

## DAFTAR PUSTAKA

- A Collaborative Report by DBD and EY. 2016. *The Rise Fintech in of China*
- Arnes, Douglas W. et. al. 2015. *The Evolution of Fintech: A New Post-Crisis Paradigm?*. Georgetown Journal of International Law
- Asosiasi Penyelenggara Jasa Internet.Indonesia. 2014. Profil Pengguna Internet Indonesia
- Asosiasi Penyelenggara Jasa Internet Indonesia. 2017. Penetrasi dan Perilaku Pengguna Internet Indonesia
- Ayuwuragil, Kustin (2017). Fintech, Sasaran Investor Berikutnya di Indonesia. 22 September 2017, <https://www.cnnindonesia.com> di akses 5 Maret 2018
- Bank Indonesia. 2006. Persepsi, Preferensi Dan Perilaku Masyarakat Dan Lembaga Penyedia Jasa Terhadap Pembayaran Non Tunai. Jakarta: Bank Indonesia. [www.bi.go.id](http://www.bi.go.id).Diakses Pada Oktober 2017
- Bank Indonesia. 2017. Peraturan Bank Indonesia Nomor 19/12/PBI/2017 tentang Teknologi Finansial.Jakarta
- Blythin, Joshua dan Van Jack Cooten. 2017. *The Development of FinTech in Nairobi: Contributions to Financial Inclusion and Barriers to Growth*. School of Economics and Management: Lund University
- Badan Pusat Statistik (BPS). 2008. Golongan Pendapatan Penduduk. BPS. Jakarta
- Badan Pusat Statistik (BPS). 2017. Kota Padang Dalam Angka. BPS. Padang
- Badan Pusat Statistik (BPS). 2017. Kecamatan Padang Barat Dalam Angka 2017. BPS. Padang
- Badan Pusat Statistik (BPS). 2017. Kecamatan Padang Timur Dalam Angka 2017. BPS. Padang
- Badan Pusat Statistik (BPS). 2017. Kecamatan Padang Utara Dalam Angka 2017. BPS. Padang
- Cambridge Assessment. 2013. *What is Literacy? An Investigation into Definitions of English as a Subject and the Relationship Between English, Literacy and 'being literate' . A Research Report Commissioned by Cambridge Assessment Januari 2013*

- Chen, H. dan Volpe, R. 1998. *An Analysis of Personal Financial Literacy Among College Students*. *Financial Services Review*, Vol. 7 No.2, pp. 107-128.
- Chesarina, Alifia. 2017. Digital Money: Peluang dan Tantangan Bagi Bisnis. Kompasiana 8 November 2017
- Chuen, David Lee Kuo dan Ernie G.S. Teo. 2015. *Emergence of FinTech and the LASIC Principles*
- Crismantianto, Imanuel Adhitya Wulanata. 2017. Analisis Swot Implementasi Teknologi Finansial Terhadap Kualitas Layanan Perbankan di Indonesia. Tangerang: Fakultas Ilmu Pendidikan Universitas Pelita Harapan Tangerang
- Dapp, Thomas F. 2014. *Fintech – The Digital (r)evolution in The Financial Sector*. Deutsche Bank: Jerman
- Departemen Kesehatan RI. 2009. Sistem kesehatan nasional. Diakses tanggal 6 april 2018 dari <http://www.depkes.go.id/>
- Erman, Can. 2017. *Financial Technologies Effect on Financial Services from an Open Innovation Perspective*. Industrial Engineering and Management: Lappeenranta University of Technology
- Erner, et. al. 2015. *The Evolution of Fintech: A New Post-Crisis Paradigm?*. Hong Kong: The University Hong Kong
- Fenwich, Mark et.al. 2017. *Fintech and the Financing of Entrepreneurs: From Crowdfunding to Marketplace Lending*. TILEC Discussion Paper: Tilburg University
- Furche, Pablo et. al. 2017. *FinTech and the Future of Central Banking at a Crossroads*. Central Bank of Chile
- Gibson, John. 2015. *The Impact That Financial Technology Known as FinTech is Having on The Financial Services Industry in Ireland*. Dublin Business School
- Hadad, Mulaiman D. 2017. *Financial Technology (FinTech) di Indonesia*. Jakarta: Otoritas Jasa Keuangan
- Harinaldi. 2005. Prinsip-Prinsip Statistik Untuk Teknik Dan Sains. Jakarta: Erlangga
- Harste, Jerome C. 2003. *What Do We Mean by Literacy Now?. Voices from the Middle*, Volume 10 Number 3, March 2003
- Hendrikse et. al. 2018. The Appleization of Finance: Charting Incumbent Finance's

