

## DAFTAR PUSTAKA

- Aldás-Manzano, J., Lassala-Navarré, C., Ruiz-Mafé, C., & Sanz-Blas, S. (2009). The role of consumer innovativeness and perceived risk in online banking usage, *International Journal of Bank Marketing* 27(1), 53-75.
- Amin, H. (2009). An analysis of online banking usage intentions: An extension of the Technology Acceptance Model, *International Journal of Business and Society* 10(1), 27-40.
- Amirullah. (2013). *Metodologi Penelitian Manajemen*. Malang: Bayumedia Publishing.
- Arner, D. W., Barberis, J. N., & Buckley, R. P. (2015). *The Evolution of Fintech: A New Post-Crisis Paradigm?*. (2015/047). Hong Kong.
- Bundesbank, Deutsche. (2016). Die Studie zur wirtschaftlichen Lage privater Haushalte (PHF). Frankfurt am Main.
- Choudrie, J., & Vyas, A. (2014). Silver surfers adopting and using Facebook? A quantitative study of Hertfordshire, UK applied to organizational and social change, *Technological Forecasting & Social Change* 89, 293-305.
- Cohen, Monique & Nelson, Candace. (2011). *Financial Literacy: A Step for Clients Towards Financial Inclusion*. Valladolid: Global Microcredit Summit 2011.
- Committee on the Global Financial System & Financial Stability Board. (2017). *Fintech Credit: Market structure, business models and financial stability implications*.
- Davis, F. D. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*. *MIS Quarterly* 13, 319-339.
- Deloitte. (2016). *Disaggregating Fintech: Brighter shades of disruption*. Retrieved from New York.
- Dendawijaya, Lukman. (2009). *Manajemen Perbankan*. Jakarta: Ghalia Indonesia.
- Drummer, D., Jerez, A., Siebelt, P., & Thaten, M. (2016). *Fintech: Challenges and Opportunities - How digitization is transforming the financial sector*. McKinsey, Dusseldorf.

- Dunia Fintech. (2019). Pertumbuhan Fintech Di Kota Bandung. [online]. Tersedia: <https://www.duniaFintech.com/pertumbuhan-Fintech-bandung/> [19 oktober 2019]
- Farras, Bernhart. (2019). 3 Tahun Beroperasi, Transaksi Fintech Tembus Rp 47 T. [online]. Tersedia: <https://www.cnbcindonesia.com/tech/20190502195543-37-70208/3-tahun-beroperasi-transaksi-Fintech-tembus-rp-47-t> [19 Oktober 2019]
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective, *International Journal of Human-Computer Studies* 59(4), 451-474.
- Ferreira, J. J. P., Mention, A.-L., & Torkkeli, M. (2015). Illumination in times of Uncertainty: Fifty Shades of Innovation for Societal Impact. *Journal of Innovation Management*, 3(1), 1-4.
- Financial Stability Board (FSB). (2017). *Financial stability implications from Fintech*. [online]. Tersedia: <http://www.fsb.org/2017/06/financial-stability-implications-from-Fintech/>.
- Google. (2016b). *Google Trends - Fintech search term*. [online]. Tersedia: <https://www.google.com/trends/> [19 Oktober 2019]
- Grebe, M., Mönter, N., Noakes, B., T'Serclaes, J.-W. D., Wade, B., & Walsh, I. (2016). *Banking on Digital Simplicity. Global Retail Banking* [online]. Tersedia: [https://www.bcgperspectives.com/Images/BCG-Banking-on-DigitalSimplicity- May-2016\\_tcm80-209207.pdf](https://www.bcgperspectives.com/Images/BCG-Banking-on-DigitalSimplicity- May-2016_tcm80-209207.pdf) [19 oktober 2019]
- Guilford, J.P. (2010). *Qualitative research*. New York: McGraw-Hill Book Company, Inc.
- Gulamhuseinwala, I., Bull, T., & Lewis, S. (2015). Fintech is gaining traction and young, high-income users are the early adopters. *The Journal of Financial Perspectives*, 3(3), 16-23.
- Heap, T., & Pollari, I. (2015). *FINTECH 100 - Leading Global Fintech Innovators Report 2015*. [online]. Tersedia: <https://www.kpmg.com/FR/fr/IssuesAndInsights/ArticlesPublications/Document s/Etude-Fintech100-2015.pdf> [19 oktober 2019]

