

## DAFTAR PUSTAKA

- Abimanyu, Yoopi. "Stock Market Integration as a Part of Financial Market in the ASEAN Economic Community." *Kajian Ekonomi Dan Keuangan* 19, No. 1 (November 1, 2016): 79–96. Accessed June 21, 2023. <https://fiskal.kemenkeu.go.id/ejournal/index.php/kek/article/view/31>.
- ACMF. "ASEAN Capital Markets Forum." [www.theacmf.org](http://www.theacmf.org). Last Modified 2017. Accessed July 19, 2023. <https://www.theacmf.org/about/>.
- Adi, Nugraha. *PEMBENTUKAN ASEAN INFRASTRUCTURE FUND (AIF)*. Fiskal.Kemenkeu.Go.Id. Jakarta: Badan Kebijakan Fiskal Kementerian Keuangan Republik Indonesia, September 24, 2011. Accessed July 20, 2023. <https://fiskal.kemenkeu.go.id/kajian/2012/12/28/162227720647745-pembentukan-asean-infrastructure-fund-aif>.
- Afrizal. *Metode Penelitian Kualitatif: Sebuah Upaya Mendukung Penggunaan Penelitian Kualitatif Dalam Berbagai Disiplin Ilmu*. Jakarta: Pt Rajagrafindo Persada, 2014.
- Almekinders, Geert, Satoshi Fukuda, Alex Mourmouras, Jianping Zhou, And Yong Sarah Zhou. "ASEAN Financial Integration." *IMF WORKING PAPER* 2015, No. 034 (February 23, 2015): 1–43. Accessed July 27, 2023. <https://www.imf.org/external/pubs/ft/wp/2015/wp1534.pdf>.
- Anggadipati, Ajisatrio, And Yunieta Anny Nainggolan. "Factor Affecting Digital Payments Using QRIS On Merchant During Covid-19: Case Study in Indonesia Provinces." *International Journal of Business and Technology Management* 4, No. 3 (October 1, 2022).
- ASEAN. "36th Meeting of ASEAN Working Committee on Capital Account Liberalization (WC-CAL)." The State Bank of Vietnam, September 5, 2018.
- . *ASEAN Banking Integration Stronger Regional Banks, More Robust and Inclusive Growth*. Jakarta: ASEAN, October 2015. Accessed March 6, 2023. <https://asean.org/wp-content/uploads/images/2015/october/outreach-document/edited%20asean%20banking%20integration%20framework-1.pdf>.
- . *ASEAN Leaders' Declaration on Advancing Regional Payment Connectivity and Promoting Local Currency Transaction*. asean2023.id. Jakarta: ASEAN, May 11, 2023. Accessed August 1, 2023. <https://asean2023.id/storage/news/asean%20leaders%20declaration%20on%20regional%20payment%20connectivity%20and%20lct.pdf>.
- . "Finance Integration Overview." *Asean.Org*. ASEAN, 2022. Last Modified 2022. Accessed June 21, 2023. <https://asean.org/our-communities/economic-community/finance-integration/>.

———. “Joint Statement of the 8th ASEAN Finance Ministers’ and Central Bank Governors’ Meeting (AFMGM).” Asean.org. ASEAN, April 22, 2022. Last modified April 22, 2022. Accessed August 22, 2023. <https://asean.org/joint-statement-of-the-8th-asean-finance-ministers-and-central-bank-governors-meeting-afmgm/>.

———. “Joint Statement of the 9th ASEAN Finance Ministers’ and Central Bank Governors’ Meeting (AFMGM).” Asean.org. ASEAN, March 31, 2023. Last modified March 31, 2023. Accessed August 28, 2023. <https://asean.org/joint-statement-of-the-9th-asean-finance-ministers-and-central-bank-governors-meeting-afmgm/>.

———. “Major Committeess and Sectoral Bodies.” Asean.Org. ASEAN, 2020. Last Modified 2020. Accessed July 27, 2023. <https://asean.org/our-communities/economic-community/finance-integration/sectoral-bodies/>.

