

DAFTAR PUSTAKA

- AFTECH. (2021). *Handbook Fintech Untuk Keuangan Pribadi*.
- Afthanorhan, A., Awang, Z., & Aimran, N. (2020). An extensive comparison of CB-SEM and PLS-SEM for reliability and validity. *International Journal of Data and Network Science*, 357–364. <https://doi.org/10.5267/j.ijdns.2020.9.003>
- Ahdiat, A. (2022). *Banyak UMKM Belum Bisa Bisnis Online, Ini Kendala Utamanya*.
- Ali, V., Norman, A. A., & Azzuhri, S. R. Bin. (2023). Characteristics of Blockchain and Its Relationship With Trust. *IEEE Access*, 11, 15364–15374. <https://doi.org/10.1109/ACCESS.2023.3243700>
- Alkhwaldi, A. F., Alharasis, E. E., Shehadeh, M., Abu-ALSondos, I. A., Oudat, M. S., & Bani Atta, A. A. (2022). Towards an Understanding of FinTech Users' Adoption: Intention and e-Loyalty Post-COVID-19 from a Developing Country Perspective. *Sustainability*, 14(19), 12616. <https://doi.org/10.3390/su141912616>
- Alvin, T., & Arifin, A. Z. (2023). Pengaruh inovasi pengguna dan dukungan pemerintah terhadap niat UMKM mengadopsi teknologi keuangan. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 7(3), 549–558. <https://doi.org/10.24912/jmbk.v7i3.23867>
- Amnas, M. B., Selvam, M., Raja, M., Santhoshkumar, S., & Parayitam, S. (2023). Understanding the Determinants of FinTech Adoption: Integrating UTAUT2 with Trust Theoretic Model. *Journal of Risk and Financial Management*, 16(12), 505. <https://doi.org/10.3390/jrfm16120505>
- Baba, M. A., Haq, Z. ul, Dawood, M., & Aashish, K. (2023). FinTech Adoption of Financial Services Industry: Exploring the Impact of Creative and

- Innovative Leadership. *Journal of Risk and Financial Management*, 16(10), 453. <https://doi.org/10.3390/jrfm16100453>
- Bajunaied, K., Hussin, N., & Kamarudin, S. (2023). Behavioral intention to adopt FinTech services: An extension of unified theory of acceptance and use of technology. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 100010. <https://doi.org/10.1016/j.joitmc.2023.100010>
- Bandinelli, R., Scozzafava, G., Bindi, B., & Fani, V. (2023). Blockchain and consumer behaviour: Results of a Technology Acceptance Model in the ancient wheat sector. *Cleaner Logistics and Supply Chain*, 8. <https://doi.org/10.1016/j.clscn.2023.100117>
- Bay, C., Catasús, B., & Johed, G. (2014). Situating Financial Literacy. *Critical Perspectives on Accounting*, 25(1), 36–45. <https://doi.org/10.1016/j.cpa.2012.11.011>
- Bureshaid, N., Lu, K., & Sarea, A. (2021). *Adoption of FinTech Services in the Banking Industry* (pp. 125–138). https://doi.org/10.1007/978-3-030-72080-3_7
- Chin, W. W., Henseler, J., Esposito Vinzi, V., & Wang, H. (2010). *Handbook of Partial Least Squares: Concepts, Methods and Applications* (Vol. 2). Springer . <https://doi.org/10.1007/978-3-540-32827-8>
- Cho, T.-Y., & Chen, Y.-S. (2021). The impact of financial technology on China's banking industry: An application of the metafrontier cost Malmquist productivity index. *The North American Journal of Economics and Finance*, 57. <https://doi.org/10.1016/j.najef.2021.101414>
- Coughlan, R. (2021). Trust and Trustworthiness in Business. In *Oxford Research Encyclopedia of Business and Management*. Oxford University Press. <https://doi.org/10.1093/acrefore/9780190224851.013.317>
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design Qualitative, Quantitative, and Mixed Methods Approaches* (5th ed.). Sage.

