

DAFTAR PUSTAKA

- Adetunji, Michael, O., David-West, & Olayinka. (2019). The Relative Impact of Income and Financial Literacy on Financial Inclusion in Nigeria. *Journal of International Development*, 31(4), 312–335. <https://doi.org/10.1002/jid.3407>
- Alkhowaiter, W. A. (2020). Digital payment and banking adoption research in Gulf countries: A systematic literature review. *International Journal of Information Management*, 53(September 2019), 102102. <https://doi.org/10.1016/j.ijinfomgt.2020.102102>
- Aprilia, S. R. (2022). Pengaruh Literasi Keuangan Dan Cashless Payment Usage Terhadap Inklusi Keuangan Di Dki Jakarta (Studi Pada Pengguna E-Wallet). *Thesis*, 1–14.
- Arianti, B. F. (2018). The Influence of Financial Literacy, Financial Behavior and Income on Investment Decision. *EAJ (Economic and Accounting Journal)*, 1(1), 1–10. <https://doi.org/10.32493/eaj.v1i1.y2018.p1-10>
- Arun, T., & Kamath, R. (2015). Financial inclusion: Policies and practices. *IIMB Management Review*, 4(27), 267–287. <https://doi.org/10.1016/j.iimb.2015.09.004>
- Ayunita, D. (2018). Modul Uji Validitas dan Reliabilitas. In *Statistika Terapan* (Issue October). https://www.researchgate.net/publication/328600462_Modul_Uji_Validitas_dan_Reliabilitas
- Badan Pusat Statistik. (2022). *Proporsi Remaja dan Dewasa Usia 15-59 Tahun dengan Keterampilan Teknologi Informasi dan Komputerisasi (TIK)* (Vol. 1, Issue 1). <https://www.bps.go.id/id/statistics-table/2/MTQ0NyMy/proporsi-remaja-dan-dewasa-usia-15-59-tahun-dengan-keterampilan-teknologi-informasi-dan-komputer-tik-menurut-provinsi.html>

- Balaka, M. Y. (2022). *Metodologi Penelitian Kuantitatif* (I. Ahmaddien (ed.); 1st ed.). Widina Bhakti Persada. <https://repository.penerbitwidina.com/media/publications/464453-metodologi-penelitian-kuantitatif-10d6b58a.pdf>
- Barajas, A., Beck, T., Belhaj, M., & Naceur, S. Ben. (2020). Financial Inclusion: What Have We Learned So Far? What Do We Have to Learn? *IMF Working Paper*, 20(157). <https://www.imf.org/-/media/Files/Publications/WP/2020/English/wp1ea2020157-print-pdf.ashx>
- Demirguc-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. R. (2018). *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. World Bank Group. <http://documents.worldbank.org/curated/en/332881525873182837/The-Global-Findex-Database-2017-Measuring-Financial-Inclusion-and-the-Fintech-Revolution>
- Dyah Praptitorini, M., Shobandiyah, S., & Tinggi Ilmu Ekonomi Totalwin, S. (2022). Pengaruh Literasi Keuangan Dan Layanan Keuangan Berbasis Teknologi Terhadap Inklusi Keuangan (Studi Kasus pada UMKM di Kabupaten Demak). *The Academy Of Management and Business (TAMB)*, 01(2), 69–79. <https://edumediasolution.com/index.php/tamb>
- Fadilah, N. N. (2024). *Pengaruh Literasi Keuangan, Kontrol Diri, dan Lingkungan Teman terhadap Perilaku Konsumtif (Studi Pada Generasi Millenial Pengguna Aplikasi Shopee)* [Universitas Negeri Jakarta]. <http://repository.unj.ac.id/id/eprint/45439>
- Fitri Arianti, B. (2020). Pengaruh Pendapatan Dan Perilaku Keuangan Terhadap Literasi Keuangan melalui Keputusan Berinvestasi Sebagai Variabel Intervening The Effect Income and Financial Behavior on Financial Literacy With Investment Decisions as Intervening. *Jurnal Akuntansi*, 10(1), 13–36. <https://doi.org/10.33369/j.akuntansi.9.3.13-36>
- Ghozali, I. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23* (8th ed.). Badan Penerbit Universitas Diponegoro.
- Goldfinch, P. (2024). *Digital Financial Inclusion Towards Inclusive and*

Sustainable Finance for All. Routledge.
<https://doi.org/https://doi.org/10.4324/9781003471073>

