

REFERENCE

- Abidin, Zainal, Nur Asia Hamid, Faisal Rizal Zaenal, and Ummul Chair. 2023. *The Effect of Age, Sales Volume and Number of Employees on MSME Business Performance in South Sulawesi, Indonesia*. Atlantis Press SARL. https://doi.org/10.2991/978-2-38476-174-6_26.
- Adamopoulos, Panagiotis, Vilma Todri, and Anindya Ghose. 2021. *Demand Effects of the Internet-of-Things Sales Channel: Evidence from Automating the Purchase Process*. *Information Systems Research*. Vol. 32. <https://doi.org/10.1287/isre.2020.0962>.
- Akerlof, G.A. (1970). The Market for "Lemons": Quality Uncertainty and the Market Mechanism. *Quarterly Journal of Economics*, 84(3), 488- 500.
- Al-Dmour, A., Al-Dmour, H., Al-Barghuthi, R., Al-Dmour, R., & Alshurideh, M. T. 2021. Factors Influencing the Adoption of E-Payment During Pandemic Outbreak (COVID-19): Empirical Evidence. The Effect of Coronavirus Disease (COVID-19) on Business Intelligence, 334, 133.
- Al-Khayyal, A., Alshurideh, M., Al Kurdi, B., and Salloum, S. A. 2021. Factors influencing electronic service quality on electronic loyalty in online shopping context: data analysis approach. In *Enabling AI Applications in Data Science* (pp. 367-378). Springer, Cham.
- Alshurideh, Dr. Muhammad Turki. 2013. “A Qualitative Analysis of Customer Repeat Purchase Behaviour in the UK Mobile Phone Market.” *Journal of Management Research* 6 (1): 109. <https://doi.org/10.5296/jmr.v6i1.4659>.
- Alshurideh, M. 2016. Scope of customer retention problem in the mobile phone sector: a theoretical perspective. *Journal of Marketing and Consumer Research*, 20, 64-69.
- Alshurideh, M. 2022. Does electronic customer relationship management (E-CRM) affect service quality at private hospitals in Jordan?. *Uncertain Supply Chain Management*, 10(2), 325-332.
- Alshurideh, M., Gasaymeh, A., Ahmed, G., Alzoubi, H.M., Kurd, B.A. 2020 Loyalty program effectiveness: Theoretical reviews and practical proofs. *Uncertain Supply Chain Management*, 8(3), 599–612.
- Alwahidin, N., Jufra, A., Mulu, B., and Sari, K. 2023. A New Economic Perspective: Understanding The Impact Of Digital Financial Inclusion On Indonesian Households Consumption. *Bulletin of Monetary Economics and Banking* 26 (2), 333-360, 2023.

- Ananda, G. C., Faried, A. I., and Syaula, M. 2023. The Effect of Financial Literacy and Financial Technology on Financial Performance (Case Study: Desa Kebun Kelapa). International Journal of Management, Economic and Accounting , 1(2).
- Andriani. 2022. "Perubahan Pola Konsumsi Masyarakat Sebelum Dan Sesudah Masa Pandemi COVID-19." *Eksis*.
- Arisando, S. 2020. Pengaruh Literasi Keuangan, Pengelolaan Keuangan Dan Akses Permodalan Terhadap Penjualan UMKM Di Bandar Lampung
- Ariska, P., & Prayitno, B. 2019. The Effect of Age, Length of Work, and Education on Fishermen's Income in the Kenjeran Beach Area, Surabaya in 2018. *Economie*, 1(2).
- Atkinson, A., & Messy, F.-A. (2013). *Promoting financial inclusion through financial education: OECD/INFE evidence, policies and practice*. Paris: OECD.
- Austin, P. C. (2011) An introduction to propensity score methods for reducing the effects of confounding in observational studies. *Multivariate Behavioral Research*, 46(3), 399-424.
