

## DAFTAR PUSTAKA

- Arner, D. W., Buckley, R. P., Zetzsche, D. A., & Veidt, R. (2020). Sustainability, FinTech and Financial Inclusion. *European Business Organization Law Review*, 21(1), 7–35. <https://doi.org/10.1007/s40804-020-00183-y>
- Azman Ong, M. H., Yusri, M. Y., & Ibrahim, N. S. (2023). Use and Behavioural Intention Using Digital Payment Systems Among Rural Residents: Extending the UTAUT-2 Model. *Technology in Society*, 74, 102305. <https://doi.org/10.1016/j.techsoc.2023.102305>
- Badan Pusat Statistik. (2023). *Produk Domestik Regional Bruto Provinsi Aceh menurut Pengeluaran Triwulan 3 2023*.
- Bajunaid, 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/https://doi.org/10.1016/j.joitmc.2023.100010>
- Cahyani, I., Ismanto, & Kumalasari, F. (2023). View of Analisis Faktor Determinan yang Mempengaruhi Adopsi FinTech pada (UMKM Bidang Fashion di Kabupaten Kolaka). *Student Research Journal*, 1, 327–341.
- Dinas Koperasi UKM dan Perdagangan Banda Aceh. (2024). *Data UMKM Kota Banda Aceh*. <https://diskopukmdag.bandaacehkota.go.id/2024/01/02/data-umkm-kota-banda-aceh/>
- Graf-Vlachy, L., Buhtz, K., & König, A. (2018). Social influence in technology adoption: taking stock and moving forward. *Management Review Quarterly*, 68(1), 37–76. <https://doi.org/10.1007/s11301-017-0133-3>
- Guo, F., Jingyi, W., Zhiyun, C., Yongguo, L., Wang, F., & Aiyong, W. (2019). Measuring China's Digital Financial Inclusion: Index Compilation and Spatial Characteristics. In *The PKU-DFIIC*. <http://idf.pku.edu.cn>
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2019). *Multivariate Data Analysis* (8th ed.). Cengage Learning.
- Hamdani, H., Farmati, J., & Munawir, M. (2021). Fasilitasi Akses Pembiayaan Bagi Pelaku UMKM Terdampak Covid-19 di Banda Aceh. *Jurnal Pengabdian Masyarakat Nusantara (JPMN)*, 1(2), 13–22. <https://doi.org/10.35870/jpmn.v1i2.376>
- Hu, D., Guo, F., & Zhai, C. (2023). Digital finance, entrepreneurship and the household income gap: Evidence from China. *Information Processing & Management*, 60(5), 103478. <https://doi.org/10.1016/j.ipm.2023.103478>
- Hua, X., & Huang, Y. (2021). Understanding China's fintech sector: development, impacts and risks. *The European Journal of Finance*, 27(4–5), 321–333. <https://doi.org/10.1080/1351847X.2020.1811131>
- Humaira, A., & Ferayanti. (2022). Hubungan Financial Technology Terhadap Perkembangan UMKM Di Kota Banda Aceh. *JIM EKP FEB Universitas Syiah Kuala*, 7(7), 164–173. <https://doi.org/https://doi.org/10.24815/jimekp.v7i3.22964>

