

DAFTAR PUSTAKA

- Ahmadi, H. (2018). Analisis Penerapan BRILink di BANK BRI Kota Madiun Sebagai Upaya Mendorong Financial Inclusion. *Jurnal Akuntansi*, 1(2), 211–247.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–221. [https://doi.org/https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/https://doi.org/10.1016/0749-5978(91)90020-T)
- Basnayake, D., Naranpanawa, A., Selvanathan, S., & Bandara, J. S. (2024). Financial Inclusion Through Digitalization and Economic Growth in Asia-Pacific Countries. *International Review of Financial Analysis*, 96, 103596. <https://doi.org/10.1016/j.irfa.2024.103596>
- Bungin, B. (2011). *Penelitian Kualitatif*. Kencana Perdana Media Group.
- Choudhary, P., Ghosh, C., & Thenmozhi, M. (2025). Impact of Fintech and Financial Inclusion on Sustainable Development Goals: Evidence from Cross Country Analysis. *Finance Research Letters*, 72, 106573. <https://doi.org/10.1016/j.frl.2024.106573>
- Coryanata, I., Irwansyah, & Abdullah. (2025). Penguatan Literasi Keuangan Masyarakat Desa Panca Mukti dalam Menghadapi Investasi Bodong dan Arisan Berantai Online. *Eastasouth Journal of Effective Community Services*, 4(01), 67–80.
- Creswell, J. W. (2014). Research Design: Qualitative, Quantitative and Mixed Methods Approaches. In *SAGE*. Thousand Oaks, CA. <https://doi.org/10.5539/elt.v12n5p40>
- Dendeng, G. N., Pio, R. J., & Sambul, S. A. P. (2022). Faktor-Faktor Yang Mempengaruhi Adopsi Mobile Banking Oleh Nasabah Bank BRI di Kota Manado. *Productivity*, 3(6), 501–506.
- Denzin, N. K., & Lincoln, Y. S. (2009). *Handbook of Qualitative Research*. Pustaka Pelajar.
- Ding, S., Ruan, Y., & Dou, L. (2025). Rural Residents' Digital Payment: The Use and Its Impact on Credit Availability – Evidence Using Extended UTAUT2. *Sage Open*, 15(1). <https://doi.org/10.1177/21582440251321861>
- Fitari, T., & Oktariani, D. (2025). Analysis of Fintech Payment: Urban vs Rural in Bangka. *Jurnal Riset Inspirasi Manajemen Dan Kewirausahaan*, 9(1), 58–66. <https://doi.org/10.35130/4knfex58>
- Kotler, P., & Armstrong, G. (2016). *Principles of Marketing (16th ed.)* (Pearson Education).

- Lusardi, A., & Mitchell, O. S. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Moleong, L. J. (2014). *Metode Penelitian Kualitatif*. PT. Remaja Rosdakarya.
- Muliadi, S. (2022). BRILink: Impact on Economic Welfare During the Covid-19 Pandemic in Praya Barat. *Innovation Business Management and Accounting Journal*, 1(2).
- Otoritas Jasa Keuangan. (2021). *Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Penyelenggaraan Program Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan*. <https://www.ojk.go.id/id/regulasi/Documents/Pages/POJK-Nomor-12-POJK-03-2021/POJK%2012%202021.pdf>
- Prochaska, J. O., & Velicer, W. F. (1997). The Transtheoretical Model of Health Behavior Change. *American Journal of Health Promotion*, 12(1), 38–48. <https://doi.org/10.4278/0890-1171-12.1.38>
- Putra, R. E., Putera, R. E., & Aromatica, D. (2023). Peran Agen BRILink sebagai Program Kebijakan Inklusi Keuangan. *Jurnal Kebijakan Publik*, 14(1), 85. <https://doi.org/10.31258/jkp.v14i1.8122>
- Qomaruddin, & Sa'diyah, H. (2024). Kajian Teoritis tentang Teknik Analisis Data dalam Penelitian Kualitatif: Perspektif Spradley, Miles dan Huberman. *Journal of Management, Accounting, and Administration*, 1(2), 77–84. <https://doi.org/10.52620/jomaa.v1i2.93>
- Rahayu, R., Ali, S., Aulia, A., & Hidayah, R. (2022). The Current Digital Financial Literacy and Financial Behavior in Indonesian Millennial Generation. *Journal of Accounting and Investment*, 23(1), 78–94. <https://doi.org/10.18196/jai.v23i1.13205>
- Rahmanu, R., Yuliati, L. N., & Sanim, B. (2020). Pengaruh Persepsi Agen Brilink Terhadap Keputusan Penggunaan Layanan Branchless Banking. *Jurnal Aplikasi Bisnis Dan Manajemen*. <https://doi.org/10.17358/jabm.6.2.403>
- Ratnasari, E. (2023). Peranan Agen BRILink. *Jurnal UNKA*, 21(1), 192–197.
- Rusdianto, A. R., & Ratna, E. (2023). Analisis Penerapan Prinsip Mengenal Nasabah Saat Bertransaksi Melalui Agen BRILink di Kota Bekasi . *NOTARIUS*, 16(2), 1057–1069.
- Satori, D., & Komariah, A. (2020). *Metodologi Penelitian Kualitatif* (Cetakan Ke-8). Alfabeta.

- Simatele, M., & Maciko, L. (2022). Financial Inclusion in Rural South Africa: A Qualitative Approach. *Journal of Risk and Financial Management*, 15(9), 376. <https://doi.org/10.3390/jrfm15090376>
- Simbolon, P. A., Sinaga, P., Siantar, K. S. L., Turnip, C. H., & Siagian, I. (2025). Peran Agen Brilink di Tengah Masyarakat dalam Mempermudah Transaksi. *Jurnal Pendidikan Tambusai*, 9(1), 10397–10402.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta.
- Suyanto, Setiawan, D., Rahmawati, & Winarna, J. (2021). The Impact of Financial Socialization and Financial Literacy on Financial Behaviors: An Empirical Study in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(7), 169–180.
- Wandira, A., Sungkono, & Mulyadi, D. (2024). Evaluasi Kinerja Keuangan Mitra BRILink dalam Mendorong Pertumbuhan Usaha Mikro Kecil dan Menengah. *Agustus: Jurnal Sains Student Research*, 2(4).
- Warini, S., Hidayat, Y. N., & Ilmi, D. (2023). Teori Belajar Sosial dalam Pembelajaran. *ANTHOR: Education and Learning Journal*, 2(4), 566–576. <https://doi.org/10.31004/anthor.v2i4.181>
- Wiranto, A., Kurniawan, T. B., & Misinem. (2023). The Role of Bank BRI's BRILink Digital Services to MSME Business Development in Palembang Using the UTAUT Approach. *Journal of Data Science*, 2023(01).
- Yadav, P., Jain, A., Pathak, N., & Sharma, N. (2024). Investigating The Behavior of Consumers Using Digital Payment: Comparative Study between Rural and Urban Areas. *Intelligent Decision Technologies*, 18(3), 2353–2370. <https://doi.org/10.3233/IDT-240659>