- Ayu, Sandra, and Ahmad Lahmi. 2020. "Peran E-Commerce Terhadap Perekonomian Indonesia Selama Pandemi Covid-19." *Jurnal Kajian Manajemen Bisnis* 9 (2): 114. <https://doi.org/10.24036/jkmb.10994100>.
- Babbie, Earl. 2013. *The Practice of Social Research*.
- Barrett, M., Davidson, E., Prabhu, J., & Vargo, S. L. (2015). Service innovation in the digital age: Key contributions and future directions. *MIS Quarterly: Management Information Systems*, 39(1), 135–154.
- Baum, C.F. 2013. "Propensity Score Matching, Regression Discontinuity, Limited Dependent Variables. Applied Econometrics, Boston College, Massachusetts, USA.," 1–99.
- Bayar, Y., Ozkaya, M. H., Herta, L., & Gavriletea, M. D. 2021. Financial Development, Financial Inclusion and Primary Energy Use: Evidence from the European Union Transition Economies. *Energies ER*.
- Brilyawan, K., & Santosa, P. B. (2021). Pengaruh Infrastruktur Sosial Dan Ekonomi Terhadap Pertumbuhan Ekonomi Indonesia Tahun 2015 - 2019. *Diponegoro Journal of Economics*, 10(1).
- Bruce, Sharon G., and T. Kue Young. 2008. "Prevalence and Risk Factors for Neuropathy in a Canadian First Nation Community." *Diabetes Care* 31 (9): 1837–41. <https://doi.org/10.2337/dc08-0278>.
- Cao, L. and L. Li. 2015. The Impact of Cross-Channel Integration on Retailers' Sales Growth. *Journal of Retailing*, 91, 198-216.

- Chavosh, A., Halimi, A. B., & Espahbodi, S. 2011. Comparing the satisfaction with the banks e-payment services between degree holder and non-degree holder customers in Penang-Malaysia. International Journal of e-Education, e-Business, eManagement and e-Learning, 1(2), 103-109.
- Chileshe, C. 2019. A Review of Financial Inclusion in Zambia.
- Chunfang, Y., Yifeng, Z., & Suyun, W. 2021. The Impact of the Internet on Household Consumption Expenditure: An Empirical Study Based on China Family Panel Studies Data. Economic Research-Ekonomska Istraživanja.
- Coase, R.H. (1937). The nature of the firm. *Economica*, 4(16), 386-405.
- Daud, Ibrahim, Dewi Nurjannah, Achmad Mohyi, Titiek Ambarwati, Yoyok Cahyono, An Drean Eko Haryoko, Agus Leo Handoko, et al. 2022. "The Effect of Digital Marketing, Digital Finance and Digital Payment on Finance Performance of Indonesian Smes." *International Journal of Data and Network Science* 6 (1): 37–44. <https://doi.org/10.5267/J.IJDNS.2021.10.006>.
- David, R.J., & Han, S.K. (2004). A systematic assessment of the empirical support for transaction cost economics. *Strategic Management Journal*, 25(1), 39-58.
- Dhliwayo, S. and S. Radipere. 2014. The Role of Gender and Education on Small Business Performance in the South African Small Enterprise Sector. *Mediterranean Journal of Social Sciences*, 5, 104-110.
- Direktorat Promosi Kesehatan dan Pemberdayaan Masyarakat. 2022. "Dashboard COVID-19", <https://dashboardcovid19.kemkes.go.id/> diakses 10 Agustus 2024.
- Dona, Gabriela, Insani Panggabean, Wahyu Budi Nugroho, and Gede Kamajaya. 2023. "Menengah Di Kecamatan Curug Tangerang Pada Masa Pandemi Covid-19." *SOROT: Jurnal Ilmiah Sosiologi* 3 (2): 1–12. <https://ojs.unud.ac.id/index.php/sorot/article/view/106276>.
- DR. Bambang Widjanarko Otok, Ir., M.Si, M.Sc Dr. Purhadi, and M.Kes Dr. Mahdalena, S.Pd. 2019. "Propensity Score." *Kesehatan* 1:13–18.
