

## DAFTAR PUSTAKA

- Abusharbeh, Mohammed T. (2017). The Impact of Banking Sector Development on Economic Growth: Empirical Analysis from Palestinian Economy. *Journal of Emerging Issues in Economics, Finance, dan Banking (JEIEFB)*, Vol. 6, No. 2.
- Acquah-Sam, Emmanuel. (2017). Influencers of Inflation in Ghana. *European Scientific Journal*, Vol. 13, No. 7.
- Adrian, Teja. (2017). Indonesian Fintech Business: New Innovations or Foster and Collaborate in Business Ecosystems?. *The Asian Journal of Technology Management*, Vol. 10, No. 1, 10-18.
- Adriana, Cassoni dan Ramada Camilo. (2013). Digital money and its impact on local economic variables: the case of Uruguay. *Universidad ORT Uruguay Documento de Investigación*, No. 92.
- Afiyanti, Hidayat Tri. (2018). PENGARUH INFLASI, BI RATE DAN NILAI TUKAR TERHADAP RETURN SAHAM (Studi Pada Perusahaan Subsektor Food & Beverages Yang Terdaftar Di Bursa Efek Indonesia Periode 2013-2016). *Jurnal Administrasi Bisnis (JAB)*, Vol. 61, No. 2, hlm 144-151.
- Agus, Harjito dan Martono. (2011). *Manajemen Keuangan*, Edisi Kedua, Cetakan Pertama, Penerbit EKONISIA, Yogyakarta.
- Alkoun, Aboagila Otman Ahmed dan Syed Omar Syed Agil. (2013). A Study of the Factors Influencing Inflationary Pressure in the Libyan Economy. *IOSR Journal of Economics and Finance (IOSR-JEF)*, Vol. 1, Issue 6.
- Amassoma, Ditimi, Emma Ebere Onyedikachi dan Keji Sunday. (2018). The Influence of Money Supply on Inflation in Nigeria. *Journal of Economics and Management*, Vol. 31, No. 1.
- Appuhamilage, Kanchana Senanayake Amarasingha dan Alhayky, Ahmed Abdulhusain Ali. (2016). Exchange rate movements' effect on Sri Lanka-China trade. *Emerald Group Publishing Limited*, Vol. 3, No. 3, 254-267.
- Aprileven, Hendra Putra. (2015). Pengaruh Faktor-faktor Ekonomi Terhadap Inflasi di Indonesia yang Memediasi Oleh Jumlah Uang Beredar. *Economics Development Analysis Journal*. Vol 4. No 1.
- Arif, D. (2014). Pengaruh Produk Domestik Bruto, Jumlah Uang Beredar, Inflasi dan Bi Rate terhadap Indeks Saham Gabungan di Indonesia. *Jurnal Ekonomi Bisnis*, Vol. 19, No. 3, 63-77.
- Asosiasi Penyelenggara Jasa Internet Indonesia. (2016). Penetrasi & Perilaku Pengguna Internet. Jakarta: Asosiasi Penyelenggara Jasa Internet Indonesia.

- Asosiasi Penyelenggara Jasa Internet Indonesia. (2017). *Penetrasi & Perilaku Pengguna Internet*. Jakarta: Asosiasi Penyelenggara Jasa Internet Indonesia.
- Badan Koordinasi Penanaman Modal. (2019). *Ekonomi Digital Dorong Investasi Tahun Ini*. Jakarta: Badan Koordinasi Penanaman Modal.
- Bank Indonesia. (2014). *Booklet Keuangan Inklusif*. Jakarta: Bank Indonesia
- Bank Indonesia. (2016). *Produk Domestik Bruto*. Jakarta: Bank Indonesia
- Bank Indonesia. (2017). *Financial Programming and Policies (FPP)*. Jakarta: Bank Indonesia.
- Bank Indonesia. (2018). *Laporan Perekonomian Indonesia*. Jakarta: Bank Indonesia.
- Basuki, A. T., dan Prawoto, N. (2016). *Analisis Regresi dalam Penelitian Ekonomi dan Bisnis*. Jakarta: PT Raja Grafindo Persada.
- Beck, T., Dermirguc-Kunt, A., & Levine, R. (2007). Finance, Inequality and The Poor. *Journal of Economic Growth*, Vol. 12, No. 1, 27-49.