Ham, F. C., Karamoy, H., & Alexander, S. (2018). Analisis Pengakuan Pendapatan Dan Beban Pada Pt. Bank Perkreditan Rakyat Prisma Dana Manado. *Jurnal Riset Akuntansi*, 13(02), 628–638.
<https://doi.org/10.32400/gc.13.02.19922.2018>

Handayani, M., & Rianto, M. (2021). Pengaruh Financial Knowledge, Pendapatan dan Social influence terhadap Minat Menggunakan Aplikasi Pembayaran Digital pada Generasi Milenial Islam di Kota Bekasi. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1858–1865. <https://doi.org/10.29040/jiei.v7i3.3620>

Hardani, Auliya, N. H., Andriani, H., Asri, R. F., Ustiawaty, J., Utami, E. F., Sukmana, D. J., & Istiqomah, R. R. (2020). *Metode Penelitian Kualitatif & Kuantitatif* (H. Abadi (ed.)). CV. Pustaka Ilmu.

Hasan, M., Le, T., & Hoque, A. (2021). How does financial literacy impact on inclusive finance? *Financial Innovation*, 7(1).
<https://doi.org/10.1186/s40854-021-00259-9>

Hudayani, A. R., Ulupui2, I. G. K. A., & Buchdadi, A. D. (2022). The Influence of Gender , Lifestyle , and Income on Financial Literacy in Young Employees through Saving Behavior as A Moderating Variable. *The International Journal of Social Sciences World*, 4(2), 420–430. <https://doi.org/https://doi.org/10.5281/zenodo.7627402>

Ismamudi, I., Hartati, N., & Sakum, S. (2023). Peran Bank dan Lembaga Keuangan dalam Pengembangan Ekonomi: Tinjauan Literatur. *Jurnal Akuntansi Neraca*, 1(2), 35–44. <https://doi.org/10.59837/jan.v1i2.10>

Jange, B., Pendi, I., & Susilowati, E. M. (2024). Peran Teknologi Finansial (Fintech) dalam Transformasi Layanan Keuangan di Indonesia. *Indonesian Research Journal on Education*, 4(3), 1199–1205.
<https://doi.org/10.31004/irje.v4i3.1007>

Kapoor, K. (2024). Digital financial inclusion. *International Journal of Innovative Science and Research Technology*, 9(3), 229–238.
<https://doi.org/10.1108/978-1-80262-605-620221015>

- Khan, F., Siddiqui, M. A., & Imtiaz, S. (2022). Role of financial literacy in achieving financial inclusion: A review, synthesis and research agenda. In *Cogent Business and Management* (Vol. 9, Issue 1). Cogent OA. <https://doi.org/10.1080/23311975.2022.2034236>
- Kim, H. Y. (1999). Economic Capacity Utilization and its Determinants: Theory and Evidence. *Review of Industrial Organization*, 15, 321–339. <https://doi.org/https://doi.org/10.1023/A:1007747813591>
- Klapper, L., & Singer, D. (2014). The Opportunities of Digitizing Payment. *World Bank Group*. <http://documents.worldbank.org/curated/en/188451468336589650/The-opportunities-of-digitizing-payments>
- Koskelainen, T., Kalmi, P., Scornavacca, E., & Vartiainen, T. (2023). Financial literacy in the digital age—A research agenda. *Journal of Consumer Affairs*, 57(1), 507–528. <https://doi.org/10.1111/joca.12510>
- Kumar Vaid, Y., Singh, V., & Sethi, M. (2020). Determinants of Successful Financial Inclusion in Low-Income Rural Population. *The Indian Economic Journal*, 68(1), 82–100. <https://doi.org/10.1177/0019466220962057>
- Lao, L., Li, Z., Hou, S., Xiao, B. I. N., Hong, T., & Polytechnic, K. (2020). A Survey of IoT Applications in Blockchain Systems: Architecture, Consensus, and Traffic Modeling. *Association for Computing Machinery*, 53(1), 1–32. <https://doi.org/doi:10.1145/3372136>
- Menteri Koordinator Bidang Perekonomian. (2021). *Strategi Nasional Keuangan Inklusif*. <https://snki.go.id/strategi-nasional-keuangan-inklusif/>
- Mergel, I., Edelmann, N., & Haug, N. (2019). Defining digital transformation: Results from expert interviews. *Government Information Quarterly*, 36(4), 101385. <https://doi.org/10.1016/j.giq.2019.06.002>
- Mhlanga, D. (2020). Industry 4.0 in finance: the impact of artificial intelligence (ai) on digital financial inclusion. *International Journal of Financial Studies*, 8(3), 1–14. <https://doi.org/10.3390/ijfs8030045>
- Mursita, N. E. (2024). *Pengaruh Literasi Keuangan dan Penggunaan Digital Payment terhadap Perilaku Konsumtif pada Generasi Z di Jakarta*