- Hu et al. (2019). Adoption Intention of Fintech Services for Bank Users: An Empirical Examination with an Extended Technology Acceptance Model. *Symmetry*, 11(340), 1-16.
- Indrawati. (2015). *Metodologi Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informasi*. Bandung: Refika Aditama.
- Jakobson, R. (1933). *La scuola linguistica di Praga*. *La cultura*, 12(1933), 539-546.
- Jonker, N. (2019). What drives the adoption of crypto-payments by online retailers?, *Electronic Commerce Research and Applications* 35, 100848.
- Junger, Moritz & Mietzner, Mark. (2019). Banking Goes Digital: The Adoption of Fintech services by German households. *Finance Research Letter*.
- Karaseva, I. (2015). *Financial Management*. Moscow: Omega-L.
- Kauffman, R. J., & Ma, D. (2015). Special issue: Contemporary research on payments and cards in the global Fintech revolution. *Electronic Commerce Research and Applications*, 14(5), 261-264.
- Khominich et al. (2016). Financial Management as a System of Relations of the Enterprise for Highly Efficient Management of its Finances. *International Journal of Economics and Financial Issues*, 6(S8), 96-101.
- Kramer, M. M. (2016). Financial literacy, confidence and financial advice seeking. *Journal of Economic Behavior and Organization*, 131, 198-217.
- Lisovskaya, I. (2006). *Fundamentals of Financial Management*. Moscow.
- Lundahl, N., Vegholm, F. & Silver, L., (2009). Technical and functional determinants of customer satisfaction in the bank-SME relationship. *Manag. Serv. Qual.* 19 (5), 581–594.
- Mackenzie, A. (2015). The Fintech Revolution. *London Business School Review*, 26(3), 50-53.
- Maier, E. (2016). Supply and demand on crowdlending platforms: Connecting small and medium-sized enterprise borrowers and consumer investors, *Journal of Retailing and Consumer Services* 33, 143-153.
- Mallat, N., Rossi, M., Tuunainen, V. K., & Öörni, A. (2009). *The impact of use context on mobile services acceptance: The case of mobile ticketing*, *Information & Management* 46, 190-195.

- Mangin, J.-P. Lévy, Bourgault, N., Calvo-Porrall, C., Mesly, O., Telahigue, I., & Trudel, M. (2014). *The Moderating Role of Risk, Security and Trust Applied to the TAM Model in The Offer of Banking Financial Services in Canada*, *Journal of Internet Banking and Commerce* 19(2), 2-21.
- Manrai, L. A., & Manrai, A. K. (2007). A field study of customers' switching behavior for bank services, *Journal of Retailing and Consumer Services* 14(3), 208-215.
- Mekari. (2019). Software HR #1 di Indonesia untuk Perusahaan Modern. [online]. Tersedia: <https://sleekr.co/hr/> [19 Oktober 2019]
- Neolaka, Amos. (2014). *Metode Penelitian dan Statistik*. Bandung: PT Remaja Rosdakarya.
- Nguyen, T. A. N. & Rozsa, Z. (2019). Financial Literacy and Financial Advice Seeking for Retirement Investment Choice. *Journal of Competitiveness*, (11)1, 70-83.
- OECD, (2011). *Measuring Financial Literacy: Questionnaire and Guidance Notes for Conducting an Internationally Comparable Survey of Financial Literacy*, Paris.
- Otoritas Jasa Keuangan. (2019). Statistik Fintech. [online]. Tersedia: <https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/Fintech/default.aspx> [19 Oktober 2019]
- Pusparipa, Yosepha. (2019). Transaksi E-Commerce Indonesia Terbesar di Asia Tenggara. [online]. Tersedia: <https://databoks.katadata.co.id/datapublish/2019/10/10/nilai-transaksi-digital-perdagangan-elektronik-indonesia-terbesar-di-asia-tenggara> [19 Oktober 2019]
- PWC. (2016). *Blurred lines: How Fintech is shaping Financial Services - Global Fintech Report*. [online]. Tersedia: <http://www.pwc.com/gx/en/advisoryservices/Fintech/PwC%20Fintech%20Global%20Report.pdf> [19 oktober 2019]

