

## DAFTAR PUSTAKA

- Almeida, P. d., Fazendeiro, P., & Inacio, P. R. (2018). Societal Risks of The End of Physical Cash. *Futures*, 47-60.
- Amoroso, D. L., & Magnier-Watanabe, R. (2012). Building a Research Model for Mobile Wallet Consumer Adoption : The Case of Mobile Suica in Japan. *Journal of Theoretical and Applied electronic Commerce Research*, 94-110.
- Aron, J. (2017). 'Leapfrogging': A Survey of The Nature and Economic Implications of Mobile Money. *INET Oxford Working Paper* .
- Ather, A., Patel, B., Ruparel, N., Diogenes, A., & Hargreaves, K. (2020). Coronavirus Disease 19 (COVID-19): Implications for Clinical Dental Care. *Journal of Endodontics*, 46(5), 584-595. doi:<https://doi.org/10.1016/j.joen.2020.03.008>
- Baganzi, R., & Lau, A. (2017). Examining Trust and Risk in Mobile Money Acceptance in Uganda. *Sustainability*.
- Bagozzi, R., & Yi, Y. (1988). On the Evaluation of Structural Equation Models. *Journal of the Academy of Marketing Science*, 74-94.  
doi:<https://doi.org/10.1007/BF02723327>
- Bank Indonesia. (n.d.). Retrieved from Web Site Bank Indonesia:  
<https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx#floating-2>
- Bank Indonesia. (2018). *Mengenal Financial Teknologi* . Retrieved from Website Bank Indonesia : <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>
- Bhuvana, M., & Vasantha, S. (2017). A Structural Equation Modeling (SEM) Approach for Mobile Banking Adoption - A Strategy for Achieving Financial Inclusion. *Indian Journal of Public Health Research & Development*, 8, 175-181.  
doi:10.5958/0976-5506.2017.00106.1

- Bongomin, G., & Ntayi, J. (2020). Trust : Mediator between Mobile Money Adoption and Usage and Financial Inclusion. *Social Responsibility Journal*, 16, 1215-1237. doi:<http://dx.doi.org/10.1108/SRJ-01-2019-0011>
- Daily Social ; Bank CIMB Niaga. (2020). *Fintech Report 2020*. Daily Social.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology.
- Davis, F., Bagozzi, R., & Warshaw, P. (1992). Extrinsic and Intrinsic Motivation to Use Computers in the Workplace. *Journal of Applied Social Psychology*, 22, 1111-1132.
- Duho, K. C., & Quansah, D. N. (2021). Mobile Money as A Tool for Financial Inclusion in Ghana's Post-COVID-19 Context : Key Development and Future Trajectory. *Datating Working Paper*.
- Fornell, C., & Larcker, D. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 39-50. doi:<https://doi.org/10.2307/3151312>
- Hair Jr, J., Hult, G., Ringle, C., Sarstedt, M., Danks, N., & Ray, S. (2021). Evaluation of Reflective Measurement Model. In J. F. Hair Jr, G. T. Hult, C. M. Ringle, M. Sarstedt, N. P. Danks, & S. Ray, *Partial Least Squares Structural Equation Modeling (PLS-SEM), Using R* (pp. 75-90). Springer.
- Handayani, T., & Novitasari, A. (2020). Digital Wallet as a Transaction Media in The Community. *IOP Conference Series: Materials Science and Engineering*. doi:[doi:10.1088/1757-899X/879/1/012001](https://doi.org/10.1088/1757-899X/879/1/012001)
- Henseler, J., Ringle, C., & Sarstedt, M. (2015). A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modelling. *Journal of The Academy of Marketing Science*, 115-135. doi:<https://doi.org/10.1007/s11747-014-0403-8>
- HootSuite and We Are Social. (2021). *Digital 2021: Indonesia*. DataReportal.