Asian Development Bank. “Accelerating Financial Inclusion in South-East Asia With Digital Finance.” Journal Asean Development Bank (2020): 1–86.

———. “ASEAN Banking Integration Framework (ABIF) Initiative.” Aric.Adb.Org. Asian Development Bank, 2014. Last Modified 2014. <https://aric.adb.org/initiative/asean-banking-integration-framework-abif>.

———. Managing The Development of Digital Marketplaces In Asia. Asian Development Bank, 2021.

———. The Road to ASEAN Financial Integration. Asian Development Bank, 2013.

Bagong Suyanto, And Sutinah. Metode Penelitian Sosial. Prenada Media, 2015.

Bank Indonesia. “[LIVE STREAMING] Advancing Digital Economy and Finance: Cross Border Payment.” [www.youtube.com](https://www.youtube.com/watch?v=xsgorcf_bva&list=plovhgtj0_oqjoamu4w-y2fjgpgxtgu3hr&index=3&t=9584s&ab_channel=bankindonesia), Bank Indonesia, June 14, 2022. Last Modified June 14, 2022. Accessed August 7, 2023. [https://www.youtube.com/watch?v=xsgorcf\\_bva&list=plovhgtj0\\_oqjoamu4w-y2fjgpgxtgu3hr&index=3&t=9584s&ab\\_channel=bankindonesia](https://www.youtube.com/watch?v=xsgorcf_bva&list=plovhgtj0_oqjoamu4w-y2fjgpgxtgu3hr&index=3&t=9584s&ab_channel=bankindonesia).

———. “Bank Indonesia Bicara | Local Currency Settlement (LCS) & Appointed Cross Currency Dealer (ACCD).” [bicara131.bi.go.id](https://bicara131.bi.go.id/knowledgebase/article/ka-01093/en-us). Bank Indonesia, 2020. Last Modified 2020. Accessed August 1, 2023. <https://bicara131.bi.go.id/knowledgebase/article/ka-01093/en-us>.

———. “Blueprint Sistem Pembayaran Indonesia 2025.” [www.Bi.Go.Id](https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/blueprint-2025/default.aspx). Bank Indonesia, November 28, 2019. Last Modified November 28, 2019. Accessed August 7, 2023. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/blueprint-2025/default.aspx>.

- . Economic Report on Indonesia 2019. Bank Indonesia Official Website. Jakarta: Bank Indonesia, May 22, 2020. Accessed March 2, 2023. [https://www.bi.go.id/en/publikasi/laporan/pages/lpi\\_2019.aspx](https://www.bi.go.id/en/publikasi/laporan/pages/lpi_2019.aspx).
- . “High Level Seminar (HLS) From ASEAN To The World ‘Payment System In Digital Era.’” Www.Youtube.Com. Bank Indonesia, March 28, 2023. Last Modified March 28, 2023. Accessed August 7, 2023. [https://www.youtube.com/watch?v=2y2rmse386w&list=plovhgtj0\\_oqjoamu4w-y2fjgpgxtgu3hr&index=9&ab\\_channel=bankindonesia](https://www.youtube.com/watch?v=2y2rmse386w&list=plovhgtj0_oqjoamu4w-y2fjgpgxtgu3hr&index=9&ab_channel=bankindonesia).
- . “QRIS - Skema Transaksi & Biaya Settlement QRIS.” Qris.online. InterActive, July 6, 2023. Last modified July 6, 2023. Accessed September 11, 2023. <https://qris.online/homepage/qris-fee>.
- . “QRIS Antarnegara: Jajan Di Luar Negeri Bisa Pake Rupiah!” Www.Bi.Go.Id. Bank Indonesia, February 27, 2023. Last Modified February 27, 2023. Accessed August 7, 2023. <https://www.bi.go.id/id/publikasi/ruang-media/cerita-bi/pages/qris-antar-negara.aspx>.
- . “Stabilitas Dan Integrasi Keuangan ASEAN Untuk Mendukung Pertumbuhan Ekonomi Di Tengah Tantangan Pandemi Covid-19.” Www.Bi.Go.Id. Last Modified October 4, 2020. Accessed July 20, 2023. <https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/stabilitas-dan-integrasi-keuangan-asean-untuk-mendukung-pertumbuhan-ekonomi-di-tengah-tantangan-pandemi-covid-19.aspx>.
- . “Transaksi Antarnegara Tak Lagi Bergantung Pada Satu Mata Uang.” Www.Bi.Go.Id. Bank Indonesia, July 8, 2022. Last Modified July 8, 2022. Accessed July 30, 2023. <https://www.bi.go.id/id/publikasi/ruang-media/cerita-bi/pages/transaksi-antarnegara-tak-lagi-bergantung-pada-satu-mata-uang.aspx>.
- Bank Indonesia, And Indonesian Payment System Association (ASPI). “QRIS (Quick Response Code Indonesian Standard) Satu QR Code Untuk Semua Payment.” Qris.Id. Last Modified 2020. Accessed August 7, 2023. <https://qris.id/homepage/qris-cross-border?lang=en>.
- Bank Negara Malaysia, And Bank Indonesia. “Launch Of The Cross-Border QR Payment Linkage Between Malaysia And Indonesia - Bank Negara Malaysia.” Www.Bnm.Gov.My. Last Modified January 27, 2022. Accessed March 9, 2023. <https://www.bnm.gov.my/-/duitnow-qris-link-my-id>.
- Bank Of Thailand. “ASEAN+3 Macroeconomic Research Office (AMRO).” Www.Bot.Or.Th. Bank Of Thailand, N.D. Accessed July 27, 2023. <https://www.bot.or.th/en/our-roles/international-cooperation/interorg/amro.html>.

