

REFERENSI

- Agarwal, R., & Prasad, J. (1998). A Conceptual and Operational Definition of Personal Innovativeness in the Domain of Information Technology. *Information Systems Research*, 9(2), 204–215. <https://doi.org/10.1287/isre.9.2.204>
- Alsamydai, J. (2014). The Factors Influencing Customer Usage of Mobile Banking Services in Jordan. *International Journal of Business Management & Research (IJBMR)*, 4(2), 63–78.
- Amidjono, D. S. (2016). *Financial Literacy in Indonesia*. Springer, Singapore.
- Anugrah, R. (2018). *Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Masyarakat Dengan Niat Sebagai Variabel Intervening Skripsi*.
- Asosiasi Penyelenggara Jasa Internet. (2018). Penetrasi & Perilaku Pengguna Internet Indonesia Survey 2017. *Teknopreneur*, 2018(31 August 2018).
- Babych, Y., Grigolia, M., & Keshelava, D. (2018). *Financial Inclusion, Financial Literacy, and Financial Education in Georgia* (Issue 849). https://doi.org/10.1007/978-1-349-67278-3_116
- Badan Pusat Statistik. (2020). *Provinsi DKI Jakarta Dalam Angka 2020*.
- Baker, H. K., Filbeck, G., & Ricciardi, V. (2017). *Financial Behavior: Players, Services, Products, and Markets*. Oxford University Press.
- Bank Indonesia. (2005). Peraturan BI Nomor 7/6/PBI/2005 Tentang Transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah. *Bank Indonesia*, 3, 103–104. <https://doi.org/10.34225/jidc.2005.3.103>
- Bank Indonesia. (2007). *Sejarah Bank Indonesia: Perbakan 1953-1959*. 1–19.
- Bank Indonesia. (2008). *History of banking period 1983-1997*. 1–10.
- Bank Indonesia. (2013). *Peran BI dalam SSK*. <https://www.bi.go.id/id/ssk/Peran-BI-SSK/keuanganinklusif/Indonesia/Contents/Default.aspx>
- Bank Indonesia. (2018). *BAB 10 Prospek Perekonomian dan Arah Kebijakan Prospek*.
- Barak, M., & Levenberg, A. (2016). *Flexible thinking in learning: An individual differences measure for learning in technology-enhanced environments*. 99, 39–52. <https://doi.org/10.1016/j.compedu.2016.04.003>
- BPS. (2020). *Berita Resmi Statistik 5 Feb 2020*. 2020.
- Chen, C., Czerwinski, M., & Macredie, R. (2000). Individual differences in virtual

- environments - introduction and overview. *Journal of the American Society for Information Science and Technology*, 51(6), 499–507.
[https://doi.org/10.1002/\(SICI\)1097-4571\(2000\)51:6<499::AID-ASI2>3.0.CO;2-K](https://doi.org/10.1002/(SICI)1097-4571(2000)51:6<499::AID-ASI2>3.0.CO;2-K)
- Daily Social. (2015). *MEF: Penggunaan Mobile Banking Capai 80% di Indonesia, Isu Kepercayaan Menjadi Masalah Terbesar*. <https://dailysocial.id/post/mobile-banking-indonesia>
- Dewayanti, A., Kusyanti, A., & Herlambang, A. D. (2018). Faktor-faktor yang Memengaruhi Minat Nasabah dalam Menggunakan Layanan Mobile Banking dengan Menggunakan UTAUT (Unified Theory of Acceptance and Use of Technology) (Studi pada Pengguna Mobile Banking BRI KCP Universitas Brawijaya). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer (J-PTIHK) Universitas Brawijaya*, 2(10), 2798–2805.
- Dr. Jamin Ginting, S.H., M. H. (2017). Pengertian dan Sejarah Perbankan di Indonesia. *Perbankan Indonesia*, 1(Perbankan), 1.
- Ghozali, I. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21 Update PLS Regresi*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23 (Edisi 8)*. Semarang: Badan Penerbit Universitas Diponegoro.
- Grohmann, A., Klühs, T., & Menkhoff, L. (2018). Does Financial Literacy Improve Financial Inclusion? Cross Country Evidence. *World Development*, 111, 84–96.
<https://doi.org/10.1016/j.worlddev.2018.06.020>
- Hartati, I., & Azwar. (2017). *Seberapa Penting Inklusi Keuangan Syariah Bagi Indonesia?* <https://bppk.kemenkeu.go.id/content/berita/balai-diklat-keuangan-makassar-seberapa-penting-inklusi-keuangan-syariah-bagi-indonesia-2019-11-05-4c5a7c3c/>
- Humaira, I., & Sagoro, E. M. (2018). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku Umkm Sentra Kerajinan Batik Kabupaten Bantul. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 7(1).
<https://doi.org/10.21831/nominal.v7i1.19363>
- Hutabarat, F. (2018). *Pengaruh Literasi Keuangan dan Financial Technology Terhadap Inklusi Keuangan Pada Masyarakat Jabodetabek*. 1–55.
- Kemal, A. A. (2019). Mobile Banking in the Government-to-Person Payment Sector