- Budhi, Made Kembar Sri. (2001). Faktor-faktor Yang Mempengaruhi Jumlah Uang Beredar. Dalam Buletin Studi Ekonomi, Vol. 6, No. 1, 1-5.
- Broby, Daniel and Hoepner, Andreas and Klausmann, Johannes and Adamsson, Hampus (2018) The output and productivity benefits of fintech collaboration: Scotland and Ireland. In: SIFI Fintech, 2018-06-07 - 2018-06-07, PwC Edinburgh, Atria One, 144 Morrison Street, Edinburgh, EH3 8EB.
- Bodie, Z., Kane A., dan Marcus A. J. (2009). *Investment Buku Dua Edisi Enam*. Jakarta: Salemba Empat.
- Bodie, Zvi, Alex Kane, Alan J. Marcus. (2014). *Manajemen Portofolio dan Investasi*. Jakarta: Salemba Empat.
- Bruhn, M., & Love, I. (2014). The real impact of improved access to finance: Evidence from Mexico. *The Journal of Finance*, 69(3), 1347-1376.
- Cheng, M.Y., Tan, H.B. (2002). Inflation in Malaysia. *International Journal of Social Economics*, 29(5), 411-425.
- Clarysse, B., Wright, M., Bruneel, J., & Mahajan, A. (2014). Creating value in ecosystems: Crossing the chasm between knowledge and business ecosystems. *Research Policy*, 43(7), 1164–1176.
- Daily Social. (2018). *Fintech Report 2018*. Jakarta: Daily Social
- Darmawi, Hermawan. (2006). *Pasar Finansial Dan Lembaga Lembaga Finansial*. PT Bumi Aksara. Jakarta.

- Dedeoglu, Dincer dan Kaan Ogut. (2018). Examination of money supply endogeneity in Turkey: Evidence from asymmetric causality test. *Cogent Economics & Finance*, Vol. 6, 1-18.
- Dujarric, R., & Hagi, A. (2009). Capitalizing on Innovation: The Case of Japan. *Harvard Business School Working Paper* 09114.
- Durgun, Ozlem dan Mustafa Caner Timur. (2015). The Effects of Electronic Payments on Monetary Policies and Central Banks. *Procedia-Social and Behavioral Sciences* 195, 680-68.
- Ebiringa, Oforegbunam Thaddeus. (2012). Interest Rate Transmission Effect on Money Supply: The Nigerian Experience. *Journal of Public Administration and Governance*, Vol. 2, No. 1.
- Embringe and Anyaogu. (2014). Exchange Rate, Inflation and Interest Rate Relationship: An Autoregressive Distributed log Analysis. *Journal of Economics and Development Studies*, Vol 2. No 2.
- Fahmi, Irham. (2015). *Manajemen Investasi Teori dan Soal Jawab No. 61*. Jakarta: Salemba Empat.
- Fintechnews Singapore. (2018). Fintech Indonesia Report 2018 – The State of Play for Fintech Indonesia. Available online at <http://fintechnews.sg/20712/indonesia/fintech-indonesia-report-2018/> [Diakses pada tanggal 3 Februari 2019].
- Firdaus, M. (2011). *Aplikasi Ekonometrika untuk Data Panel dan Time Series*. Bogor: IPB Press.
- G. Hileman and M. Rauchs. 2017. Global Cryptocurrency Benchmarking Study. *Cambridge: Cambridge Centre for Alternative Finance*
- Ginting, Aria Muliarta. (2016). Analisis Faktor-Faktor Yang Mempengaruhi Inflasi: Studi Kasus Di Indonesia Periode Tahun 2004-2014. *Kajian*, Vol. 21, No. 1, 37-58
- Ghozali, I. (2011). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 20*. Semarang: Badan Penerbit Universitas Diponegoro.
- Guo, J., & Bouwman, H. (2016). An Analytical framework for an m-payment ecosystem: a merchants' perspective. *Telecommunication Policy*, 40, 147-167.
- Hariani, Prawidya RS. (2014). Faktor-Faktor Yang Mempengaruhi Jumlah Uang Beredar Di Indonesia Periode 1990-2010. *JURNAL EKONOMIKAWAN* Vol 14, No 2 (2014).
- Hendayanti, Ni Putu Nanik, Maulida Nurhidayati, dan Dwi Setya Nugrahini. (2017). Analisis Pengaruh Nilai Tukar Rupiah Terhadap Jumlah Uang Beredar dengan Pendekatan Error Correction Model (ECM). *Konferensi Nasional Sistem & Informatika*.