- Drèze, J., and Sen, A. 2013. *An Uncertain Glory: India and its Contradictions*. Princeton, New Jersey: Princeton University Press.
- East Ventures. 2021. Pandemic Accelerated Digital Transformation in Indonesia Making It More Equal. Retrieved from <https://east.vc/east-ventures/digital-competitiveness-indonesia-ev-dci-2021/>.
- Fadhilla, M. U., & Purwanto, E. N. (2023). The Effect of Digital Literacy and Perceptions of Personal Data Security on the Decision to Use E-Wallet as

- a Payment SysteminMSMEs in The Jakarta Area. *Journal of Management and Energy Business*, 3(1).
- Firmandani, Wahyu, Anisa Fitri Sya'bania, Fadlil Abdani, and Eltin Madani. 2021. "Analysis of Indonesian Consumer Online Shopping Behavior During the Covid-19 Pandemic: A Shopee Case Study." *The International Journal of Business Review (The Jobs Review)* 4 (2): 191–202. <https://doi.org/10.17509/tjr.v4i2.40524>.
- Flew, T. (2018). Understanding Global Media (2nd ed.). Bloomsbury Publishing.
- Fry, C. L. 1976. The ages of adulthood: a question of numbers. *Journal of Gerontology*, 31(2), 170–177.
- Gabaldon, Patricia, Celia De Anca, Ruth Mateos De Cabo, and Ricardo Gimeno. 2016. "Searching for Women on Boards: An Analysis from the Supply and Demand Perspective." *Corporate Governance: An International Review* 24 (3): 371–85. <https://doi.org/10.1111/corg.12141>.
- Gertler, P. et al. (2016) Impact Evaluation in Practice. Edited by 2. Washington D.C: World Bank.
- Geyskens, I., Steenkamp, J.B.E., & Kumar, N. (2006). Make, buy, or ally: A transaction cost theory meta-analysis. *Academy of Management Journal*, 49(3), 519-543.
- Goswami, K. C. and Sinha, S. 2019. Cashless economy and strategic impact on bank marketing. *Sumedha Journal of Management*, 8(1), 131-142.
- Gupta, S. and Yadav, A. 2017. The Impact of Electronic Banking and Information Technology on the Employees of Banking Sector. *Management and Labor Studies*, 42, 379-387.
- Guo, S. and Fraser, M. (2010) Propensity Score Analysis: Statistical Methods and Applications. USA: SAGE Publication, Inc.
- Hanum, Fauziah, Zuriani Ritonga, and Bhakti Helvi Rambe. 2021. "The Effect of Business Location on Sales Result in the Traditional Market." *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* 4 (1): 245–54. <https://doi.org/10.31538/ijse.v4i1.1515>.
- Harris, H, and Sonia Horst. 2016. "A Brief Guide to Decisions at Each Step of the Propensity Score Matching Process" 21 (January).
- Harshorn, G. S., R. Simeone, and J. A. Tosi. 1987. Manejo para rendimiento sostenido de bosques naturales: un sinopsis del proyecto de desarrollo del Palcazu en la Selva Central de la Amazonia Paruana. In J. C. Figueroa Colon, F.H. Wadsworth, and S. Branham (eds.), *Management of the Forests of Tropical America: Prospects and Technologies*.

- Hullsiek, K.H. and Louis, T.A. (2002). Propensity Score Modeling Strategies for the Causal Analysis of Observational Data. Northamptonshire: Oxford University Press.
- Hungu. 2016. Gender atau Jenis Kelamin. *Angewandte Chemie International Edition*, 43.
- Imbens, G. W., & Wooldridge, J. M. (2009). Recent developments in the econometrics of program evaluation. *Journal of Economic Literature*, 47(1), 5–86.