Bank Of Thailand, And Bank Indonesia. “Joint Press Release Indonesia And Thailand Launch Cross-Border QR Payment Linkage.” *Www.Bot.Or.Th*. Last Modified August 21, 2021. Accessed March 9, 2023. [https://www.bot.or.th/english/aboutbot/activities/pages/jointpress\\_17082021.aspx](https://www.bot.or.th/english/aboutbot/activities/pages/jointpress_17082021.aspx).

Breuning, Marijke. “Role Theory Research In International Relations: State Of The Art And Blind Spots.” In *Role Theory In International Relations*, Edited By Cornelia Frank And Hanns W. Maull, 16–35. New York: Taylor & Francis, 2011.

Einis, Josh. “Indonesia And Malaysia Launch Cross-Border QR Payment Linkage.” *Paymentsjournal*. Last Modified May 9, 2023. Accessed August 7, 2023. <https://www.paymentsjournal.com/indonesia-and-malaysia-launch-cross-border-qr-payment-linkage/>.

Gabriella, Laura Grace, Revathy Suryanarayana, And Vania Esady. “Financial Integration In ASEAN-5.” *Economics And Finance In Indonesia* 62, No. 1 (April 30, 2016): 44–58. Accessed July 20, 2023. <https://scholarhub.ui.ac.id/efi/vol62/iss1/4>.

Geert Almekinders, Mr. Alex Mourmouras, Ms. Jian-Ping Zhou, And Satoshi Fukuda. *ASEAN Financial Integration*. International Monetary Fund, 2015.

Ghifari, Deni. “QRIS Expands To Malaysia In Push For Cross-Border Payments.” *The Jakarta Post*. Bina Media Tenggara, May 8, 2023. Last Modified May 8, 2023. Accessed August 7, 2023. <https://www.thejakartapost.com/business/2023/05/08/qr-is-expands-to-malaysia-in-push-for-cross-border-payments.html>.

Ha, Dao, Philippe Gillet, Phuong Le, And Dinh-Tri Vo. “Banking Integration In ASEAN-6: An Empirical Investigation.” *Economic Modelling* 91 (September 2020): 705–719.

Haryono, Erwin. “Atas Kontribusinya Akselerasi Digitalisasi Di Masyarakat, QRIS Raih Penghargaan Internasional.” *Www.Bi.Go.Id*. Bank Indonesia, August 3, 2023. Last Modified August 3, 2023. Accessed August 14, 2023. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_2521123.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_2521123.aspx).