- Danladi, S., Prasad, M. S. V., Modibbo, U. M., Ahmadi, S. A., & Ghasemi, P. (2023). Attaining Sustainable Development Goals through Financial Inclusion: Exploring Collaborative Approaches to Fintech Adoption in Developing Economies. *Sustainability*, *15*(17), 13039. <https://doi.org/10.3390/su151713039>
- Dhewanto, W., Belgiawan, P. F., Hanifan, R., & Umbara, A. (2023). Strengthening Entrepreneurial Ecosystem to Achieve Sustainability Through Digitalization and Innovation: A Case of Indonesian MSMEs Ecosystem. *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 373–385. <https://doi.org/10.46254/AP03.20220063>
- Eslami Andargoli, A., Gholipour, H. F., & Farzanegan, M. R. (2023). Government's support for adoption of digital technologies and firms' innovation during the COVID-19 pandemic. *Applied Economics*, *55*(47), 5518–5527. <https://doi.org/10.1080/00036846.2022.2140110>
- Fikiriansyah, I. (2023). Pengertian Inovasi Menurut Para Ahli dan Manfaatnya. *Kumparan*.
- Firmansyah, E. A., Masri, M., Anshari, M., & Besar, M. H. A. (2022). Factors Affecting Fintech Adoption: A Systematic Literature Review. *FinTech*, *2*(1), 21–33. <https://doi.org/10.3390/fintech2010002>
- Frost, J. (2020). The Economic Forces Driving FinTech Adoption across Countries. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3515326>
- Ghozali, I. (2021). *Partial Least Squares Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris* (2nd ed.). Badan Penerbit Universitas Diponegoro.

- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). Sage.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). SAGE Publications.
- Haryono, S. (2016). *Metode SEM Untuk Penelitian Manajemen dengan AMOS LISREL PLS* (1st ed.). Intermedia Personalia Utama.
- Hidayat, K. (2022, September 24). Menko Ekonomi: UMKM Menyumbang 61% PDB Nasional. *Kontan.Co.Id*.
- Iskandar, T., & Elhan-Kayalar, Y. (2023). *Online Platforms, Pandemic, and Business Resilience in Indonesia*. <https://doi.org/10.22617/TCS230411-2>
- Istan, M. (2023). The Role of Government, Financial Literacy and Inclusion on MSME Finacial Performance. *Owner*, 7(2), 1514–1525. <https://doi.org/10.33395/owner.v7i2.1383>
- Karunia, A. M., & Pratama, A. M. (2021, December 13). Literasi Keuangan RI Masih Rendah Dibandingkan dengan Negara Tetangga. *Kompas.Com*. <https://money.kompas.com/read/2021/12/13/141723626/luhut-literasi-keuangan-ri-masih-rendah-dibandingkan-dengan-negara-tetangga>
- Krisnawati, A., Fadila, P. S., Fariska, P., & Rizal, N. A. (2023). Financial Literacy and Behavioral Bias Towards Consumptive Behavior: Evidence from Bandung, Indonesia. *MIMBAR : Jurnal Sosial Dan Pembangunan*. <https://doi.org/10.29313/mimbar.v39i2.2967>
- Kulshrestha, S. (2023). The role of financial technology in enhancing financial literacy and inclusion among low-income households in India. *International Journal of Research in Marketing Management and Sales*, 5(1), 25–30. <https://doi.org/10.33545/26633329.2023.v5.i1a.118>