- Iriyadi, Iriyadi, and Jan Horas Veryady Purba. 2022. “Pertumbuhan Ekonomi Indonesia: Faktor Pendorong Pada Pandemi Covid-19.” *Jurnal Ilmiah Manajemen Kesatuan* 10 (3): 529–44. <https://doi.org/10.37641/jimkes.v10i3.1557>.
- Isamade, B A, S N UDEH, and P. A. Ukachi. 2022. “Effect of E-Payment Systems on Gross Domestic Product of Nigeria.” *British International Journal* ..., 24–40.
- Iswardono. 2004. Ekonomi Mikro. ed. UPP AMP. Yogyakarta: YKPN.
- Itani, Layla Y, and Jean Jacques Rousseau. 2022. “Educational Leaders ’ Attempts at Holding the Fort : A Transformative Endeavor in Lebanon” 17 (1).
- Jayani, Dwi Hadya. 2021. “Nilai Transaksi E-Commerce Mencapai Rp 266,3 Triliun pada 2020”, <https://databoks.katadata.co.id/teknologi-telekomunikasi/statistik/4381b13e2915010/nilai-transaksi-e-commerce-mencapai-rp-2663-triliun-pada-2020>. diakses 10 Agustus 2024
- Jiao, S., & Sun, Q. (2021). Digital Economic Development and Its Impact on Economic Growth in China: Research Based on the Perspective of Sustainability. *Sustainability*, 13(18).
- Kabir, M. A., Saidin, S. Z., & Ahmi, A. 2015. Adoption of e-payment systems: a review of literature. Paper presented at the International Conference on E-Commerce.
- Kaleeth, A.Benair laila, and T Chellammal. 2021. “Adoption of Digital Payment Methods in Rural Areas of Ramanathapuram District.” *Annals of the Romanian Society for Cell Biology* 25 (4): 7831–37.
- Klein, B., Crawford, R.G., & Alchian, A.A. (1978). Vertical integration, appropriable rents, and the competitive contracting process. *The Journal of Law and Economics*, 21(2), 297-326.
- Kominfo. 2022. “Kenaikan Jumlah UMKM Go Online Jadi Hasil Konkret Pembahasan Transformasi Digital di KTT G20”, <https://www.kominfo.go.id/berita/berita-kominfo/detail/kenaikan-jumlah->

- umkm-go-online-jadi-hasil-konkret-pembahasan-transformasi-digital-di-ktt-g20. diakses 10 Agustus 2024.
- Kraiwanit, T., Panpon, P., & Thimthong, S. (2019). Cashless Society in Thailand. *Review of Integrative Business and Economics Research*, 8(4), 44.
- Lee, Na Young, Riley Dugan, Maria Rouziou, and Ali Anwar. 2020. “‘Give Me One but Not the Other’: The Substitution Effects of Supervisor’s Organizational Status and Salesperson Internal Networking on Performance Growth Trajectories.” *Journal of Personal Selling and Sales Management* 41 (1): 28–38. <https://doi.org/10.1080/08853134.2020.1820346>.
- Littnerova, Simona, Jiri Jarkovsky, Jiri Parenica, Tomas Pavlik, Jindrich Spinar, and Ladislav Dusek. 2013. “Why to Use Propensity Score in Observational Studies? Case Study Based on Data from the Czech Clinical Database AHEAD 2006-09.” *Cor et Vasa* 55 (4): e383–90. <https://doi.org/10.1016/j.crvasa.2013.04.001>.
- Liu, C., & Forsythe, S. 2010. Sustaining online shopping: Moderating role of online shopping motives. *Journal of Internet Commerce*, 9(2), 83-103.
- Liu, Di, and Pan Wang. 2023. “WeChat E-Commerce, Social Connections, and Smallholder Agriculture Sales Performance: A Survey of Orange Farmers in Hubei Province, China.” *Agriculture*.
- Liu, Yang, Chunyu Liu, and Mi Zhou. 2021. “Does Digital Inclusive Finance Promote Agricultural Production for Rural Households in China? Research Based on the Chinese Family Database (CFD).”