- [Universitas Negeri Jakarta]. <http://repository.unj.ac.id/id/eprint/47194>
- Nuryyev, G., Spyridou, A., Yeh, S., & Lo, C. C. (2021). Factors of digital payment adoption in hospitality businesses: A conceptual approach. *European Journal of Tourism Research*, 29(July). <https://doi.org/10.54055/ejtr.v29i.2416>
- OECD. (2016). OECD/INFE International Survey of Adult Financial Literacy Competencies. *OECD/INFE International Survey of Adult Financial Literacy Competencies*. <https://doi.org/10.1787/28b3a9c1-en>
- OECD. (2024). *Income Inequality*. <https://doi.org/https://doi.org/10.1787/459aa7f1-en>
- OJK, & BPS. (2022). Survei Nasional Literasi Dan Inklusi Keuangan Tahun (SNLIK) 2022. In *Otoritas Jasa Keuangan*. <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2022.aspx>
- OJK, & BPS. (2024). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2024*. [https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Documents/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2024/SP OJK dan BPS Umumkan Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2024.pdf](https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Documents/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2024/SP%20OJK%20dan%20BPS%20Umumkan%20Hasil%20Survei%20Nasional%20Literasi%20dan%20Inklusi%20Keuangan%20Tahun%202024.pdf)
- P Wewengkang, C. B., Mangantar, M., & C Wangke, S. J. (2021). The Effect Of Financial Technology Use And Financial Literacy Towards Financial Inclusion In Manado (Case Study: Feb Students In Sam Ratulangi University Manado). *Jurnal EMBA*, 9(2), 599–606.
- Patel, A. S., Rao, V. K., & Radhakrishnan, M. K. (2023). Impact of Mobile Banking Platforms Paytm and Google Pay on Financial Inclusion in Rural and Semi-Urban Areas in India. *Journal of Finance and Accounting*, 7(5), 113–122. <https://doi.org/10.53819/81018102t4205>
- Poddala, P., & Alimuddin, M. (2023). Meningkatkan Literasi Keuangan Pada Generasi Milenial. *Journal of Career Development*, 1(2), 17–25. <https://doi.org/https://doi.org/10.37531/jcd.v1i2.38>
- Ponsree, K., Phongpaew, T., & Narhutaradhol, P. (2021). A comparative evidence

- of income levels reflecting gen Z's digital payments intention and usage. *Frontiers in Artificial Intelligence and Applications*, 341, 205–212. <https://doi.org/10.3233/FAIA210249>
- Prameswari, S., Nugroho, M., & Pristiana, U. (2023). Pengaruh Literasi Keuangan, Kesadaran Keuangan, Pendapatan Terhadap Kesejahteraan Keuangan dengan Perilaku Keuangan dan Inklusi Keuangan. *CAKRAWALA – Repositori IMWI*, 6(1), 505–516.
- Prof. Dr. Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif Dan R & D*. Alfabeta.
- Purwanza, S. W., Aditya, W., Ainul, M., Yuniarti, R. R., Adrianus, K. H., Jan, S., Darwin, Atik, B., Siskha, P. S., Maya, F., Rambu, L. K. R. N., Amruddin, Gazi, S., Tati, H., Sentalia, B. T., Rento, D. P., & Rasinus. (2022). Metodologi Penelitian Kuantitatif, Kualitatif, dan Kombinasi. In N. A. Munandar (Ed.), *Media Sains Indonesia*. Media Sains Indonesia.
- Radenković, B., Despotović-Zrakić, M., & Labus, A. (2023). *Digital Payment Systems: State and Perspectives*. Springer. https://doi.org/https://doi.org/10.1007/978-3-031-23269-5_12
- Reserve Bank of India. (2020). National Strategy for Financial Education 2020-2025. *Economic and Political Weekly*, 55(47). <https://rbidocs.rbi.org.in/rdocs/PublicationReport/Pdfs/NSFE202020251BD2A32E39F74D328239740D4C93980D.PDF>
- Reshinta, A. H. (2021). PENGARUH PENGALAMAN DAN PENGETAHUAN KEUANGAN PADA GENERASAI MILENIAL TERHADAP PERILAKU PERENCANAAN INVESTASI DENGAN MODERASI PENDAPATAN. *Thesis (Undergraduate)*. <http://eprints.perbanas.ac.id/id/eprint/7814>
- Setyawan, E. (2023). Analisis Pengaruh Inklusi Keuangan Terhadap Pertumbuhan Ekonomi Indonesia. *Kementerian Koordinator Bidang Perekonomian*, 1–26. <http://snki.go.id/wp-content/uploads/2025/03/Analisis-Pengaruh-Inklusi-Kuangan-Terhadap-Pemerataan-Ekonomi-.pdf>
- Sivathanu, B. (2018). Adoption of digital payment systems in the era of