———. “Ekonomi Digital Terus Tumbuh, QRIS Tembus 12 Juta Merchant.” *Www.Bi.Go.Id*. Bank Indonesia, November 2, 2021. Last Modified November 2, 2021. Accessed March 9, 2023. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_2328621.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_2328621.aspx).

———. “Negara-Negara ASEAN Sepakat Mendorong Pemulihan Ekonomi Dan Integrasi Keuangan ASEAN.” *Www.Bi.Go.Id*. Last Modified April 11, 2022.

[https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_2410122.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_2410122.aspx).

———. “Nilai Penyelesaian Transaksi Menggunakan Mata Uang Lokal (LCS) Indonesia-Jepang Naik Signifikan.” Www.Bi.Go.Id. Last Modified November 11, 2021. Accessed February 27, 2023. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_2329521.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_2329521.aspx).

———. “Presiden RI Joko Widodo: Pemimpin Negara ASEAN Sepakat Perkuat Konektivitas Pembayaran Regional Dan Transaksi Mata Uang Lokal Masing-Masing Negara.” Www.Bi.Go.Id. Bank Indonesia, May 11, 2023. Last Modified May 11, 2023. Accessed August 1, 2023. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_2512523.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_2512523.aspx).

———. “Transaksi QR Antar Negara Dukung Integrasi Keuangan ASEAN.” Www.Bi.Go.Id. Last Modified February 15, 2022. Accessed November 2, 2022. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_245022.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_245022.aspx).

Haryono, Erwin, And Budsakorn Teerapunyachai. “The Implementation Of Cross-Border QR Payment Linkage.” Www.Bi.Go.Id. Bank Indonesia, August 29, 2022. Last Modified August 29, 2022. Accessed August 7, 2023. [https://www.bi.go.id/en/publikasi/ruang-media/news-release/pages/sp\\_2423222.aspx](https://www.bi.go.id/en/publikasi/ruang-media/news-release/pages/sp_2423222.aspx).

He, Dong. “Digitalization Of Cross-Border Payments.” China Economic Journal 14, No. 1 (January 11, 2021): 26–38.

Hidranto, Firman. “G20 Indonesia 2022 | Indonesia Dorong Penggunaan QR Cross-Border Di Forum G20.” Indonesia.Go.Id. Kementerian Komunikasi Dan Informatika RI, 2022. Last Modified 2022. Accessed July 19, 2023. <https://indonesia.go.id/g20/kategori/kabar-terkini-g20/4148/indonesia-dorong-penggunaan-qr-cross-border-di-forum-g20>.

———. “Ketika Lima Negara ASEAN Sepakati Pembayaran Digital.” indonesia.go.id. Kementerian Komunikasi Dan Informatika RI, November 23, 2022. Last Modified November 23, 2022. Accessed August 7, 2023. <https://Indonesia.Go.Id/Kategori/Ragam-Asean-2023/6684/Ketika-Lima-Negara-Asean-Sepakati-Pembayaran-Digital?Lang=1>.

———. “Mendorong Stabilitas Dan Integritas Keuangan ASEAN.” Indonesia.go.id. Kementerian Komunikasi Dan Informatika RI, May 5, 2023. Last Modified May 5, 2023. Accessed August 1, 2023. <https://indonesia.go.id/kategori/ragam-asean-2023/7080/mendorong-stabilitas-dan-integritas-keuangan-asean?lang=1>.