- for Financial Inclusion in Pakistan. *Information Technology for Development*, 25(3), 475–502. <https://doi.org/10.1080/02681102.2017.1422105>
- Kemendikbud, T. G. (2017). Materi Pendukung Literasi Finansial. *Gerakan Literasi Nasional*, 1–41. <https://doi.org/http://dikdasmen.kemdikbud.go.id>
- Kemenkeu. (2016a). *Keuangan Inklusif*. <https://fiskal.kemenkeu.go.id/dw-inklusif.asp>
- Kemenkeu. (2016b). *Strategi Nasional Keuangan Inklusif*. <https://www.kemenkeu.go.id/publikasi/berita/ini-5-pilar-strategi-nasional-keuangan-inklusif/>
- Khandelwal, S. (2019). *Mobile Banking and financial inclusion : A comparative study between*. 10(5), 517–526.
- Kim, C., Mirusmonov, M., & Lee, I. (2010). An Empirical Examination of Factors Influencing the Intention to Use Mobile Payment. *Computers in Human Behavior*, 26(3), 310–322. <https://doi.org/10.1016/j.chb.2009.10.013>
- Kim, M., Zoo, H., Lee, H., & Kang, J. (2018). Mobile Financial Services, Financial Inclusion, and Development: A Systematic Review of Academic Literature. *Electronic Journal of Information Systems in Developing Countries*, 84(5), 1–17. <https://doi.org/10.1002/isd2.12044>
- Kirana, M. Y. (2020). *Dampak Literasi Keuangan dan Mobile Payment Terhadap Inklusi Keuangan di Daerah Jabodetabek*. 21(1), 1–9.
- Kitakogelu, P. (2018). *Munich Personal RePEc Archive Impact of Digital Finance on Financial Inclusion and Stability Impact of Digital Finance on Financial Inclusion and Stability Peterson K Ozili*. 85614.
- Lajuni, N., Bujang, I., Karia, A. A., & Yacob, Y. (2018). Religiosity, Financial Knowledge, and Financial Behavior Influence on Personal Financial Distress Among Millennial Generation. *Jurnal Manajemen Dan Kewirausahaan*, 20(2), 92–98. <https://doi.org/10.9744/jmk.20.2.92-98>
- Ledesman, M. (2019). *Pengaruh Manfaat, Kepercayaan, dan Penggunaan terhadap Minat Nasabah Menggunakan Layanan Mobile Banking (Studi Pada BSM Cabang Bandar Jaya)*.
- Lestari, W. S. (2016). *Penggunaan Fasilitas E-Banking Dalam Menarik Minat Nasabah Pada PT. Bank Muamalat, Tbk KCP SM. Raja Medan*. 53(9), 1689–1699. <https://doi.org/10.1017/CBO9781107415324.004>
- Lu, J. (2014). Are Personal Innovativeness and Social Influence Critical to Continue With Mobile Commerce? *Internet Research*, 24(2), 134–159.