- demonetization in India An empirical study. *Journal of Science and Technology Policy Management*, 53. <https://doi.org/10.1108/JSTPM-07-2017-0033>
- Slamet, R., & Wahyuningsih, S. (2022). Validitas Dan Reliabilitas Terhadap Instrumen Kepuasan Ker. *Aliansi : Jurnal Manajemen Dan Bisnis*, 17(2), 51–58. <https://doi.org/10.46975/aliansi.v17i2.428>
- SNKI. (2020). *Laporan Strategi Nasional Keuangan Inklusif (SNKI)*. <https://snki.go.id/wp-content/uploads/2023/02/Laporan-SNKI-2020-v8.pdf>
- Sofiandi, S., Hasanah, N. H. N., Nuh, Z. M., & Riansyah, R. (2023). Toleransi dan Inklusi dalam Sistem Keuangan: Sebuah Upaya Menumbuhkan Ekonomi Berkelanjutan. *Toleransi: Media Ilmiah Komunikasi Umat Beragama*, 15(1), 16–29. <https://doi.org/http://dx.doi.org/10.24014/trs.v15i1.24506>
- Somantri, L. (2024). Pemetaan mobilitas penduduk di kawasan pinggiran Kota Bandung. *Majalah Geografi Indonesia*, 36(2), 95. <https://doi.org/10.22146/mgi.70636>
- Strömbäck, C., Lind, T., Skagerlund, K., Västfjäll, D., & Tinghög, G. (2017). Does self-control predict financial behavior and financial well-being? *Journal of Behavioral and Experimental Finance*, 14, 30–38. <https://doi.org/10.1016/j.jbef.2017.04.002>
- Sugiyono, P. (2019). Metode Penelitian Pendidikan (Kuantitatif, Kualitatif, Kombinasi, R&D dan Penelitian Pendidikan). *Metode Penelitian Pendidikan*.
- Suwatno, S., Waspada, I. P., & Mulyani, H. (2020). Meningkatkan Perilaku Pengelolaan Keuangan Mahasiswa Melalui Financial Literacy dan Financial Self Efficacy. *Jurnal Pendidikan Akuntansi & Keuangan*, 8(1), 87–96. <https://doi.org/10.17509/jpak.v8i1.21938>
- Widayati, T., P, M. A. C., GS, A. D., Nugroho, N., Rahayu, S., Boari, Y., Syamil, A., & Suryahani, S. P. A. I. (2023). *PEREKONOMIAN INDONESIA: Perkembangan & Transformasi Perekonomian Indonesia Abad 21 Terkini*. (1st ed.). PT. Sonpedia Publishing Indonesia. <https://books.google.co.id/books?hl=id&lr=&id=4QbHEAAAQBAJ&oi=f>

nd&pg=PA80&dq=Inovasi+yang+terus+berkembang+dalam+teknologi+k
 euangan+yang+secara+progresif+semakin+mencakup+berbagai+lapisan+
 masyarakat,+telah+mendorong+perkembangan+inklusi+keuangan+di+Ind
 one

World Bank. (2020). National Financial Inclusion Strategy. In *Government of Ghana*. World Bank Group. https://www.bou.or.ug/bou/bou-downloads/publications/special_pubs/2017/National-Financial-Inclusion-Strategy.pdf

World Bank. (2021). *Global Financial Inclusion*. <https://databank.worldbank.org/source/global-financial-inclusion#>

Yanti, W. I. P. (2019). Pengaruh Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Umkm Di Kecamatan Moyo Utara. *Jurnal Manajemen Dan Bisnis*. *Jurnal Manajemen Dan Bisnis*, 2(1), 1–10.

Zoho Survey. (2023). *Margin of Error - Definition, Usage, and Calculator*. <https://www.zoho.com/survey/margin-of-error.html>