- Hoffmann, Stanley, And Ernst B. Haas. "The Uniting Of Europe: Political, Social, And Economic Forces, 1950-1957." *Foreign Affairs* 76, No. 5 (1997): 266.
- Holsti, K. J. "National Role Conceptions In The Study Of Foreign Policy." *International Studies Quarterly* 14, No. 3 (1970): 233–309.
- Humphrey Wangke. *Diplomasi Digital Dan Kebijakan Luar Negeri Indonesia*. Yayasan Pustaka Obor Indonesia, 2021.
- Ida Bagus Mantra. *Filsafat Penelitian & Metode Penelitian Sosial*. Pustaka Pelajar, 2004.
- Ishikawa, Koichi. "The ASEAN Economic Community And ASEAN Economic Integration." *Journal Of Contemporary East Asia Studies* 10, No. 1 (March 2, 2021): 1–18.  
<https://www.tandfonline.com/doi/full/10.1080/24761028.2021.1891702>.
- Kementerian Komunikasi Dan Informatika Republik Indonesia. "QRIS Simplifies Payments In ASEAN Countries." *Asean2023.Id*. ASEAN, July 27, 2023. Last Modified July 27, 2023. Accessed August 7, 2023.  
<https://asean2023.id/en/news/qr-simplifies-payments-in-asean-countries>.
- Kiki Verico. "Indonesia Dalam Bingkai Integrasi Ekonomi ASEAN [Indonesia In The ASEAN Economic Integration Framework]." *Munich Personal Repec Archive*, No. 85184 (January 1, 2015): 1–24. Accessed July 20, 2023.  
<https://mpra.ub.uni-muenchen.de/id/eprint/85184>.
- Kose, M. Ayhan, Eswar Prasad, Kenneth Rogoff, And Shang-Jin Wei. "Financial Globalization: A Reappraisal." *IMF Working Papers* 06, No. 189 (2006): 1.
- Limanseto, Haryo. "Akselerasi Capaian Target Inklusi Keuangan Dalam Pengembangan Kemandirian Ekonomi Pondok Pesantren - Kementerian Koordinator Bidang Perekonomian Republik Indonesia." *Www.Ekon.Go.Id*. KEMENTERIAN KOORDINATOR BIDANG PEREKONOMIAN REPUBLIK INDONESIA, May 20, 2022. Last Modified May 20, 2022. Accessed August 7, 2023.  
<https://www.ekon.go.id/publikasi/detail/4140/akselerasi-capaian-target-inklusi-keuangan-dalam-pengembangan-kemandirian-ekonomi-pondok-pesantren>.
- . "Jawab Tantangan Dinamika Global Pasca 2025, ASEAN Susun Core Element Pilar Ekonomi Dalam Pertemuan HLTF-EI Ke-42 - Kementerian Koordinator Bidang Perekonomian Republik Indonesia." *Ekon.Go.Id*. Kementerian Koordinator Bidang Perekonomian Republik Indonesia, August 20, 2022. Last Modified August 20, 2022. Accessed August 1, 2023.  
<https://ekon.go.id/publikasi/detail/4455/jawab-tantangan-dinamika-global-pasca-2025-asean-susun-core-element-pilar-ekonomi-dalam-pertemuan-hlft-ei-ke-42>.