- Hidayat, L. R., Setyadi, D., dan Azis, M. (2017). Pengaruh Inflasi Dan Suku Bunga Dan Nilai Tukar Rupiah Serta Jumlah Uang Beredar Terhadap Return Saham. *FORUM EKONOMI*, Vol. 19, No. 2, 148-154.

- Hodijah, Siti. (2015). Analisis Penanaman Modal Asing Di Indonesia dan Pengaruhnya terhadap Nilai Tukar Rupiah. *Jurnal Paradigma Ekonomika*, Vol. 10, No. 2, 350-362
- Horne, James C. Van dan John M Wachowicz, Jr. (2012). *Prinsip-prinsip Manajemen Keuangan* (Edisi13). Jakarta : Salemba Empat.
- Hussain, Rashid dan Anjum, Ghulam Abbas. (2014). Worker's Remittances and GDP Growth in Pakistan. *International Journal of Economics and Financial Issues*, Vol. 4, No. 2, 2014, 376-381.
- Iلمي, Maisaroh Fathul. (2017). Pengaruh Kurs/ Nilai Tukar Rupiah, Inflasi Dan Tingkat Suku Bunga Sbi Terhadap Indeks Harga Saham Gabungan Lq-45 Periode Tahun 2009-2013. *Jurnal Nominal*, Vol. VI, No. 1, 93-108.
- Indiarti, Miralda. (2018). Pengaruh Inflasi, Suku Bunga Bank Indonesia (Bi), Dan Nilai Tukar Rupiah/Us\$ Terhadap Perekonomian Indonesia. *Jurnal Manajemen Kewirausahaan*. Vol. 15, No. 02.
- Indrawan, Rully dan Poppy Yuniawati. (2014). *Metode Penelitian: Kuantitatif, Kualitatif, dan Campuran untuk Manajemen, Pembangunan, dan Pendidikan*. (Cetakan kesatu). Bandung: PT Refika Aditama.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informasi*. Bandung: PT Refika Aditama.
- Islam, R., Ghani A. B. A., Mahyudin, E., dan Manickam, N. (2017). Determinants of Factors that Affecting Inflation in Malaysia. *International Journal of Economics and Financial*, Vol. 7, No. 2, 355-364.
- Istanto, Lasondy S and Syarief Fauzie. (2015). Analisis Dampak Pembayaran Non Tunai Terhadap Jumlah Uang Beredar Di Indonesia. *Jurnal Ekonomi dan Keuangan*, Vol. 2, No. 10.
- Kasmir, (2010). *Manajemen Perbankan*. Edisi Ketiga. Cetakan Keenam. PT. Raja Grafindo Persada, Jakarta.
- Kennedy, P. S. J. (2017). Literature Review : Tantangan terhadap Ancaman Disruptif dari Financial Technology dan Peran Pemerintah dalam Menyikapinya, Vol. 2, 171-180.
- Kiganda, Evans Ovamba, Nelson Obange, dan Scholastica Adhiambo. (2017). The Relationship between Export and Inflation in Kenya: An Aggregated Econometric Analysis. *Asian Journal of Economics, Business and Accounting*, Vol. 3, No. 1.
- Kira, A. R. (2013). The Factors Affecting Gross Domestic Product (GDP) in Developing Countries: The Case of Tanzania. *European Journal of Business and Management*, Vol. 5, No. 4, 148-158.
- Koffi, H.W.S. (2016) The Fintech Revolution: An Opportunity for the West African Financial Sector. *Journal of Applied Sciences*, Vol. 6, 771- 782.

- KPMG. (2017). *The pulse of Fintech Q4 2016: Global analysis of investment in fintech*. UK: KPMG.
- Kurniawan, Albert. (2014). *Metode Riset Untuk Ekonomi&Bisnis*. Bandung: Penerbit Alfabeta.
- Kurniawan, Paulus. (2015). *Pengantar Ekonomi Mikro & Makro*. Bandung: Alfabeta.
- Langi, Theodores Manuela, Vecky Masinambow, dan Hanly Siwu. (2014). Analisis Pengaruh Suku Bunga Bi, Jumlah Uang Beredar, Dan Tingkat Kurs Terhadap Tingkat Inflasi Di Indonesia. *Jurnal Berkala Ilmiah Efisiensi*, Vol. 14, No. 2.
