

DAFTAR PUSTAKA

- Abidin, M. (2014). Dampak Kebijakan E-Money Di Indonesia Sebagai Alat Sistem Pembayaran Baru. *Jurnal Universitas Negeri Surabaya*, 3(2), 54–67. <http://repositorio.unan.edu.ni/2986/1/5624.pdf>
- Alvarez, F., & Lippi, F. (2009). Financial Innovation and the Transactions Demand for Cash. *Econometrica. The Econometric Society*, 77(2), 363–402. <https://doi.org/10.3982/ecta7451>
- Amir, I. E., Tehranchian, A. M., Samimi, A. J., & Yazdandoust, A. (2012). The Impact of Modern Technology on Demand for Money in Iran. *The Impact of Modern Technology on Demand for Money in Iran. Iranian Economic Review*, 16(32), 133–148. <https://doi.org/10.22059/ier.2012.32742>
- Amrini. (2015). Analisis Pengaruh Kebijakan Moneter Terhadap Inflasi Dan Perekonomian Di Indonesia. *Jurnal Kajian Ekonomi*.
- Anderson-Reid, K. (2008). Estimating the Impact of the Alternative Means of Payment on Currency Demand in Jamaica. *Boj.Org.Jm Financial Programming Journal*. http://boj.org.jm/uploads/pdf/papers_pamphlets/papers_pamphlets_Estimating_the_Impact_of_the_Alternative_Means_of_Payment_on_Currency_Demand_in_Jamaica.pdf
- Arnaboldi, F., & Rossignoli, B. (2015). Financial Innovation in Banking. *Bank Risk, Governance and Regulation*, 2004, 127–162. https://doi.org/10.1057/9781137530943_5
- Aron, J., Muellbauer, J., Sebudde, R., Clements, M., Durevall, D., Farrell, G., Hendry, D., & Smit, B. (2015). Inflation forecasting models for Uganda: is mobile money relevant? *Centre For Study Of African Economies Working Paper*, 44(0). www.csae.ox.ac.uk
- Bara, A., & Mudzingiri, C. (2016). Financial innovation and economic growth: Evidence from Zimbabwe. *Investment Management and Financial Innovations Journal*, 13(2), 65–75. [https://doi.org/10.21511/imfi.13\(2\).2016.07](https://doi.org/10.21511/imfi.13(2).2016.07)
- Beck, T., Chen, T., Lin, C., & Song, F. M. (2016). Financial innovation: The bright and the dark sides. *Journal of Banking and Finance*, 72, 28–51. <https://doi.org/10.1016/j.jbankfin.2016.06.012>
- Camner, G. (2013). *Snapshot : Implementing mobile money interoperability in Indonesia*. 1–12. <http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/10/Implementing-mobile-money-interoperability-in-Indonesia.pdf>
- D'angelo, A., Valle, P. Della, Crippa, L., Pattarini, E., Grimaldi, L., & D'angelo, S. V. (2005). A Disruption Analysis in the Mobile Payment Market. *Proceedings of the 38th Hawaii International Conference on System Sciences - 2005*, 328(24), 1753–1757. <https://doi.org/10.1056/NEJM199306173282405>
- Dewan, S. G., & Chen, L. (2005). Mobile Payment Adoption in the US: A Cross-industry,