- Lukman. 2018. “Karakter Usia Lukman Nul Hakim.” *Urgensi Revisi Undang-Undang Tentang Kesejahteraan Lanjut Usia* 11 (1): 47. <https://doi.org/10.22212/aspirasi.v11i1.1589>.
- Mallinguh, Edmund, Christopher Wasike, and Zeman Zoltan. 2020. “The Business Sector, Firm Age, and Performance: The Mediating Role of Foreign Ownership and Financial Leverage.” *International Journal of Financial Studies* 8 (4): 1–16. <https://doi.org/10.3390/ijfs8040079>.
- Mashaqi, E., Al-Hajri, S., Alshurideh, M., & Al Kurdi, B. 2020. The impact of E-Service quality, E-Recovery services on E-Loyalty in online shopping: theoretical foundation And qualitative proof. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 17(10), 2291-2316.
- Mosavi, H., & Triansyah, F. A. 2023. Digitalization Impacts on Small Businesses: A Systematic Review. *Journal of Management and Business Economics Research*.
- Motjolopane, I., & Chanza, M. (2023). Digital transformation dimensions for evaluating SMEs' readiness for big data analytics and artificial

- intelligence: A review. *International Journal of Research in Business and Social Science* (2147- 4478), 12, 583–595.
- Msweli, N. T., & Mawela, T. (2020). Enablers and Barriers for Mobile Commerce and Banking Services Among the Elderly in Developing Countries: A Systematic Review. *Responsible Design, Implementation and Use of Information and Communication Technology*, 1(2), 319-330.
- Mustapha, S. A. 2018. E-Payment technology effect on bank performance in emerging economies—evidence from Nigeria. *Journal of Open Innovation: Technology, Market, and Complexity*, 4(4), 43.
- Neger, M., & Uddin, B. 2020. Factors affecting consumers' internet shopping behavior during the COVID-19 pandemic: Evidence from Bangladesh. *Chinese Business Review*, 19(3), 91-104.
- Nicholson, W. 1995. Microeconomic Theory: Its Basic Principles and Development. PT Raja Grafindo Persada.
- Nugrah Leksono Putri Handayani, and Poppy Fitrijanti Soeparan. 2022. "Peran Sistem Pembayaran Digital Dalam Revitalisasi UMKM." *Transformasi: Journal of Economics and Business Management* 1 (3): 20–32. <https://doi.org/10.56444/transformasi.v1i3.425>.
- Nugraha, Cinder Syaiful, Iis Surgawati, and Dian Kurniawan. 2022. "Transaksi Non Tunai Pada Masa Pandemi Covid-19: Benarkah Menurun Signifikan?" *WELFARE Jurnal Ilmu Ekonomi* 3 (1): 51–63. <https://doi.org/10.37058/wlfr.v3i1.4862>.
- Ogbanufe, O, and Kim, D. J. 2018. Comparing fingerprint-based biometrics authentication versus traditional authentication methods for e-payment. *Decision Support Systems*, 106, 1-14.
- Ozili, P. K. 2018. Impact of Digital Finance on Financial Inclusion and Stability. *Borsa Istanbul Review*.
- Premchand, A, and Choudhry, A. 2015. Future of payments—e-payments. *International Journal of Emerging Technology and Advanced Engineering*, 5(1).
- Pueblos, Kim Joshua, and Emilio Timoteo Jr. 2023. "Impact of E-Payment Platforms Among Selected Micro-Entrepreneurs in Taguig City: Determinants for Enhanced Guidelines in Collection and Disbursement Process." *Indonesian Journal of Business Analytics* 3 (4): 1401–24. <https://doi.org/10.55927/ijba.v3i4.4884>.