- Rai, I.A.A. & Purnawati, N.K., (2017). E-Jurnal Manajemen Unud. *FAKTOR – FAKTOR YANG MEMPENGARUHI KREDIT PADA BANK UMUM SWASTA NASIONAL (BUSN) DEVISA*, 6(11), 5941-5969.
- Rasyid, Abdul. (2019). SEKILAS PERKEMBANGAN FINTECH DI INDONESIA. [online]. Tersedia: <https://business-law.binus.ac.id/2019/03/19/sekilas-perkembangan-Fintech-di-indonesia/> [19 Oktober 2019]
- Rubrik Finansialku. (2019). Mengenal Istilah Fintech. [online]. Tersedia: <https://www.finansialku.com/kelebihan-dan-kelemahan-Fintech/> [19 Oktober 2019]
- Santoso, Singgih & Tjiptono, Fandy. (2004). *Riset Pemasaran Konsep dan Aplikasi dengan SPSS*. Jakarta: PT Elex Media Komputindo.
- Sanusi, Anwar. (2011). *Metodologi Penelitian Bisnis*. Jakarta: Salemba Empat.
- Sarwono, Jonathan. (2017). *Metode Penelitian Kuantitatif dan Kualitatif*. Yogyakarta: Andi.
- Schneider, L. A., Shaul, M. A. X., & Lascelles, C. K. (2016). Regulatory Priorities for Fintech Firms--and Investors--in the Coming Year. *Journal of Taxation & Regulation of Financial Institutions*, 29(4), 5-14.
- Setyowati, Desy. (2019). Tren Dunia: Bank Adopsi Teknologi atau Kolaborasi dengan Fintech. [online]. Tersedia: <https://katadata.co.id/berita/2018/10/11/tren-dunia-bank-adopsi-teknologi-atau-kolaborasi-dengan-Fintech> [19 Oktober 2019]
- Shim, Y., & Shin, D.-H. (2016). Analyzing China's Fintech Industry from the Perspective of Actor–Network Theory. *Telecommunications Policy*, 40(2–3), 168-181.
- Skan, J., Dickerson, J., & Gagliardi, L. (2016). *Fintech and the devolving landscape: landing points for the industry*. Retrieved from London. Teis.
- Smith, A. A., Synowka, D. P. & Smith, A. (2014). *E-commerce quality and adoptive elements of e-ticketing for entertainment and sporting events*, *International Journal of Business Information Systems* 15(4), 450- 487.

- Sugiyono. (2011). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2015). *Metode Penelitian dan Pengembangan*. Bandung: Alfabeta.
- Wang, Y.-S., Wang, Y.-M., Lin, H.-H., & Tang, T.-I. (2003). Determinants of user acceptance of Internet banking: An empirical study, *International Journal of Service Industry Management* 14(5), 501-519.
- Waugh, L. R. (1997). Roman Jakobson's work as a dialogue: The dialogue as the basis of language, the dialogue as the basis of scientific work. *Acta Linguistica Hafniensia*, 29(1), 101-120.
- Wu, J.-H. & Wang, S.-C. (2005). *What drives mobile commerce? An empirical evaluation of the revised technology acceptance model*, *Information & Management* 42, 719-729
- Yolanda, Friska. (2019). Fintech Jadi Perpanjangan Tangan Bank ke Daerah. [online]. Tersedia: <https://republika.co.id/berita/q15owi370/ItemgtFintechItemgt-jadi-perpanjangan-tangan-bank-ke-daerah> [19 Oktober 2019]