- Crossplatform Solution. *Journal of Information Privacy and Security*, 1(2), 4–28. <https://doi.org/10.1080/15536548.2005.10855765>
- Economides, N., & Jeziorski, P. (2017). Mobile money in Tanzania. *Research and the Management Sciences*, 36(6), 815–837. <https://doi.org/10.1287/mksc.2017.1027>
- Ehrbeck, T., Pickens, M., & Tarazi, M. (2012). Financially Inclusive Ecosystems: The Roles of Government Today. *CGAP Org. World Bank*, 1–12. <https://doi.org/10.1175/2009JCLI3049.1>
- Etim, A. S. (2012). Mobile banking and mobile money adoption for financial inclusion. *Research in Business and Economics Journal*, 1–13.
- FATMAWATI, M. N. R., & Yuliana, I. (2019). Pengaruh Transaksi Non Tunai Terhadap Jumlah Uang Beredar Di Indonesia Tahun 2015- 2018 Dengan Inflasi Sebagai Variabel Moderasi. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 11(2), 269–283. <https://doi.org/10.35313/ekspansi.v11i2.1608>
- Fauzie, S. (2014). Analisis Dampak Pembayaran Non Tunai Terhadap Jumlah Uang Beredar Di Indonesia. *Jurnal Ekonomi Dan Keuangan*, 2(10), 610–621.
- Gerlach, S., & Tillmann, P. (2012). Inflation Targeting and Inflation Persistence in Asia-Pacific. *SSRN Electronic Journal*, 25. <https://doi.org/10.2139/ssrn.1920760>
- Hafidh, A. A., & Maimun Sholeh. (2014). Analisis Transaksi Non-Tunai (Less-Cash Transaction) Dalam Mempengaruhi Permintaan Uang (Money Demand) Guna Mewujudkan Perekonomian Indonesia Yang Efisien. *Prosiding Seminar Nasional “Meneguhkan Peran Penelitian Dan Pengabdian Kepada Masyarakat Dalam Memuliakan Martabat Manusia”*. Universitas Negeri Yogyakarta, 750–764.
- Hakim, A. R. (2015). *Stasioneritas, Akar Unit, & Kointegrasi*.
- Hidayati, S. dkk. (2006). Kajian Operasional E-money. *Bank Indonesia Publication*.
- Humphrey, D. B., & State, F. (2004). U . S . Cash and Card Payments Over 25 Years. *Journal of Economic and Business*, 1–18.
- Indah. (2008). *Analisis Pengaruh Inflasi, Tingkat Suku Bunga SBI Dan Nilai Tukar Terhadap Jumlah Uang Yang Beredar Di Indonesia Periode 2001 s/d 2006*. 1–21.
- Jack, W., & Suri, T. (2011). Mobile Money: The Economics of M-PESA. *National Bureau of Economic Research*. <https://doi.org/10.3386/w16721>
- Laeven, L., & Fabián, V. (2012). IMF Working Paper. *IMF Working Paper, WP/12/163*.
- Liana, L. (2009). Penggunaan MRA dengan Spss untuk Menguji Pengaruh Variabel Moderating terhadap Hubungan antara Variabel Independen dan Variabel Dependen. *Jurnal Teknologi Informasi DINAMIK*, XIV(2), 90–97. <https://www.unisbank.ac.id/ojs/index.php/fti1/article/view/95/90>
- Marilin, D. (2012). Pengaruh Inflasi, Suku Bunga, Nilai Tukar Valas Dan Jumlah Uang Beredar Terhadap Profitabilitas Pada Perbankan Syariah Di Indonesia Periode 2005-

2009. *AKRUAL: Jurnal Akuntansi*, 3(2), 147–166. <https://journal.unesa.ac.id/index.php/aj/article/view/279/149>
- Matthew, O. A., Fasina, F. F., Olowe, O., & Adegboye, B. F. (2010). Empirical modelling of the impact of financial innovation on the demand for money in Nigeria. *International Research Journal of Finance and Economics*, 58(February 2009), 73–90.
- Mawarrini, R. I. (2017). Identifikasi Pembayaran Bergerak (Mobile Payment) yang Mengganggu (Disruptive) di Indonesia. *Perisai : Islamic Banking and Finance Journal*, 1(3), 215. <https://doi.org/10.21070/perisai.v1i3.1179>
- Peraturan Bank Indonesia Nomor 10/6/PBI/2008 tentang Sistem Bank Indonesia Real Time Gross Settlement. (2008). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699. <https://doi.org/10.1017/CBO9781107415324.004>
- Peraturan Bank Indonesia Nomor 14/012/PBI/2012. (2012). *Peraturan Bank Indonesia Tentang APMK*, 3(September), 1–47. <https://doi.org/10.19641/j.cnki.42-1290/f.2012.03.022>
- Peraturan Bank Indonesia Nomor 17/9/PBI 2015 tentang Penyelenggaraan Transfer Dana dan Kliirng Berjadwal Oleh Bank Indonesia. (2015). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699. <https://doi.org/10.1017/CBO9781107415324.004>
- Peraturan Bank Indonesia tentang Penyelenggaraan Teknologi Finansial. PBI No.19/12/PBI/2017. (2017). *Gubernur Bank Indonesia*.
- Priyatama, A., & Apriansah. (2010). Correlation Between Electronic Money and the Velocity Of Money. *Global Management Conference*, 11, 1–6.
- Reddy, K. S., & Raj, K. D. (2017). Impact of credit cards and debit cards on currency demand and seigniorage: Evidence from India. *Academy of Accounting and Financial Studies Journal*, 21(3), 1–15.
- Simposa. (2011). Inflation Dynamics in selected East African countries: Ethiopia, Kenya, Tanzania and Uganda. *Inflation Dynamics in Selected East African Countries: Ethiopia, Kenya, Tanzania and Uganda*, 22.
- Wasiaturrahma, W., Wahyuningtyas, Y. T., & Ajija, S. R. (2019). Non Cash Payment and Demand for Real Money in Indonesia. *Journal of Economics, Business & Accountancy Ventura*, 22(1), 1–8. <https://doi.org/10.14414/jebav.v22i1.1575>