

DAFTAR PUSTAKA

- Agustantira, V., Asngari, I., & Andaiyani, S. (2024). Long-term stability of money demand and monetary policy in Indonesia. *Optimum: Jurnal Ekonomi Dan Pembangunan*, 14(1), 116–123. <https://doi.org/10.12928/optimum.v14i1.9146>
- Aristiyowati, E. S., & Falianty, T. A. (2019). Peranan Perkembangan Inovasi Finansial Sistem Pembayaran dalam Mempengaruhi Permintaan Uang di Indonesia. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 2(3), 404–426. <https://doi.org/10.24034/j25485024.y2018.v2.i3.128>
- Bank Indonesia. (2009). *Peraturan Bank Indonesia Nomor: 11/12/PBI/2009*. www.peraturan.go.id
- Baumol, W. J. (1952). The Transactions Demand for Cash: An Inventory Theoretic Approach. In *Source: The Quarterly Journal of Economics* (Vol. 66, Issue 4). <https://www.jstor.org/stable/1882104>
- Cabezas, L., & Jara, A. (2021). The Demand for Cash: Stylized Facts and Substitution by Electronic Means of Payment. In *CEPAL Review N°* (Vol. 135).
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (Fifth). SAGE.
- Dreger, C., & Wolters, J. (2013). *FIW-Working Paper Money demand and the role of monetary indicators in forecasting euro area inflation*. www.wiiw.ac.at
- Engle, R. F., & Granger, C. W. J. (1987). *Co-Integration and Error Correction: Representation, Estimation, and Testing* (Vol. 55, Issue 2). <https://about.jstor.org/terms>
- Fisher, I. (1920). *The Purchasing Power of Money*. <http://fraser.stlouisfed.org/>
- Frederic Stanley Mishkin. (2015). *The Economics of Money, Banking, and Financial Markets*. www.myeconlab.com
- Glindro, E. T., Ofiaza, R. E., Klarizza, M., & Jose, Q. (2023). *Nexus Between Payments Digitalization and Cash Demand in the Philippines*.
- Glowka, M., Kosse, A., & Szemere, R. (2023). *Digital Payments Make Gains but Cash Remains*. www.bis.org
- Gujarati, D. N., & Porter, D. C. (2009). *Basic Econometrics* (Fifth). McGraw-Hill.

- Hwang, J. Te, & Wen, M. (2024). Electronic Payments and Money Demand in China. *Economic Analysis and Policy*, 82, 47–64. <https://doi.org/10.1016/j.eap.2024.02.025>
- Kerlinger, F. N. (1986). *Foundations of Behavioral Research* (3rd ed.). <https://archive.org/details/foundationsofbeh00kerl/page/10/mode/2up?q=conjunctural>
- Khiaonarong, T., & Humphrey, D. (2022). *Falling Use of Cash and Demand for Retail Central Bank Digital Currency*.
- Kipchirchir, E., & Mose, N. (2023). Determinants of Money Demand: An Empirical Examination. *International Journal of Social Science, Technology and Economics Management*, 1(2). <https://doi.org/10.59781/3908wami>
- Kitamura, Y. (2022). *Quest for Good Money Past, Present and Future* (Vol. 48). Springer. <https://doi.org/https://doi.org/10.1007/978-981-19-5591-4>
- Lestari, P., & Indrarini, R. (2023). Pengaruh Sistem Pembayaran Non-tunai Terhadap Permintaan Uang di Indonesia. *Jurnal Mirai Management*, 8(2), 235–245.
- Mouly, G. J. (1978). *Educational Research: The Art and Science of Investigation*. Allyn and Bacon, Inc.
- Nursari, A., Suparta, I. W., & Moelgini, Y. (2019). Pengaruh Pembayaran Non Tunai Terhadap Jumlah Uang yang Diminta Masyarakat. *Jurnal Ekonomi Pembangunan*, 8(3), 169–182. <https://doi.org/10.23960/jep.v8i3.46>
- Ofori-Mensah Ababio, J., Aboagye, A. Q. Q., Barnor, C., & Agyei, S. K. (2022). Foreign and domestic private investment in developing and emerging economies: A review of literature. In *Cogent Economics and Finance* (Vol. 10, Issue 1). Cogent OA. <https://doi.org/10.1080/23322039.2022.2132646>
- Thomas, R. (1997). *Modern Econometrics: An Introduction*. Addison Wesley.
- Trütsch, T. (2020). The Impact of Contactless Payment on Cash Usage at an Early Stage of Diffusion. *Swiss Journal of Economics and Statistics*, 156(1). <https://doi.org/10.1186/s41937-020-00050-0>
- Ulfah, C. F., & Suriani, S. (2024). Digital Economy Dynamics: How E-Money, Debit Cards, Inflation, and Exchange Rates Shape Money Demand Stability in Indonesia. *Grimsa Journal of Business and Economics Studies*, 2(1), 39–51. <https://doi.org/10.61975/gjbes.v2i1.37>
- Zhan, M., Wang, L., Zhan, S., & Lu, Y. (2023). Does Digital Finance Change the Stability of Money Demand Function? Evidence from China. *Journal of Asian Economics*, 88. <https://doi.org/10.1016/j.asieco.2023.101649>