- Laurence Ingle. (2018). Why Build A Sandbox On A Beach? An Analysis Of Fintech Regulation In New Zealand. *Victoria University of Wellington Legal Research Papers Student and Alumni Paper Series*.
- Lee, I., and Shin, Y. J. (2018). FinTech: Ecosystem, business models, investment decisions and challenges. *Business Horizons*, 61, 35-46.
- Leong, Kevin dan Anna Sung. (2018). FinTech (Financial Technology): What is It and How to Use Technologies to Create Business Value in Fintech Way?. *International Journal of Innovation, Management and Technology*, Vol. 9, No. 2, 74-78.
- Lintangsari, Nastiti Ninda, Nisaulfathona Hidayati, Yeni Purnamasari, Hilda Carolina, dan Wiangga Febranto. (2018). Analisis Pengaruh Instrumen Pembayaran Non-Tunai Terhadap Stabilitas Sistem Keuangan Di Indonesia. *Jurnal Dinamika Ekonomi Pembangunan*, Vol. 1, No. 1.
- Luwihadi, Ni Luh Gede and Sudarsana Arka. (2017). Determinan Jumlah Uang Beredar dan Tingkat Inflasi di Indonesia Periode 1984-2014. *Jurnal Ekonomi Pembangunan*, Vol. 6, No. 4.
- Maggi, R., & Saraswati, B. D. (2013). Faktor-Faktor yang Mempengaruhi Inflasi di Indonesia model Demand Full Inflation. *Jurnal Ekonomi Kuantitatif Terapan*, Vol. 6, NO.2.
- Mahendra, A. (2016). Analisis Pengaruh Jumlah Uang Beredar, Suku Bunga Sbi Dan Nilai Tukar Terhadap Inflasi Di Indonesia. *JRAK*, Vol. 2, No. 1.
- Mankiw, N Gregory. (2016). *Makroekonomi Edisi ke Enam*. Jakarta: Erlangga.
- Martiana, Emy dan Dewi Prastiwi. (2014). Pengaruh Inflasi, Gross Domestic Product, Suku Bunga Kredit, Loan To Asset Ratio, Dan Kualitas Aktiva Produktif Terhadap Non Performing Loan. *Jurnal Ilmu Manajemen*, Vol. 2, No. 2, 513-524.
- Mishkin, Frederic. (2009). *Ekonomi Uang, Perbankan dan Pasar Keuangan* 8th edition, Jakarta: Salemba Empat.
- Mu, J., Thomas, E., Peng, G., & Di Benedetto, A. (2016). Strategic Orientation And New Product Development Performance: The Role Of Networking Capability And Networking Ability. *Industrial Marketing Management*.

- Morvari, Vahid Farhadi Cheshme. (2015). Possible Effects Of Electronic Payments On The Money Supply In The Economy. *Indian Journal of Fundamental and Applied Life Sciences*, Vol.5, No. 3.
- Narayan, Seema dan Sahmina. (2018). Has Fintech Influenced Indonesia's Exchange Rate and Inflation?. *Bulletin of Monetary Economics and Bankin*, Vol. 21, No. 2, 190-202.
- Ningsih, Suhesti dan LMS Kristiyanti. (2018). Analisis Pengaruh Jumlah Uang Beredar, Suku Bunga, Dan Nilai Tukar Terhadap Inflasi Di Indonesia Periode 2014-2016. *Jurnal Ekonomi Manajemen Sumber Daya*, Vol. 20, No. 2.
- Noor, Zulki Zulkifli. (2011). Pengaruh Inflasi, Suku Bunga, dan Jumlah Uang Beredar Terhadap Nilai Tukar. *Trikonomika*, Vol.10 No 2.
- Ofori, Collins Frimpong, Benjamin Adjie Danquah, dan Xuegong Zhang. (2017). The Impact of Money Supply on Inflation, A Case of Ghana. *Imperial Journal of Interdisciplinary Research (IJIR)*, Vol. 3, No. 1.
- Okaro, C. S. (2016). Financial Inclusion and Nigerian Economy (1990-2015). *Journal of Policy and Development Studies (JPDS)*, 50-56.
- Ozili, Peterson kitakogelu. (2018). Impact of Digital Finance on Financial Inclusion and Stability, 2018. *Borsa Istanbul Review*, Vol. 13, No. 4, 329-340.
- Pera, R., Occhiocupo, N., & Clarke, J. (2016). Motives and resources for value cocreation in a multi-stakeholder ecosystem: a managerial perspective. *Journal of Business Research*, 69, 4033-4041.
