C M-commerce Adoption: Extended Theory of Planned Behavior. *Journal of Computer Information Systems*, 48, 111-117.
- Kim, C., Lee, I., Wang, T., Mirusmonov, M. (2015). Evaluating Effects of Mobile CRM on Employees' Performance. *Industrial Management and Data Systems*, 115(4), 740-764.
- Koufaris, M., Hampton-Sosa, W. (2004). The Development of Initial Trust in an Online Company by New Customers. *Information Management*, 41(3), 377-397.

- Kusuma, H., & Asmoro, W. K. (2021). Perkembangan Financial Teknologi (Fintech) Berdasarkan Perspektif Ekonomi Islam. *ISTITHMAR: Jurnal Pengembangan Ekonomi Islam*, 4(2), 141–163. <https://doi.org/10.30762/itr.v4i2.3044>
- Mackintosh, S. P. M. (2018). The Financial Stability Board. *The Redesign of the Global Financial Architecture*, November, 96–123. <https://doi.org/10.4324/9781315724706-6>
- Marginingsih, R. (2021). Financial Technology (Fintech) Dalam Inklusi Keuangan Nasional di Masa Pandemi Covid-19. *Moneter: Jurnal Akuntansi Dan Keuangan*, 8(1), 56–64. <https://doi.org/10.31294/moneter.v8i1.9903>
- Margunani, Budi Setiawan, A., & Rahayu Kistanti, N. (2019). Kajian Aksesibilitas UMKM dan IKM terhadap Lembaga Keuangan di Kota Semarang. *JURNAL RIPTEK*, 13(2), 147–157. <http://ripteck.semarangkota.go.id>
- Martauli, E. D. (2019). Pengaruh Faktor Eksternal dan Internal terhadap Kinerja Usaha Wanita Wirausaha Kerupuk Udang di Kabupaten Tanjung Jabung Timur Jambi. *Journal of Integrated Agribusiness*, 1(1), 38–51. <https://doi.org/10.33019/jia.v1i1.1020>
- Martono, S. (2021). Faktor-Faktor yang Mempengaruhi Minat. *Jurnal Christian Humaniora*, 5(1), 47–63.
- Maulana, Y., & Wiharno, H. (2022). Fintech P2P Lending dan Pengaruhnya Terhadap Pertumbuhan Ekonomi Indonesia. *Indonesian Journal of Strategic Management*, 5(1). <https://doi.org/10.25134/ijsm.v5i1.5741>
- Meilanny Budiarti Santoso, Maulana Irfan, R. Nunung Nurwati Csr, P. S., Sosial, K., Csr, P. S., Sosial, K., Nurwati, R. N., & Becker, M. (2020). Transformasi Praktik Pekerjaan Sosial Menuju Masyarakat 5.0 Transformation Of Social Work Practices Toward Society 5.0. *Commercial Law*, 6(4), 307–317. <https://doi.org/10.1007/s10676-019-09508-z>
- Melda Maesarach, R. (2023). Sharia Fintech Prospects (P2P Lending) on MSME Financing In Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 9(01). <https://doi.org/10.29040/jiei.v9i1.6912>
- Morrison, M. A. (2021). Metode Penelitian Survei. *Jakarta: Kencana*.
- Mudjahidin, Hidayat, A. A., & Aristio, A. P. (2021). Conceptual Model of Use Behavior for Peer-to-peer Lending in Indonesia. *Procedia Computer Science*, 197, 215–222. <https://doi.org/10.1016/j.procs.2021.12.134>
- Muhammad Rahmadani, Suratman, D. I. (2023). Analisis Yuridis Keabsahan Perjanjian Pinjaman Online SPinjam Pada Aplikasi Shopee Berdasarkan Kitab Undang-Undang Hukum Perdata. *Dinamika: Jurnal Ilmiah Ilmu Hukum*, 5(1), 38–44. <https://doi.org/10.46601/juridicaugr.v5i1.309>