- Rahma, Haliza Nur, Dwi Rahma Hanum, Adhe Vitha Noviyanti, and Nanik Kustiningsih. 2021. "F. Penggunaan Electronic Payment Sebagai Solusi Pembayaran Pada Umkm Serendipity Snack Ditengah Pandemi Covid-19." *Inovasi Manajemen Dan Kebijakan Publik* 4 (2): 71. <https://doi.org/10.54980/imkp.v4i2.161>.

- Rahmayanti, Nida Putri. 2023. "Pengaruh Marketplace Dan Pembayaran Digital Terhadap Tingkat Penjualan UMKM Di Kota Banjarmasin." *Al-KALAM : JURNAL KOMUNIKASI, BISNIS DAN MANAJEMEN* 10 (1): 28. <https://doi.org/10.31602/al-kalam.v10i1.9095>.
- Rahyuni Rahayu, Wana Mariska, and Muhammad Fauzan Garantjang. 2022. "E-Payment Innovation in Improving Bank Indonesia ' S." *International Journal of Economics, Business and Accounting Research (IJEBAR)* 2022 (1): 183–88.
- Resti Hilyatun Nasipah Ade Sudana, and Dewi Rahmi. 2023. "Dampak Pandemi Covid-19 Terhadap Perubahan Pola Konsumsi Masyarakat Kota Bandung Tahun 2019." *Jurnal Riset Ilmu Ekonomi Dan Bisnis*, 1–10. <https://doi.org/10.29313/jrieb.v3i1.1794>.
- Rohi, S. S. 2021. Business Capital and Education Level. Kupang: Nusa Cendana University Press.
- Roozbahani, F. S., Hojjati, S. N., and Azad, R. 2015. The role of e-payment tools and e-banking in customer satisfaction case study: Pasargad bank e-payment company. *International Journal of Advanced Networking and Applications*, 7(2), 2640.
- Rosenbaum, Paul R, and Donald B Rubin. 2024. "Biometrika Trust, Oxford University Press" 70 (1): 41–55.
- Rosyidi. 2009. Microeconomics: Demand Theory. Erlangga.
- Rothengatter, W., Zhang, J., Hayashi, Y., Nosach, A., Wang, K., and Oum, T. H. 2021. Pandemic waves and the time after COVID-19—Consequences for the transport sector. *Transport Policy*. Samuelson, A. (2003). *Macroeconomics*. PT Media Global Edukasi.
- Sahi, Alaa Mahdi, Haliyana Khalid, Alhamzah F. Abbas, and Saleh F.A. Khatib. 2021. "The Evolving Research of Customer Adoption of Digital Payment: Learning from Content and Statistical Analysis of the Literature." *Journal of Open Innovation: Technology, Market, and Complexity* 7 (4). <https://doi.org/10.3390/joitmc7040230>.
- Sapulette, M. S, and Muchtar, P. A. 2023. Redefining Indonesia's Digital Economy. Economic Research Institute for ASEAN and East Asia.
- Schreiber-Gregory, D., & Foundation, H. M. 2018. Logistic and Linear Regression Assumptions: Violation Recognition and Control. Paper 130.
- Septiani, Nandini Tri, Herry Widagdo, and Yulizar Kasih. 2023. "Pengaruh Advertising, Personal Selling Sales Promotion, Dan Direct Marketing Terhadap Keputusan Pembelian Di Erafone Megastore Ps Mall." *Publikasi Riset Mahasiswa Manajemen* 5 (1): 60–66. <https://doi.org/10.35957/prmm.v5i1.5901>.

- Setiawan, Imam, and Sailesh Tiwari. 2022. "Indonesia - Digital Economy Household Survey 2020," 1–347.
- Sheriff, N. 2004. Fisher livelihoods in southern Thailand: sustainability and the role of grouper culture. Stirling University Press.
- Shi, K., Shao, R., De Vos, J., Cheng, L, and Witlox, F. 2021. The influence of ride-hailing on travel frequency and mode choice. *Transportation Research Part D: Transport and Environment*, 101, 103125.
- Silverman, B.S. (1999). Technological resources and the direction of corporate diversification: Toward an integration of the resource-based view and transaction cost economics. *Management Science*, 45(8), 1109-1124.