- Kumar, S., Li, A., Wong, H., Chauhan, H., Shubhankar, S., & Oetama, I. (2023). *Indonesia's Fintech Industry is Ready to Rise*.
- Kurniawan, -, Maulana, A., & Iskandar, Y. (2023). The Effect of Technology Adaptation and Government Financial Support on Sustainable Performance of MSMEs during the COVID-19 Pandemic. *Cogent Business & Management*, 10(1). <https://doi.org/10.1080/23311975.2023.2177400>
- Lusardi, A. (2015). Financial literacy: Do people know the ABCs of finance? *Public Understanding of Science*, 24(3), 260–271. <https://doi.org/10.1177/0963662514564516>
- Mahmud, K., Joarder, Md. M. A., & Muheymin-Us-Sakib, K. (2022). Adoption Factors of FinTech: Evidence from an Emerging Economy Country-Wide Representative Sample. *International Journal of Financial Studies*, 11(1), 9. <https://doi.org/10.3390/ijfs11010009>
- Malokani, K. (2023). MEDIATING ROLE OF GOVERNMENT SUPPORT FOR FINTECH ADOPTION: EMPIRICAL EVIDENCE FROM ISLAMIC BANKS OF KARACHI, PAKISTAN. *Russian Law Journal*, 11(3s). <https://doi.org/10.52783/rlj.v11i3s.2188>
- Mei, L. (2022). *Fintech Fundamentals*. David Pallai Mercury Learning and Learning.
- Menne, F., Surya, B., Yusuf, M., Suriani, S., Ruslan, M., & Iskandar, I. (2022). Optimizing the Financial Performance of SMEs Based on Sharia Economy: Perspective of Economic Business Sustainability and Open Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(1), 18. <https://doi.org/10.3390/joitmc8010018>
- Moreira-Santos, D., Au-Yong-Oliveira, M., & Palma-Moreira, A. (2022). Fintech Services and the Drivers of Their Implementation in Small and

- Medium Enterprises. *Information*, 13(9), 409.
<https://doi.org/10.3390/info13090409>
- Mulyono. (2022). The Effect of Financial Literacy and Fintech Knowledge on Fintech Services Usage. *2022 International Conference on Information Management and Technology (ICIMTech)*, 420–424.
<https://doi.org/10.1109/ICIMTech55957.2022.9915049>
- Nangin, M. A., Barus, I. R. G., & Wahyoedi, S. (2020). The Effects of Perceived Ease of Use, Security, and Promotion on Trust and Its Implications on Fintech Adoption. *Journal of Consumer Sciences*, 5(2), 124–138. <https://doi.org/10.29244/jcs.5.2.124-138>
- Natsir, K., Arifin, A. Z., & Darmawan, H. (2023). THE IMPLEMENTATION OF TECHNOLOGY ACCEPTANCE MODEL IN ANALYZING ATTITUDES TOWARD THE ADOPTION OF FINTECH. *International Journal of Application on Economics and Business*, 1(2), 386–400.
<https://doi.org/10.24912/ijaeb.v1i2.386-400>
- Nugraha, D. P., Setiawan, B., Nathan, R. J., & Fekete-Farkas, M. (2022). Fintech Adoption Drivers for Innovation for SMEs in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4), 208.
<https://doi.org/10.3390/joitmc8040208>
- Nurhaliza, S. (2021). Pentingnya Kolaborasi Fintech dan UMKM dalam Mempercepat Pemulihan Ekonomi Nasional. *Ekon.Go.Id*.
- Nurhaliza, S. (2022, January 14). Peran dan Potensi UMKM 2022 Sebagai Penyumbang PDB Terpenting di RI. *Idxchannel.Com*.
- OECD. (2023). *OECD/INFE 2023 international survey of adult financial literacy*.
- OJK. (2022, November 8). *Peran Industri Jasa Keuangan dalam Mendukung Inklusi dan Digitalisasi UMKM*. *Ojk.Go.Id*.