- Hulland, J. (1999). Use of Partial Least Squares (PLS) in Strategic Management Research : A Review of Four Recent Studies. *Strategic Management Journal*, 195-204.
- iPrice Report. (2020). Daily Social .
- Kementerian Keuangan Republik Indonesia. (2021). Retrieved from Kementerian Keuangan Republik Indonesia:  
<https://www.kemenkeu.go.id/publikasi/berita/pemerintah-targetkan-inklusi-keuangan-hingga-90-tahun-2024/>
- Lal, R., & Sachdev, I. (2015). Mobile Money Services - Design and Development for Financial Inclusion.
- Lubis, A., Dalimunthe, R., & Situmeang, C. (2019). Antecedents Effect of Financial Inclusion for the People of North Sumatera. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 2, 401-208.  
doi:<https://doi.org/10.33258/birci.v2i4.602>
- Mahwadha, W. I. (2019). Behavioral Intention of Young Consumers towards E-Wallet Adoption : An Empirical Study among Indonesian Users. doi:DOI  
10.18551/rjoas.2019-01.09
- Mardalita, A. (2021). Retrieved from Merdeka.com:  
<https://www.merdeka.com/sumut/10-penemuan-teknologi-terbaik-abad-ini-yang-jarang-disadari-dan-disepelekan-kln.html>
- Mayer, R., Davis, J., & Schoorman, F. (1995). An Integrative Model of Organizational Trust. *The Academy of Management Review*, 20, 709-734.  
doi:<https://doi.org/10.2307/258792>
- Myeni, S., Makate, M., & Mayonhe, N. (2020). Does Mobile Money Promote Financial Inclusion in Eswatini. *International Journal of Social Economic*, 47, 693-709.  
doi:<https://doi.org/10.1108/IJSE-05-2019-0310>

- Nasution, M., Fahmi, M., Jufrizen, Muslih, & Prayogi, M. (2020). The Quality of Small and Medium Enterprises Performance Using The Structural Equation Model Part Least Square (SEM-PLS). *Journal of Physics: Conference Series*, 1477. doi:doi:10.1088/1742-6596/1477/5/052052
- Nunnally, J., & Bernstein, I. (1994). *Psychometric Theory* (3rd ed.). New York: McGraw-Hill.
- OJK. (2019, November 7). Retrieved from Otoritas Jasa Keuangan: <https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Siaran-Pers-Survei-OJK-2019-Indeks-Literasi-Dan-Inklusi-Kuangan-Meningkat.aspx>
- Phonthanakitithaworn, C., Sellitto, C., & Fong, M. (2015). User Intentions to Adopt Mobile Payment Services : A Study of Early Adopters in Thailand. *Journal of Internet Banking and Commerce*, 20.
- Rahmida. (2021). Technology Acceptance Model (TAM) Approach in Analyzing Mobile Banking Usage in Millennial Generation. *HUMANIS (Humanities, Management and Science Proceedings)*, 02, 181 – 189.
- Rathore, H. S. (2018). Adoption of Digital Wallet by Consumers. *BVIMSR's Journal of Management Research*.
- Savira, A. P., & Chotiyaputta, V. (2020). Behavioral Intention of E-Wallet Adoption in Jakarta, Indonesia. 9, 61-79.
- Setyanto, R. P., & Sunarjo, W. A. (2021). Will Cashless Payment Become Consumer's Transaction Habit in The "New Normal" Era. *Trikonomika*, 20, 47-53.
- Sharma, J. (2018). Importance of E-Wallets in Cashless Economy (A Post Demonetisation Study with Special Reference to Ahmehabad City).
- Thakur, R., & Srivastava, M. (2014). Adoption Readiness, Personal Innovativeness, Perceived Risk and Usage Intention Across Customer Groups for Mobile Payment Services in India. *Internet Research*.

- WHO. (n.d.). Retrieved from World Health Organization:  
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>
- Wibella, N., Fahmi, I., & Saptono, I. T. (2018). Factor Affecting Consumer Acceptance of Digital Financial Inclusion ; An Anecdotal Evidence from Bogor City, Indonesia. *Independent Journal of Management & Production*, 1338-1353. doi:DOI: 10.14807/ijmp.v9i4.824
- World Bank . (n.d.). Retrieved from The World Bank Web Site:  
<https://www.worldbank.org/en/topic/financialinclusion>
- Yan, H., & Yang, Z. (2015). Eximining Mobile Payment User Adoption from The Perspective of Trust. *International Journal of Networking and Virtual Organisations*, 8, 117-130. doi:http://dx.doi.org/10.14257/ijunesst.2015.8.1.11
- Zhang, L., Zhu, J., & Liu, Q. (2012). A Meta-Analysis of Mobile Commerce Adoption and The Moderating Effect of culture. *Computers in Human Behaviour*.