- Singh, Vikram, Homayoun Shirazi, and Jessica Turetken. 2020. "Since January 2020 Elsevier Has Created a COVID-19 Resource Centre with Free Information in English and Mandarin on the Novel Coronavirus COVID-19 . The COVID-19 Resource Centre Is Hosted on Elsevier Connect , the Company ' s Public News and Information Website . Elsevier Hereby Grants Permission to Make All Its COVID-19-Related Research That Is Available on the COVID-19 Resource Centre - Including This Research Content - Immediately Available in PubMed Central and Other Publicly Funded Repositories , Such as the WHO COVID Database with Rights for Unrestricted Research Re-Use and Analyses in Any Form or by Any Means with Acknowledgement of the Original Source . These Permissions Are Granted for Free by Elsevier for as Long as the COVID-19 Resource Centre Remains Active . Research in Economics COVID-19 and Gender Disparities : Labour Market Outcomes," no. January.
- Sperandei, S. 2014. Understanding logistic regression analysis. Biochem med.
- STASTISTIK, BADAN PUSAT. 2023. "Pengeluaran Untuk Konsumsi Penduduk Indonesia." Badan Pusat Statistik. 2023.
- Statista Research Departement. 2024. "Retail e-commerce revenue in Indonesia from 2017 to 2027(in billion U.S. dollars)", <https://www.statista.com/forecasts/280925/e-commerce-revenue-forecast-in-indonesia>. diakses 10 Agustus 2024.
- Staubo, Siv, and Øyvind Bohren. 2016. "Mandatory Gender Balance and Board Independence Øyvind Bøhren BI Norwegian Business School BI Norwegian Business School." *European Financial Management* 22 (1): 3–30.
- Stigler, G. J. (1961). The Economics of Information. *The Journal of Political Economy*, 69(3), 213-225.
- Stiglitz, J. 1989. Markets, Market Failures, and Development. *The American Economic Review*.

- Stiglitz, J.E. (2017). *The theory of the information economy*. Cambridge, MA: MIT Press.
- Sudirjo, Frans, Helmy Syamsuri, Ainil Mardiah, Agung Widarman, and Yulia Novita. 2023. "Analysis of The Influence of Customer Perceived Benefit, Ease of Use and Sales Promotion on The Decision to Use Digital Wallets for Shopeepay Customers." *Jurnal Sistem Informasi Dan Teknologi* 5 (3): 63–68. <https://doi.org/10.60083/jsisfotek.v5i3.304>.
- Sugiyono, D. 2013. *Metode Penelitian Kuantitatif, Kualitatif, Dan Tindakan*.
- Suharti, T, and Fathurrozi, J. 2002. Micro Macroeconomics. BPFE.
- Sujarweni. 2019. Metodologi Penelitian Bisnis & Ekonomi. Yogyakarta: Pustaka Baru Press.
- Sujaya, Dedi H, Tito Hardiyanto, and Agus Isyanto. 2018. "Factors That Influence on the Productivity of Rice-Fish Farming in Tasikmalaya City." *Jurnal Pemikiran Masyarakat Ilmiah Berwawasan Agribisnis*. 4 (1): 25–39.
- Tarantang, Jefry, Annisa Awwaliyah, Maulidia Astuti, and Meidinah Munawaroh. 2019. "Perkembangan Sistem Pembayaran Digital Pada Era Revolusi Industri 4.0 Di Indonesia." *Jurnal Al-Qardh* 4 (1): 60–75. <https://doi.org/10.23971/jaq.v4i1.1442>.
- Teece, D.J. (1986). Transactions cost economics and the multinational enterprise An Assessment. *Journal of Economic Behavior & Organization*, 7(1), 21-45.
- Uma Devi R, India Towards Cashless Economy: An Analysis, International Journal of Research in Social Sciences, pp. 201-212, Vol. 9 Issue 3, March 2019.