- Munizu, M. (2010). Pengaruh Faktor-Faktor Eksternal dan Internal Terhadap Kinerja Usaha Mikro dan Kecil (UMK) di Sulawesi Selatan. *Jurnal Manajemen Dan Kewirausahaan*, 12(1), pp.33-41. <http://puslit2.petra.ac.id/ejournal/index.php/man/article/view/17987>
- Novitasari, S. (2016). Efektivitas Pasal 34 Huruf A Peraturan Bank Indonesia Nomor 18/40/Pbi/2016 Tentang Penyelenggaraan Pemrosesan Transaksi Pembayaran Terhadap Pelarangan Bitcoin Sebagai Alat Pembayaran Di Indonesia. *Tangerang: UIN Syarif Hidayatullah*.
- Palinggi, S., & Allolinggi, L. R. (2020). Analisa Deskriptif Industri Fintech di Indonesia: Regulasi dan Keamanan Jaringan dalam Perspektif Teknologi Digital. *Ekonomi Dan Bisnis*, 6(2), 177–192. <https://doi.org/10.35590/jeb.v6i2.1327>
- Paramitha Candra, R. A. A. I. T. (2019). Penerapan Peraturan Otoritas Jasa Keuangan Nomor 77/POJK.01/2016 tentang Layanan Pinjaman Meminjam Berbasis Teknologi Informasi Dalam Perjanjian Penyediaan Layanan. *Yogyakarta: Universitas Gajah Mada* https://etd.repository.ugm.ac.id/home/detail_pencarian/174963
- Pedersen, N. (2020). Financial Technology (1st edition). *Kogan Page*. <https://www.perlego.com/book/2037189/financial-technology-case-studies-in-fintech-innovation-pdf>
- Philippon. (2016). The Fintech Opportunity in National Bureau Of Economic Research. *RePEc: Research Papers in Economics*. (22476; Issue 22476).
- Pişkin, M., & Kuş, M. C. (2019). Islamic Online P2P Lending Platform. *Procedia Computer Science*, 158, 415–419. <https://doi.org/10.1016/j.procs.2019.09.070>
- Poeteri, N. A., Simanjuntak, M., & Hasanah, N. (2021). The Investment Intention Among Indonesian Millennials via Peer-to-Peer Lending Applications. *Jurnal Keuangan Dan Perbankan*, 25(4), 787–803. <https://doi.org/10.26905/jkdp.v25i4.6352>
- Putri, V. S., & Mahadian, A. B. (2021). Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Pengaruh Sosial, Dan Kondisi Pendukung Terhadap Minat Pemanfaatan Aplikasi E-Clinic Di Kota Bandung. *Jurnal Ilmu Komunikasi*, 1–12.
- Rahadi. (2020). Financial Technology: It Is An Emerging Industry That Uses Technology To Improve Activities in Finance. *Journal of Applied Engineering and Technological Science*.
- Rahayu, A. Y. (2017). Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlanjutan UMKM di Kota Surabaya. *Jurnal Ilmu Manajemen*, 5(3), 1.
- Rosavina, M., Rahadi, R. A., Kitri, M. L., Nuraeni, S., & Mayangsari, L. (2019). P2P Lending Adoption by SMEs in Indonesia. *Qualitative Research in Financial Markets*, 11(2), 260–279. <https://doi.org/10.1108/QRFM-09-2018-0103>

- Rouza, E., Basorudin, & Efrida. (2021). Identifikasi dan Klasifikasi UMKM di Kabupaten Rokan Hulu Menggunakan Metode K-Means. *Jurnal Ilmiah Universitas Pengaraian*, 7(01), 32–40.
- Ruetschi, J. (2022). Transforming financial institutions: value creation through technology innovation and operational change. *Wiley Online Library*.
- Septiani, HcRukajat, A. (2018). Pendekatan Penelitian Kuantitatif: Quantitative Research Approach. *Deepublish*.
- Santiago, B., & Hidayatulloh, A. (2019). Analisis Faktor Eksternal Terhadap Faktor Internal dan Dampaknya Terhadap Kinerja UKM Daerah Istimewa Yogyakarta. *Jurnal Manajemen Dan Keuangan*, 8(2), 123–134. <https://doi.org/10.33059/jmk.v8i2.1638>
- Sholihin, P. M., dan Ratmono, D. (2021). Analisis SEM-PLS dengan WarpPLS 7.0 Penerbit, untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis. *Goofle Book*. <https://books.google.co.id/books?id=NbMWEAAAQBAJ>, Andi.
- Sihombing, R. (2021). Analisis Pengaruh Financial Technology. *Fakultas Ekonomi Universitas Brawijaya*, 1(1), 1–15.
- Solihin, S., Saptono, S., Yohana, Y., Yanti, D. R., & Kalbuana, N. (2020). The Influence of Capital Intensity, Firm Size, and Leverage on Tax Avoidance on Companies Registered in Jakarta Islamic Index. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 4(03), 272–278. <https://doi.org/10.29040/ijebar.v4i03.1330>
- Sumarwan, U., Yuliati, L. N., & Kirbrandoko, K. (2020). Understanding The Factors Driving Farmers to Adopt Peer-To-Peer Lending Sharing Economy. *International Review of Management and Marketing*, 10(6), 13–21. <https://doi.org/10.32479/irmm.10564>
- Syariah, F., Sunan, U. I. N., & Djati, G. (2019). Akad Pembiayaan Mudharabah. *Jurnal Hukum Islam*, 94–110.
- Taneja, B., & Bharti, K. (2022). Mapping Unified Theory of Acceptance and Use of Technology (UTAUT) 2: a Taxonomical Study Using Bibliometric Visualisation. *In Foresight (Vol. 24, Issue 2, pp. 210–247)*. Emerald Group Holdings Ltd. <https://doi.org/10.1108/FS-08-2020-0079>
- Todorof, M. (2018). Shariah-compliant FinTech in The Banking Industry. In ERA Forum (Vol. 19, Issue 1). *Springer Verlag*. <https://doi.org/10.1007/s12027-018-0505-8>
- Todd, A. (2007). Trust Measures and Indicators for Customers and Investors. *Toronto, Canada: the Conference Board of Canada*.

