

DAFTAR PUSTAKA

- AB, R. (2000). *Ekonomi moneter : teori, masalah dan kebijaksanaan*. Palembang: Universitas Sriwijaya.
- Asian Banker Research and Wincor Nixdorf. (2011). *Understanding the cost of handling cash in Asia Pacific*. Singapore: Asian Banker Research.
- B.G. Li, J. McAndrews and Z. Wang, (2019). Two-sided market, R&D and payments system evolution. *Journal of Monetary Economics*. <https://doi.org/10.1016/j.jmoneco.2019.06.005>
- Boediono. (2001). *Ekonomi Moneter Edisi ke 3*. Yogyakarta: BPFE.
- Boediono. (2012). *Teori Pertumbuhan Ekonomi*. Yogyakarta: BPFE.
- Bremer, M. (2012). *Multiple Linear Regression*. Retrieved from Cornell University: <http://mezeylab.cb.bscb.cornell.edu>
- Cristea, M., & Dracea, R. (2007). Does Credit Market Accelerate Economic Growth in Romania? Statistical Approaches. *Finance*, 184-190.
- Croix, D. (2015). Economic Growth. *International Encyclopedia of the Social & Behavioral Sciences*, 7, 38-44.
- Dias, J., Silva, M., & Dias, M. (1999). The Demand for Digital Money and its Impact on the Economy. *Brazilian Electronic Journal of Economics*.
- Dias, J. 2001. Digital Money: Review of Literature and Simulation of Welfare Improvement of This Technological Advance. Department of Economics, State University for Maringa Brazil
- Dunwoodie, E., & Myers, M. (1999). The dreams of the cashless society: A study of EFTPOS in New Zealand. *Journal of International Information Management*, 8(1), 63-75.
- Experian. (2019). *Annual Report 2019*. Dublin: Experian.
- Fabris, N. (2019). Cashless Society - The Future of Money or a Utopia? *Journal of Central Banking Theory and Practice*, 8(1), 53-66.
- G4S. (2018). *World Cash Report 2018*. Utrecht: G4S.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23 (Edisi 8)*. Cetakan ke VIII. Semarang: Badan Penerbit Universitas Diponegoro.
- Gujarati, D., & Porter, D. (2006). *Dasar-dasar Ekonometrika (Terjemahan)*. Buku 1. 5th Ed. Jakarta: Salemba Empat.
- Gujarati, D., & Porter, D. (2013). *Dasar-dasar Ekonometrika (Terjemahan)*. Buku 2. 5th ed. Jakarta: Salemba Empat.
- Hancock, D., & Humphery, D. (1998). Payment transactions, instruments, and systems: A survey. *Journal of Banking & Finance* 21, 1573-1624.
- Hasan, M. (2008). *Pokok-pokok Materi Statistik 1 (Statistik Deskriptif)*. Jakarta: Bumi Aksara.
- Hasibuan, S., & Pratomo, W. A. (2015). Mekanisme Transmisi Kebijakan Moneter Melalui Suku Bunga SBI Sebagai Sasaran Operasional Kebijakan Moneter dan Variabel Makroekonomi Indonesia. *Jurnal Ekonomi dan Keuangan*.
- Hidayat, A. (2006). Upaya Meningkatkan Penggunaan Alat Pembayaran Non Tunai Melalui Pengembangan E-Money. *Working Paper*. Bank Indonesia.