- Peraturan Otoritas Jasa Keuangan. (2014). Peraturan Otoritas Jasa Keuangan Nomor 19/POJK.03/2014 tentang Layanan Keuangan Tanpa Kantor Dalam Rangka Keuangan Inklusif. Jakarta: Otoritas Jasa Keuangan.
- Peraturan Bank Indonesia. (2017). Peraturan Bank Indonesia Nomor 19/12/PBI/2017 Tentang Penyelenggaraan Teknologi Finansial. Jakarta: Bank Indonesia.
- Peraturan Pemerintah. (2016). Peraturan Pemerintah Nomor 82 perihal Strategi Nasional Keuangan Inklusif. Jakarta: Peraturan Pemerintah.
- Perlambang, Heru. (2010). Analisis Pengaruh Jumlah Uang Beredar, Suku Bunga SBI, Nilai Tukar Terhadap Tingkat Inflasi. *Media Ekonomi*, Vol. 19, No. 2.
- Philippon, Thomas. (2016). The Fintech Opportunity. *National Bureau of Economic Research Working Paper* No. 22476.
- Pollari, I. F. F. (2016). The Rise Of Fintech Opportunities and Challenges. *Jassa The Finsia Journal Of Applied Fiinance*, Issue 3, 15-21.
- Putong, Iskandar. (2013). *Economics, Pengantar Mikro dan Makro*. Jakarta: Mitra Wacana Media.

- Putra, I. P. S., Ananingtyas, H., Sari, D. R., Dewi, A. S., Silvy, M. (2016). Pengaruh Tingkat Literasi Keuangan, Experienced Regret, dan Risk Tolerance Pada Pemilihan Jenis Investasi. *Journal of Business and Banking*. Vol. 5, No. 2.
- Rainer Alt, Martin Smits, dan Roman Beck. (2016). Fintech And The Transformation Of The Financial Industry. *Electronic Markets*, Vol. 28, No. 3, 235-243.
- Ramadhani, Rizal dan Widyo Nugroho.(2019). Analysis of The Effect of Exchange Rates, E-money, and Interest Rates on The Amount of Money Supply and Its Implication on The Inflation Level in Indonesia Period 2012-2017. *International Journal of Accounting & Finance (IJAFAP)*. Vol. 2, No. 1.
- Rasheed, Anila dan Zainab Ali. (2017). Impact of Unemployment and GDP on Inflation: Imperial study of Pakistan's Economy. *International Journal of Current Research in Multidisciplinary (IJCRM)*, Vol. 2, No. 6, 01-10.
- Rasyid, Rosyeni. (2012). Analisis Tingkat Literasi Keuangan Mahasiswa Program Studi Manajemen Fakultas Ekonomi Universitas Negeri Padang. *Jurnal Kajian Manajemen Bisnis*, Vol.1, No. 2.
- Riduwan. (2012). *Metode & Teknik Menyusun Proposal Penelitian*. Bandung: Alfabeta.
- Rizkina, Azka dan Cut Zakia Rizki. (2017). Hubungan Kredit Dan Suku Bunga Dengan Inflasi Di Indonesia. *Jurnal Ekonomi dan Kebijakan Publik Indonesia*, Vol. 4, No. 1.
- Rodoni, Ahmad. (2006). Monetary Policy Analysis Towards Inflation and Capital Market Performance. *Jurnal Ekonomi Malaysia*, Vol. 40, 27-46.
- Rong, K., Hu, G., Hou, J., Ma, R., & Shi, Y. (2013). Business ecosystem extension: facilitating the technology substitution. *International Journal of Technology and Management*, 63, 268-294.
- Sandjojo, N. (2011). *Metode Analisis Jalur (Path Analysis) dan Aplikasinya*. Jakarta: Pustaka Sinar Harapan.
- Saksonova, Svetlana dan Merlino, Irina Kuzmina. (2017). Fintech as Financial Innovation - The Possibility and Problems of Implementation. *European Research Studies Journal*, Vol. 10, No. 3, 961-973.
- Samuelson , Paul dan Nordhaus William, (2004). *Ilmu Makroekonomi*. Terjemahan Gretta dan Theresa. Jakarta: PT. Media Global Edukasi.
- Santoso, S. (2015). *SPSS 20, Pengolahan Data Statistik di Era Informasi*. Jakarta: PT Elex Media Komputindo.