- Vanda, D., Firsty, E., & Dachyar, M. (2023). Analysis of Factors That Affect E-Commerce Technology Adoption for Msmes in Indonesia. *Proceedings of the 12th Annual International Conference on Industrial Engineering and Operations Management*, 12(1).
- Varian, H.R. (2014). Big data: New tricks for econometrics. *The Journal of Economic Perspectives*, 28(2), 3-28.
- Williamson, O.E. (1979). Transaction-cost economics: the governance of contractual relations. *The journal of Law and Economics*, 22(2), 233-261.
- Williamson, O.E. (1985). *The Economic Institutions of Capitalism*. New York: Free Press.
- Willige. A. 2021. "What are the long-term effects of the COVID-19 pandemic? These 5 trends give us a glimpse", <https://www.weforum.org/stories/2021/08/covid19-long-term-effects-society-digital/>. diakses 10 Agustus 2024.

- Winkle, Z. V., & Monden, C. (2022). Family Size and Parental Wealth: The Role of Family Transfers in Europe. *European Journal of Population* .
- Xu, Jing, Jing Huang, Zhengfeng Zhang, and Xiaokun Gu. 2021. "The Impact of Family Capital on Farmers' Participation in Farmland Transfer: Evidence from Rural China." *Land* 10 (12): 1434–57. <https://doi.org/10.3390/land10121351>.
- Yadnya, I. D. G. S. A. (2022). Effect Of Perception Of Usability And Perception Of Ease Of UseOf Digital Payment On The Performance Of Cashless Society Programs InTheManagement Of State Finances. *Journal of World Science*, 1(5), 300–307.
- Yang, W. (2017). Analysis on online payment systems of e-commerce.
- Yang, Wei, Peng Yang, Huaiwang Shi, and Weizeng Sun. 2023. "Mobile Payment Application and Rural Household Consumption—Evidence from China Household Finance Survey." *Sustainability (Switzerland)* 15 (1). <https://doi.org/10.3390/su15010341>.
- Yanovitzky, I., Zanutto, E. and Homik, R. 2005 `Estimating causal effects of public health education campaigns using propensity score methodology'. *Evaluation and Program Planning*, 28(2), PP. 209-220. Available at:
<https://doi.org/10.1016/j.evalprogplan.2005.01.004>.
- OzZaman, Muhammad O, Thomas M Park, Vikas Patel, and Riley G Jones. 2020. "Looking Beyond a Rare Presentation of Betel Nut Use in a North American Patient- an Opportunity for Lessons and Intervention in Global Health and Gender Equity." *Journal of Refugee & Global Health* 3 (1): 2–4. <https://doi.org/10.18297/rgh/vol3/iss1/2>.
- Zhang, Jian, Ashok K. Mishra, and Stefan Hirsch. 2021. "Market-Oriented Agriculture and Farm Performance: Evidence from Rural China." *Food Policy* 100 (June 2020): 102023. <https://doi.org/10.1016/j.foodpol.2021.102023>.
- Zhang, Zhijia, Wenqiang Li, Dan Zhang, and Wei Zhang. 2014. "A Review on Recognition of Traffic Signs." *E-Commerce, E-Business and E-Service - Proceedings of the International Conference on E-Commerce, E-Business and E-Service, EEE 2014* 1 (1588): 139–44. <https://doi.org/10.1201/b17084-30>.
- Zhao, H., Luo, Y., & Suh, T. (2004). Transaction cost determinants and ownership-based entry mode choice: A meta-analytical review. *Journal of International Business Studies*, 35(6), 524-544.
- Zhongkai, T., & Hassan, A. F. 2019. Internet Finance and Its Potential Risks: The Caase of China. *International Journal of Accounting, Finance, and Business (IJAFB)*

Zulfikar and I Nyoman Budiantara, Manajemen Riset dengan Pendekatan Komputasi Statistika (Yogyakarta: Deepublish, 2014), 40.