- Humphrey, D., Pulley, L., & Vesala, J. (1996, November). Cash, Paper, and Electronic Payments: A Cross-Country Analysis. *Journal of Money, Credit, and Banking*, 28(4), 914-939.
- Ismanda, F. (2019). Analisis Pengaruh APMK dan E-Money Sebagai Instrumen Pembayaran Non Tunai Terhadap Tingkat Suku Bunga dan Pertumbuhan Ekonomi di Indonesia. *Jurnal Dinamika Ekonomi Pembangunan*, 2(2), 202-212.
- Khalaf, H. H. (2018). The Impact Of Electronic Money On The Effectiveness Of Monetary Policy. *Academy of Entrepreneurship Journal*, 24(3), 1-17.
- King, R. G., & Levine, R. (1993). Finance, entrepreneurship, and growth. *Journal of Monetary Economics*, 32, 513-542.
- Koivu, T. (2002). Do Efficient Banking Sectors Accelerate Economic Growth in Transition Countries. *BOFIT Discussion Paper*, 3-24.
- Lestari, P. R. (2017). Perkembangan Instrumen Pembayaran Non Tunai Dalam Menyumbang Pertumbuhan Ekonomi di Indonesia. *Jurnal Ilmiah*.
- Lintangsari, N. N., & Kurnia, A. S. (2018). Pembayaran Non Tunai Serta Dampaknya Terhadap Investasi dan Pertumbuhan Ekonomi (Studi Kasus: Selected ASEAN Countries Tahun 2004 – 2017). *Skripsi*. Fakultas Ekonomika dan Bisnis Universitas Diponegoro.
- Lintangsari, N. N., Hidayati, N., Purnamasari, Y., Carolina, H., & Febranto, W. (2018). Analisis Pengaruh Instrumen Pembayaran Non-Tunai Terhadap Stabilitas Sistem Keuangan Di Indonesia.
- Listfield, R., & Montes-Negret, F. (1994, August). Modernizing Payment Systems in Emerging Economies. *Policy Research Working Paper 1336*. The World Bank Financial Sector Development Department.
- Litteboy, B., & Taylor, J. (2006). *Macroeconomics 3RD Edition*. Australia: John Wiley & Sons Ltd.
- Mankiw, N. G. (2009). *Macroeconomics: Seventh Edition*. New York: Worth Publishers.
- Markose, S. M., & Loke, Y. J. (2001). The Microstructure of Recent Trends in Cashlessness: UK and USA Compared.
- Marshall, R., & Miranda. (2003). *Kamus Populer Uang dan Bank*. Jakarta: Ladang Pustaka.
- Mercadante, K. (2019, May 22). *Banking: The Future of Cash – Will It Disappear Or Become Obsolete?* Retrieved from Money Under 30 Web site: <https://www.moneyunder30.com/what-is-the-future-of-cash>
- Mishkin, F. S. (2008). *Ekonomi Uang, Perbankan, dan Pasar Keuangan* (Vol. Edisi 8). Jakarta: Salemba Empat.
- Nopirin. (2000). *Ekonomi Moneter Edisi ke 4*. Yogyakarta: BPFE.
- Nopirin. (2000). *Pengantar Ilmu Ekonomi Makro dan Mikro edisi pertama*. Yogyakarta: BPFE.
- Oyewole, O. S., El-Maude, J., Abba, M., & Onuh, M. E. (2013, September 1). Electronic Payment System and Economic Growth: A Review of Transition to Cashless Economy in Nigeria. *International Journal of Scientific Engineering and Technology*, 2(9), 913-918.

- Pramono, B., Purusitawati, T. Y., & D.K., Y. T. (2006). Dampak Pembayaran Non Tunai Terhadap Perekonomian dan Kebijakan Moneter. *Working Paper*. Bank Indonesia.
- Ritonga, P. (2018). Pengaruh Pembayaran Non Tunai terhadap Pertumbuhan Ekonomi di Indonesia. *Skripsi Sarjana*. Repositori Institusi USU.
- Siregar, S. (2011). *Statistika Deskriptif Untuk Penelitian*. Jakarta: PT. Raja Grafindo Persada.
- Slozko, O., & Pelo, A. (2014). The Electronic Payments as a Major Factor for Futher Economic Development. *Economics and Sociology*, 7, 130- 140.
- Stix, H. (2004). The Impact of ATM Transactions and Cashless Payments on Cash Demand in Austria The. *Monetary Policy & the Economy* , 90-108.
- Subari, S. T., & Ascarya. (2003). *Kebijakan Sistem Pembayaran di Indonesia*. Jakarta: Pusat Pendidikan dan Studi Kebanksentralan (PPSK) Bank Indonesia.
- Syarifuddin, F., Hidayat, A., & Tarsidin. (2009). Dampak Peningkatan Pembayaran Non-Tunai Terhadap Perekonomian Dan Implikasinya Terhadap Pengendalian Moneter Di Indonesia. *Buletin Ekonomi Moneter dan Perbankan*, 369-402.
- Tee, H. H., & Ong, H. B. (2016). Cashless payment and economic growth. *Financial Innovation*, 1-9.
- Todaro. (2005). *Pembangunan Ekonomi di Dunia Ketiga*. Edisi ke 8. Jakarta: Erlangga.
- Visa. (2018). *Intelligent Payment Experiences Driven by a Technology Dominant Lifestyle*. Visa.
- Warjiyo, P. (2004). *Mekanisme Transmisi Kebijakan Moneter di Indonesia*. Jakarta: Pusat Pendidikan dan Studi Kebanksentralan (PPSK) Bank Indonesia.
- Warjiyo, P., & Solikin. (2003). *Kebijakan Moneter di Indonesia*. Jakarta: Pusat Pendidikan dan Studi Kebanksentralan (PPSK) Bank Indonesia.
- Widjajanta, B., & Widyaningsih, A. (2007). *Mengasah Kemampuan Ekonomi*. Bandung: CV Citra Praya.
- Woodford, M. (2000). Monetary Policy in a World Without Money. *NBER Working Paper*.No 7853
- Wulandari, B. I. (2019). Pengaruh Nilai Transaksi Pembayaran Non Tunai Terhadap Pertumbuhan Ekonomi di Indonesia (Periode 2014-2017). *Skripsi*.
- Zandi, M., Singh, V., & Irving, J. (2013). *The Impact of Electronic Payment on Economic Growth*. Philadelphia: Moody's Analytic.
- Zandi, M., Singh, V., Koropeckyj, S., & Matsiras, P. (2016). *The Impact of Electronic Payments on Economic Growth*. Moody's Analytics. United States: Moody's Analytics.
- Zeng, Y. (2016). *Quantum Summaries*. Retrieved from Classical Linear Regression Model: Assumptions and Diagnostic Tests: https://www.quantsummaries.com/Zeng_clrm_diag_tests.pdf