- Medina, Ayman Falak. "ASEAN To Increase Local Currency Transactions, Reduce USD Reliance." ASEAN Business News. ASEAN Briefing, May 12, 2023. Last Modified May 12, 2023. Accessed July 27, 2023. <https://www.aseanbriefing.com/news/asean-to-increase-local-currency-transactions-reducing-reliance-on-the-us-dollar/>.
- Mohtar Mas'ud. Ilmu Hubungan Internasional: Disiplin Dan Metodologi. Jakarta: LP3ES, 1990.
- Moleong, Lexy J. Metodologi Penelitian Kualitatif. Bandung: Pt Remaja Rosdakarya, 2007.
- Nabers, Dirk. "Identity And Role Change in International Politics." In Role Theory in International Relations, Edited by Cornelia Frank and Hanns W. Maull, 75–92. New York: Routledge, 2011.
- Nofansya, Aldy, And Hasan Sidik. "Kerja Sama Ekonomi Indonesia-Malaysia-Thailand: Penguatan Local Currency Settlement (LCS) Framework Dalam Memfasilitasi Perdagangan." Padjadjaran Journal of International Relations 4, No. 2 (August 12, 2022): 164–178.
- Otoritas Jasa Keuangan. Joint Press Release: ASEAN Capital Markets Forum: Addressing the Challenges Related to Sustainable Development, Inclusivity And Resiliency For The Benefit Of The Member States. Ojk.Go.Id. Jakarta: Otoritas Jasa Keuangan, October 27, 2022. Accessed July 20, 2023. <https://ojk.go.id/en/berita-dan-kegiatan/siaran-pers/pages/asean-capital-markets-forum-addressing-the-challenges-related-to-sustainable-development,-inclusivity-and-resiliency.aspx>.
- . "Siaran Pers: Indonesia Sepakat Dukung Integrasi Perbankan ASEAN." Ojk.Go.Id. Last Modified January 6, 2015. Accessed November 2, 2022. <https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/pages/siaran-pers-indonesia-sepakat-dukung-integrasi-perbankan-asean.aspx>.
- Puspasari, Rahayu. "Badan Kebijakan Fiskal - Indonesia Jadi Contoh Di ASEAN Untuk Strategi Pemulihan Yang Kuat Dan Berkelanjutan." Fiskal.Kemenkeu.Go.Id. Kementerian Keuangan Republik Indonesia, April 9, 2022. Last Modified April 9, 2022. Accessed August 1, 2023. <https://fiskal.kemenkeu.go.id/publikasi/siaran-pers-detil/386>.
- Putri, Cantika Adinda. "Hore! QRIS BI Bisa Dipakai Di Singapura Tahun Depan." CNBC Indonesia. Last Modified August 29, 2022. Accessed August 7, 2023. <https://www.cnbcindonesia.com/tech/20220829133332-37-367410/hore-qr-is-bi-bisa-dipakai-di-singapura-tahun-depan>.
- Rachmad, A.A.B, And M.R Raharjo. "'QRIS Cross-border' As Digital Financial Inclusion Acceleration In Southeast Asia." Global-Local Interactions: Journal

- Of International Relations 3, No. 1 (June 16, 2023): 151–161. Accessed August 7, 2023. <https://ejournal.umm.ac.id/index.php/gli/article/view/25234>.
- Sahul Hamid, Fazalina. “Is ASEAN Ready For Banking Integration? Evidence From Interest Rate Convergence.” Indonesian Capital Market Review 8, No. 2 (July 30, 2016).
- Saptati D.I., Reni. “ASEAN Diyakini Jadi Pusat Pertumbuhan Dunia, Ini Alasannya!” Media Keuangan. Kementerian Keuangan Republik Indonesia, April 3, 2023. Last Modified April 3, 2023. Accessed August 1, 2023. <https://mediakeuangan.kemenkeu.go.id/article/show/asean-diyakini-jadi-pusat-pertumbuhan-dunia-ini-alasannya>.
- Schlossberger, Otakar, And Josef Budík. “The SEPA Project As a Tool For European Integration In Payment System.” In Proceedings of The 4th International Conference On European Integration 2018. Vol. 4. Ostrava: VŠB - Technical University of Ostrava Sokolská, 2018.
- Sriekaningsih, Ana. QRIS Dan Era Baru Transaksi Pembayaran 4.0. Penerbit Andi, 2020.
- Stebbins, Robert A. Exploratory Research in The Social Sciences. Thousand Oaks, Calif.: Sage Publications, 2001.
- Sussangkarn, Chalongphob. “Policies To Promote Local Currency Use In Intra-Regional Trade And Investment In East Asia.” Www.Amro-Asia.Org. AMRO ASIA, January 30, 2019. Last Modified January 30, 2019. Accessed August 1, 2023. <https://www.amro-asia.org/policies-to-promote-local-currency-use-in-intra-regional-trade-and-investment-in-east-asia/>.
- . “Promoting Local Currency Usage In The Region.” Asian Economic Papers 19, No. 2 (June 2020): 1–16.
- SWIFT. “Achieving Financial Integration In The ASEAN Region.” SWIFT - The Global Provider Of Secure Financial Messaging Services. Last Modified March 24, 2017. Accessed November 2, 2022. <https://www.swift.com/news-events/news/achieving-financial-integration-asean-region>.
- . Modernising The Philippines Financial Markets Through ISO 20022. Www.Swift.Com. SWIFT, March 2016. Accessed July 27, 2023. <https://www.swift.com/swift-resource/22296/download?language=en>.
- Syadullah, Makmun. “ASEAN Banking Efficiency Review Facing Financial Services Liberalization: The Indonesian Perspective.” Asian Development Policy Review 6, No. 2 (2018): 88–99. Accessed July 30, 2023. <https://archive.aessweb.com/index.php/5008/article/view/258>.