- Ta'dung, Y., & Filadelvia, F. (2023). Analisis Pengelolaan Keuangan Usaha Manik-Manik Di Kecamatan Kesu' Kabupaten Toraja Utara. *Journal of Management and Social Sciences (JIMAS)*, 2(1), 218–237.
- Van der Heijden, H., Verhagen, T., Creemers, M. (2003), Understanding online purchase intentions: Contributions from technology and trust perspectives. *European Journal of Information Systems*, 12, 41-48.
- Venkatesh, V., Morris, G. M., Davis, B. G., & Davus, D. F. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425–478.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending The Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36(1), 157–178.
- Venkatesh, V., & Zhang, X. (2019). Unified Theory of Acceptance and Use of Technology: U.S. vs. China. *Journal of Global Information Technology Management*, 13(1), 5–27. <https://doi.org/10.1080/1097198X.2010.10856507>
- Wales, K. (2017). Peer-to-Peer Lending and Equity Crowdfunding (1st ed.). *Bloomsbury Publishing*. <https://www.perlego.com/book/4169724/peertopeer-lending-and-equity-crowdfunding-a-guide-to-the-new-capital-markets-for-job-creators-investors-and-entrepreneurs-pdf>
- Wajuba, L., Fisabilillah, P., & Hanifa, N. (2021). Analisis Pengaruh Fintech Lending Terhadap Perekonomian Indonesia. *Indonesian Journal of Economics, Entrepreneurship and Innovation*, 1(3), 2721–8287. <https://doi.org/10.31960/ijoeei.v1i3.866>
- Wenerda, I., & Wiwin Widayanti. (2021). Pemanfaatan Media Sosial Whatsapp sebagai Wadah Interaksi Antar Anggota Kelompok Fanpage Ghealways. *Jurnal Penelitian Pers Dan Komunikasi Pembangunan*, 25(2), 110–123. <https://doi.org/10.46426/jp2kp.v25i2.150>
- Wibowo, A. H., Mursityo, Y. T., & Herlambang, A. D. (2019). Pengaruh Performance Expectancy, Effort Expectancy, dan Social Influence Terhadap Behavioral Intention dalam Implementasi Aplikasi SIMPG PT Perkebunan Nusantara XI Surabaya. *Jurnal Pembangunan Perkotaan*, 3(9), 9047–9053.
- Wibowo, R. I. (2023). Analisis Model UTAUT (Unified Theory and Use of Technology Syaria) pada Pengguna Qris di Kota Semarang. *Jurnal Ilmiah Ekonomi Islam*, 9(2), 2935. <https://doi.org/10.29040/jiei.v9i2.9908>
- Yu Chian-Son. (2012). Factors Affecting Individuals to Adopt Mobile Banking: Empirical Evidence From The UTAUT Model. *Journal of Electronic Commerce Research*, 13(2), 104–121.

Zavolokina, L., Dolata, M., & Schwabe, G. (2017). FinTech transformation: How IT-Enabled Innovations shape the financial sector. *Lecture Notes in Business Information Processing*, 276, 75–88. https://doi.org/10.1007/978-3-319-52764-2_6