- Embrace of Fintech. Department of Geography: Vrije Universiteit Brussel
- Hermawan, Asep dan Husna Leila Yusran. 2017. Penelitian Bisnis Pendekatan Kuantitatif. Depok: PT Desindo Putra Mandiri
- Hidayat, Taufik. 2009. Paypal Untuk Transaksi Bisnis dan Online. Jakarta: PT Alex Media Komputindo
- IOSCO. 2017. *IOSCO Research Report on Financial Technologies (Fintech)*
- Istijanto. 2005. Riset Sumber Daya Manusia Cara Praktis Mendeteksi Dimensi-Dimensi Kerja Karyawan. Jakarta: PT Gramedia Pustaka Utama
- Julia, et. al. 2018. Prosiding Seminar Nasional “Membangun Generasi Emas 2045 yang Berkarakter dan Melek IT” dan Pelatihan “Berpikir Suprarasional”. Sumedang: UPI Sumedang Press
- Julianto, Pramdia Arhando. 2016. “Fintech”, Cara perbankan Penuhi Kebutuhan Nasabah. Kompas. diakses 26 Februari 2018. Tersedia di <https://ekonomi.kompas.com>
- Janti, Suhar. 2014. Analisis Validitas dan Reliabilitas Dengan Skala Likert Terhadap Pengembangan Si/Ti Dalam Penentuan Pengambilan Keputusan Penerapan Strategic Planning Pada Industri Garmen. Prosiding Seminar Nasional Aplikasi Sains & Teknologi (SNAST) 2014 ISSN: 1979-911X Yogyakarta, 15 November 2014
- Kim, et. al. 2015. *An Empirical Study on the Adoption of “Fintech” Service: Focused on Mobile Payment Services. Advanced Science and Technology Letters* Vol. 114 (Business 2015), hal. 136-140
- Lee, Tae-heon dan Hee-Woong Kim. 2015. *An Exploratory Study on Fintech Industry in Korea: Crowdfunding Case*. 2nd International conference on Innovative Engineering Technologies: Thailand
- Mishkin, Frederic S, dan Philip E. Strahan. 1999. *What Will Do to Financial Structure*. Cambridge: National Bureau of Economic Research
- Mwinzi, Dickson Mwangangi. 2014. *The Effect of Financial Innovation on Economic Growth in Kenya*. University of Nairobi
- Nur, Aulia. 2014. Pengaruh Usia, Tingkat Pendidikan dan Jenis Kelamin Terhadap Perilaku Konsumsi Media. Semarang: Universitas Diponegoro
- Ozili, P.K. 2018. *Impact of Digital Finance on Financial Inclusion and Stability*. University of Essex: Borsa Istanbul Review

- Peraturan Otoritas Jasa Keuangan Nomor 76 /Pojk.07/2016 Tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau Masyarakat
- Pramesti, Getut. 2014. *Kupas Tuntas Data Penelitian dengan SPSS 22*. Jakarta: Elex Media Komputindo
- Saksonova, Svetlana dan Merlino Irina Kuzmina. 2017. *Fintech as Financial Innovation – The Possibilities and Problems of Implementation*. European Research Studies Journal Volume XX, Issue 3A
- Singarimbun, Masri dan Sofian Effendi. 1989. *Metode Penelitian Survey*. LP3ES. Jakarta
- Sugiyono. 2009. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta
- Treasury Alliance Group. 2018. *Fundamentals of Global Payment Systems and Practices*
- Triwijanarko, Ramadhan. 2017. Inovasi Fintech Jangan Sampai Dimatikan. Tersedia di [Marketeters.com](http://Marketeters.com)
- Uly, Yohana Artha. 2017. Tantangan 2018 Versi BI, Mulai dari Impor Jasa hingga Teknologi Digital. OKEZONE 28 November 2017
- Wulan, Vieqi Rakhma. 2017. *Financial Technology (Fintech) A New Transaction in Future*. Management of Economy Department of PGRI Adi Buana Surabaya University
- Zavolokina, Liudmila et. al. 2016. *FinTech – What’s in a Name?*. University of Zurich: Zurich, Switzerland
- Zavolokina, Liudmila et. al. 2016. *The Fintech Phenomenon: Antecedents of Financial Innovation Perceived by The Popular Press*. University of Zurich: Zurich, Switzerland
- Zimmerman, Eilene. 2016. *The Evolution of Fintech*. The New York Times. diakses 26 Februari 2018. Tersedia di <https://www.nytimes.com>