- Syahputra, Eqqi. "QRIS Perbankan Naik, Ekonom: Lebih Dipercaya Konsumen." CNBC Indonesia. Last Modified May 12, 2022. Accessed August 7, 2023. <https://www.cnbcindonesia.com/market/20220512155258-17-338559/qrisk-perbankan-naik-ekonom-lebih-dipercaya-konsumen>.
- Thies, Cameron G. "Role Theory And Foreign Policy Analysis In Latin America." *Foreign Policy Analysis* 10 (October 2014): 1–37.
- Tim Komunikasi Dan Media Ktt Asean 2023. "Keketuaan ASEAN Momentum Indonesia Perluas Penggunaan Mata Uang Lokal." Kominfo.Go.Id. Kementerian Komunikasi Dan Informatika RI, May 4, 2023. Last Modified May 4, 2023. Accessed August 1, 2023. [https://www.kominfo.go.id/content/detail/48857/keketuaan-asean-momentum-indonesia-perluas-penggunaan-mata-uang-lokal/0/rilis\\_media\\_gpr](https://www.kominfo.go.id/content/detail/48857/keketuaan-asean-momentum-indonesia-perluas-penggunaan-mata-uang-lokal/0/rilis_media_gpr).
- Toirova, Mubina, And Insop Pak. "ASEAN Economic Integration: Opportunities And Challenges." *The Journal Of Foreign Studies Null*, No. 40 (June 2017): 383–405.
- Volz, Ulrich. "ASEAN Financial Integration In The Light Of Recent European Experiences." *ASEAN ECONOMIC BULLETIN* 30, No. 2 (2013): 124.
- Wandhöfer, Ruth. *EU Payments Integration*. London: Palgrave Macmillan, 2010.
- . "SEPA: A New Hope." In *EU Payments Integration*, 33–76. London: Palgrave Macmillan, 2010.
- Widjanarko, Onmy. "QRIS Raih Penghargaan Inovasi Sistem Pembayaran." *Www.Bi.Go.Id. Bank Indonesia*, October 28, 2020. Last Modified October 28, 2020. Accessed August 14, 2023. <https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/qrisk-raih-penghargaan-inovasi-sistem-pembayaran.aspx>.
- . "Stabilitas Dan Integrasi Keuangan ASEAN Untuk Mendukung Pertumbuhan Ekonomi Di Tengah Tantangan Pandemi Covid-19 ." *Www.Bi.Go.Id. Bank Indonesia*, October 6, 2020. Last Modified October 6, 2020. Accessed June 21, 2023. <https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/stabilitas-dan-integrasi-keuangan-asean-untuk-mendukung-pertumbuhan-ekonomi-di-tengah-tantangan-pandemi-covid-19>.
- Wijaya, Handriyanto, Jamal Wiwoho, And Emmy Latifah. "ASEAN Banking Integration And Its Impacts To The Banking Industry In Indonesia." In *Advances In Social Science, Education And Humanities Research*, 358:96–99. Dordrecht: Atlantis Press, 2019. Accessed March 6, 2023. <https://doi.org/10.2991/icglow-19.2019.24>.

Wisnubroto, Kristantyo. “Belanja Di Luar Negeri Makin Mudah Pakai QRIS.” Indonesia.Go.Id. Last Modified 2023. Accessed July 19, 2023. <https://indonesia.go.id/kategori/ragam-asean-2023/7188/belanja-di-luar-negeri-makin-mudah-pakai-qris?lang=1>.

Yulian, Evan. “Peran QR Antar Negara Dalam Integrasi Keuangan ASEAN.” Infobanknews. Last Modified February 15, 2022. Accessed July 19, 2023. <https://infobanknews.com/peran-qr-antar-negara-dalam-integrasi-keuangan-asean/>.