- Sari, Cut Putri Mellita. (2016). Pengaruh Kebijakan Moneter Terhadap Tingkat Inflasi Di Indonesia The Effect Monetary Policy To Inflation In Indonesia. *Ekonomika Indonesia*, Vol. 5, No. 1, 36-47.

- Schemmann, B., Herrmann, A. M., Chappin, M. M. H., & Heimeriks, G. J. (2016). Crowdsourcing ideas: involving ordinary users in the ideation phase of new product development. *Research Policy*, Vol. 45, No. 6, 1145–1154.
- Sekaran, Uma. (2011). *Research Method for Business*. Jakarta: Salemba Empat.
- Shim, Y., & Shin, D.H. (2016). Analyzing China's fintech industry from the perspective of actor-network theory. *Telecommunication Policy*, 40, 168-181.
- Sinay, L.J. (2014). Pendekatan Vector Error Correction Model Untuk Analisis Hubungan Inflasi, Bi Rate Dan Kurs Dolar Amerika Serikat. *Jurnal Berekeng*, Vol. 8, No. 2, 9-18.
- Siswanti, Indra, Eko Ganis Sukoharsono, dan Embun Prowanta. (2015). The Impact of Macro Economics on Firm Values and Financial Performance as an Intervening Variabel: An Empirical Study of LQ-45 Banking Industries in Indonesia. *Global Journal of Business and Social Science Review*, Vol. 4, No. 1.
- Slozko, O., Pelo, A. (2014). The Electronic Payments as a Major Factor for Futher Economic Development. *Economics and Sociology*, Vol. 7, No 3, pp. 130-140.
- Subagyo, F. N. I., Febriana T., dan Amalia N. (2018). Pengaruh Produk Domestik Bruto, Inflasi, Dan Bi Rate Terhadap Indeks Harga Saham Gabungan Di Indonesia Periode 2010-2017. *Jurnal Penelitian Ekonomi dan Bisnis*, Vol. 3, No. 2, 84-9.
- Sugiyono. (2012). *Metode Penelitian Kombinasi (Mixed Methods)*. Bandung: Alfabeta.
- Sugiyono. (2012). *Metode Penelitian Pendidikan*. Bandung: Alfabeta.
- Sugiyono. (2014). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif dan R&D)*. Bandung: Refika Aditama.
- Sujarweni, V. W. (2015). *SPSS untuk Penelitian*. Yogyakarta: Pustaka Baru Press.
- Sukirno, Sadono. (2013). *Makro Ekonomi:Teori Pengantar*. Jakarta: Rajawali Pers.
- Sundjaja Ridwan S. dan Inge Barlian. (2003). *Manajemen Keuangan 1*, Edisi kelima. Jakarta: Literata Lintas Media.
- Sutawijaya, Adrian. (2012). Pengaruh Faktor-Faktor Ekonomi Terhadap Inflasi di Indonesia. *Jurnal Organisasi dan Manajemen*, Vol. 8. No.2.
- Syarifuddin, Ferry, Ahmad Hidayat, dan Tarsidin. (2009). Dampak Peningkatan Pembayaran Non-Tunai Terhadap Perekonomian Dan Implikasinya Terhadap Pengendalian Moneter Di Indonesia. *Buletin Ekonomi Moneter dan Perbankan*.
- Triyono. (2008). Analisis Perubahan Kurs Rupiah Terhadap Dollar Amerika. *Jurnal Ekonomi Pembangunan*. Vol. 9 No. 2, 156-167.



- United Nations. (2016). Digital financial inclusion. International telecommunications union (itu), issue brief series, inter-agency task force on financing for development, July. *United Nations*.
- Utari, G. A. D., Arimurti, T., Kurniati, I. N. (2012). Pertumbuhan Kredit Optimal. *Buletin Ekonomi Moneter dan Perbankan*, 4-36.
- Wewege, Luigi. (2016). The Digital Banking Revolution. *New York : CreateSpace Independent Publishing Platform*.
- Wulan, Ratna and Nurfaiza Sofia. (2015). Analysis of Factors Affecting Infation in Indonesian an Islamic Perspective. *Journal Internasional of Nusantara Islam*.Vol 02. No 02.
- World Bank Group. (2015). The little Data Book on Financial Inclusion. Washington: World Bank Group.
- World Bank Group. (2018). The little Data Book on Financial Inclusion. Washington: World Bank Group.