- Prabhakaran, S., & L., M. (2023). Perception vs. reality: Analysing the nexus between financial literacy and fintech adoption. *Investment Management and Financial Innovations*, 20(4), 13–25. [https://doi.org/10.21511/imfi.20\(4\).2023.02](https://doi.org/10.21511/imfi.20(4).2023.02)
- Purbowati, D. (2020). *Teknik Analisa Data: Apa, Bagaimana, dan Ragam Jenisnya*. Akupintar.Id.
- Putri, G. A., Widagdo, A. K., & Setiawan, D. (2023). Analysis of financial technology acceptance of peer to peer lending (P2P lending) using extended technology acceptance model (TAM). *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1). <https://doi.org/10.1016/j.joitmc.2023.100027>
- Rahman, F., Khamidah, Y., Wulansari, D., W.P, M. F., Istyqomah, A., Fitria, S., & Roslina, R. (2022). COMMUNITY SERVICE OF DR. KOFFIE BANDAR LAMPUNG ON DIGITAL MARKETING TRANSFORMATION. *Devotion: Journal Corner of Community Service*, 1(3), 81–89. <https://doi.org/10.54012/devotion.v1i3.112>
- Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2021). Talent mapping: a strategic approach toward digitalization initiatives in the banking and financial technology (FinTech) industry in Indonesia. *Journal of Science and Technology Policy Management*, 12(3), 399–420. <https://doi.org/10.1108/JSTPM-04-2020-0075>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business* (7th ed.). Wiley.
- Setiawan, B., Nugraha, D. P., Irawan, A., Nathan, R. J., & Zoltan, Z. (2021). User Innovativeness and Fintech Adoption in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(3), 188. <https://doi.org/10.3390/joitmc7030188>

Shahzad, A., Zahrullail, N., Akbar, A., Mohelska, H., & Hussain, A. (2022). COVID-19's Impact on Fintech Adoption: Behavioral Intention to Use the Financial Portal. *Journal of Risk and Financial Management*, 15(10). <https://doi.org/10.3390/jrfm15100428>

Sholihin, M., & Ratmono, D. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis* (2nd ed.). Andi.

Sugiyono. (2021). *Metode Penelitian Kuantitatif Kualitatif dan R&D* (Sutopo, Ed.). Alfabeta.

Sumarsono, Al-Mudimigh, A., & Anshari, M. (2020). *Financial Technology and Innovative Financial Inclusion* (pp. 119–129). <https://doi.org/10.4018/978-1-5225-9183-2.ch006>

Syahril, W. N., & Rikumahu, B. (2019). PENGGUNAAN TECHNOLOGY ACCEPTANCE MODEL (TAM) DALAM ANALISIS MINAT PERILAKU PENGGUNAAN E-MONEY PADA MAHASISWA UNIVERSITAS TELKOM. *Jurnal Mitra Manajemen*, 3(2), 201–214. <https://doi.org/10.52160/ejmm.v3i2.201>

UNSGSA. (2018). *Briefing on Regulatory Sandboxes*.

Valavan A, T. (2023). FinTech is enabler or disruptive to the Banking Industry: An analytical study. *World Journal of Advanced Research and Reviews*, 17(1), 067–072. <https://doi.org/10.30574/wjarr.2023.17.1.1472>

Wang, C., Ahmad, S. F., Bani Ahmad Ayassrah, A. Y. A., Awwad, E. M., Irshad, M., Ali, Y. A., Al-Razgan, M., Khan, Y., & Han, H. (2023). An empirical evaluation of technology acceptance model for Artificial Intelligence in E-commerce. *Heliyon*, 9(8). <https://doi.org/10.1016/j.heliyon.2023.e18349>

Widyastuti, U., Respati, D. K., Dewi, V. I., & Soma, A. M. (2024). The nexus of digital financial inclusion, digital financial literacy and demographic factors: lesson from Indonesia. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2322778>

World Bank Group. (2021). *Indonesia Fintech for Financial Inclusion Deep Dive Study*.

Zheng, J., & Li, S. (2020). What drives students' intention to use tablet computers: An extended technology acceptance model. *International Journal of Educational Research*, 102, 101612. <https://doi.org/10.1016/j.ijer.2020.101612>