- <https://doi.org/10.1108/IntR-05-2012-0100>
- Lu, J., Yao, J. E., & Yu, C. S. (2005). Personal Innovativeness, Social Influences and Adoption of Wireless Internet Services Via Mobile Technology. *Journal of Strategic Information Systems*, 14(3), 245–268. <https://doi.org/10.1016/j.jsis.2005.07.003>
- Mudjijah, Slamet, Zulivia Kahild, D. A. S. (2019). Sejarah Perbankan Indonesia : Perbankan Periode 1997-1999. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699. <https://doi.org/10.1017/CBO9781107415324.004>
- Novi, A. (2017). *Bab 5 Aktivitas dan Produk Bank*. 47–53.
- OECD. (2016). *OECD/INFE International Survey of Adult Financial Literacy Competencies*. 1–100.
- OJK. (2013). *Literasi Keuangan*. <https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/Literasi-Kuangan.aspx>
- OJK. (2015). *Bijak Ber E-Banking. Bijak Ber E-Banking*.
- OJK. (2017). Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017). *Otoritas Jasa Keuangan*, 1–99.
- OJK. (2018). *Booklet Perbankan Indonesia*. <https://doi.org/10.15625/1813-9663/1/1/6666>
- OJK. (2019). *Statistik Perbankan Indonesia Januari 2019*. 67(6), 14–21.
- Otoritas Jasa Keuangan. (2019). *Siaran Pers Survei OJK 2019: Indeks Literasi Dan Inklusi Keuangan Meningkat*. November, 1.
- Pradiningtyas, T. E., & Lukiausti, F. (2019). Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Locus of Control dan Perilaku Pengelolaan Keuangan Mahasiswa Ekonomi. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(1), 96. <https://doi.org/10.24252/minds.v6i1.9274>
- Rizal, Y. A. (2008). *Ruang Lingkup Perbankan di Indonesia*. 14, 1–46.
- Sanistasya, P. A., Raharjo, K., & Iqbal, M. (2019). The Effect of Financial Literacy and Financial Inclusion on Small Enterprises Performance in East Kalimantan. *Jurnal Economia*, 15(1), 48–59. <https://doi.org/10.21831/economia.v15i1.23192>
- Sugiyono. (2014). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2015). *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif dan R&D*. Bandung: Aflabeta.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: PT

Alfabet.

- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta, CV.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif*. Alfabeta.
- Sulfiana, E. (2020). *Penerapan Sistem Mobile Banking Dalam Peningkatan Pelayanan Nasabah Bank Sulselbar Cabang Baru. February 2019*, 1–13.
- Sun, Y., & Havidz, S. A. H. (2019). Factors Impacting the Intention to Use M-Payment. *Proceedings of 2019 International Conference on Information Management and Technology, ICIMTech 2019*, 290–294. <https://doi.org/10.1109/ICIMTech.2019.8843758>
- Suryandari, E. (2002). Faktor-Faktor Perbedaan Individual dalam Keahlian End-User Computing. *Akuntansi Dan Investasi*, 3(1), 20–26.
- Tang, N., & Baker, A. (2016). Self-esteem, Financial Knowledge and Financial Behavior. *Journal of Economic Psychology*, 54, 164–176. <https://doi.org/10.1016/j.joep.2016.04.005>
- Teijlingen, E. van. (2002). *The importance of pilot studies*. 16, 33–36.
- Thakur, R., Angriawan, A., & Summey, J. H. (2016). Technological Opinion Leadership: The Role of Personal Innovativeness, Gadget Love, and Technological Innovativeness. *Journal of Business Research*, 69(8), 2764–2773. <https://doi.org/10.1016/j.jbusres.2015.11.012>
- Tümer, A. E., & Akkuş, A. (2018). Forecasting Gross Domestic Product per Capita Using Artificial Neural Networks with Non-Economical Parameters. *Physica A: Statistical Mechanics and Its Applications*, 512, 468–473. <https://doi.org/10.1016/j.physa.2018.08.047>
- Unit Khusus Museum Bank Indonesia. (2007). *Sejarah Bank Indonesia: Perbankan (Periode 1966-1983)*. 1–11.
- Wang, H. Y., Sigerson, L., & Cheng, C. (2018). Digital Nativity and Information Technology Addiction: Age cohort versus individual difference approaches. *Computers in Human Behavior*, 90, 1–9. <https://doi.org/10.1016/j.chb.2018.08.031>
- Widyaningrum, S. (2018). Pengaruh Sikap Keuangan, Pengetahuan Keuangan Dan Pengalaman Keuangan Terhadap Perilaku Pengelolaan Keuangan Keluarga Di Sidoarjo. *STIE Perbanas*, 45, 39.
- Wiharno, H. (2018). Pengaruh Financial Knowledge, Financial Behavior dan Financial

- Attitude Terhadap Personal Financial. *Jurnal Riset Keuangan Dan Akuntansi*, 4(1), 70. <https://doi.org/10.25134/jrka.v4i1.1336>
- Williamson, J. M. (2018). *Teaching to Individual Differences in Science and Engineering Librarianship*,.
- World Bank. (2006). *Mobile Banking : Knowledge map*. July.
- World Bank. (2018). *Financial Inclusion*.
<https://www.worldbank.org/en/topic/financialinclusion/overview>
- Zmud, R. W. (1979). Individual Differences and Mis Success: a Review of the Empirical Literature. *Management Science*, 25(10), 966–979.
<https://doi.org/10.1287/mnsc.25.10.966>