- Iko Putri Yanti, W. (2019). Pengaruh Inklusi Keuangan dan Literasi Keuangan Terhadap Kinerja UMKM di Kecamatan Moyo Utara. *Jurnal Manajemen Dan Bisnis*, 2(1). <https://doi.org/10.37673/jmb.v2i1.305>
- Iberman, M. B., & Fabozzi, F. J. (2020). Cashing in on innovation: a taxonomy of FinTech. *Journal of Asset Management*, 21(3), 167–177. <https://doi.org/10.1057/s41260-020-00163-4>
- Islami A.C, Kunaifi, A., & Gunawan J. (2017). Ragam Pengukuran Kinerja pada Usaha Mikro, Kecil, dan Menengah (UMKM) di Surabaya. *Jurnal Sains Dan Seni ITS*, 6(2), 168–171.
- Jiang, Z., Ma, G., & Zhu, W. (2022). Research on the impact of digital finance on the innovation performance of enterprises. *European Journal of Innovation Management*, 25(6), 804–820. <https://doi.org/10.1108/EJIM-02-2022-0094>
- Karim, S., Naz, F., Naeem, M. A., & Vigne, S. A. (2022). Is FinTech providing effective solutions to Small and Medium Enterprises (SMEs) in ASEAN countries? *Economic Analysis and Policy*, 75, 335–344. <https://doi.org/10.1016/j.eap.2022.05.019>
- Khanna, T., & Mehmi, S. (2023). The Advancing Use of Fintech Services Among Indian Adult: A Study Using UTAUT Model. *Academy of Marketing Studies Journal*, 27, 1–13.
- Li, J., Wu, Y., & Xiao, J. J. (2020). The impact of digital finance on household consumption: Evidence from China. *Economic Modelling*, 86, 317–326. <https://doi.org/10.1016/j.econmod.2019.09.027>
- Li, X., Ye, Y., Liu, Z., Tao, Y., & Jiang, J. (2024). FinTech and SME' performance: Evidence from China. *Economic Analysis and Policy*, 81, 670–682. <https://doi.org/https://doi.org/10.1016/j.eap.2023.12.026>
- Li, Z., Chen, H., & Mo, B. (2023). Can digital finance promote urban innovation? Evidence from China. *Borsa Istanbul Review*, 23(2), 285–296. <https://doi.org/10.1016/J.BIR.2022.10.006>
- Lina, L. F., & Permatasari, B. (2020). Social Media Capabilities dalam Adopsi Media Sosial Guna Meningkatkan Kinerja UMKM. *Jembatan : Jurnal Ilmiah Manajemen*, 17(2), 227–238. <https://doi.org/10.29259/jmbt.v17i2.12455>
- Mao, F., Wang, Y., & Zhu, M. (2023). Digital financial inclusion, traditional finance system and household entrepreneurship. *Pacific-Basin Finance Journal*, 80, 102076. <https://doi.org/10.1016/j.pacfin.2023.102076>
- McKinsey Global Institute. (2016). Executive Summary Digital Finance for All: Powering Inclusive Growth in Emerging Economies. [www.mckinsey.com/mgi](http://www.mckinsey.com/mgi).
- Munizu, M. (2010). Pengaruh Faktor-Faktor Eksternal dan Internal Terhadap Kinerja Usaha Mikro dan Kecil (UMK) di Sulawesi Selatan. *Jurnal Manajemen Dan Kewirausahaan*, 12(1), 33–41. <https://doi.org/10.9744/jmk.12.1.pp.33-41>
- Najib, M., Ermawati, W. J., Fahma, F., Endri, E., & Suhartanto, D. (2021). FinTech in the Small Food Business and Its Relation with Open Innovation. *Journal of*

- Open Innovation: Technology, Market, and Complexity*, 7(1), 88. <https://doi.org/10.3390/joitmc7010088>
- Ngono, J. F. L. (2021). Financing women's entrepreneurship in Sub-Saharan Africa: bank, microfinance and mobile money. *Labor History*, 62(1), 59–73. <https://doi.org/10.1080/0023656X.2020.1851666>
- Noor, S., & Ramadhani, R. P. (2023). Pemanfaatan Layanan Digital Bank Syariah dan Fintech Sebagai Sarana Pengembangan UMKM. *Abdimas Galuh*, 5(1), 213. <https://doi.org/10.25157/ag.v5i1.9228>
- 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>
- Purnamasari, E. D., & Asharie, A. (2024). Digitalisasi UMKM, Literasi Keuangan Terhadap Kinerja Keuangan UMKM di Era New Normal Pandemi Covid-19. *Jesya*, 7(1), 348–361. <https://doi.org/10.36778/jesya.v7i1.1416>
- Rahman, M., Ismail, I., & Bahri, S. (2020). Analysing consumer adoption of cashless payment in Malaysia. *Digital Business*, 1(1). <https://doi.org/10.1016/j.digbus.2021.100004>
- Rehman, S. U., Al-Shaikh, M., Washington, P. B., Lee, E., Song, Z., Abu-AlSondos, I. A., Shehadeh, M., & Allahham, M. (2023). FinTech Adoption in SMEs and Bank Credit Supplies: A Study on Manufacturing SMEs. *Economies*, 11(8), 213. <https://doi.org/10.3390/economics11080213>
- Rivaldi, S., & Dinaroe. (2022). Faktor-Faktor yang Mempengaruhi Minat Pengguna fintech Pada UMKM di Kota Banda Aceh Menggunakan Pendekatan Technology Acceptance Model (TAM). *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 7(1), 1. <https://doi.org/10.24815/jimeka.v7i1.20309>
- Sanusi, Firdaus Khairi Abdul Kadir, Erica M. Larson, Sakul Kundra, Musawer Hakim, Iwan Fajri, & Aris Suhandar. (2024). Exploring the Digital Crossroads: The Influence of Social Media on Cultural Engagement in Aceh. *Global Art, Humanities and Culture Review*, 1(1), 40–56.
- Sekaran, U., & Bougie, R. (2017). *Research Methods for Business* (7th ed.). John Wiley & Sons.
- Song, Y., Gong, Y., Song, Y., & Chen, X. (2024). Exploring the impact of digital inclusive finance on consumption volatility: Insights from household entrepreneurship and income volatility. *Technological Forecasting and Social Change*, 200, 123179. <https://doi.org/10.1016/j.techfore.2023.123179>
- Sugiyono. (2021). *Metode Penelitian Kuantitatif dan Kualitatif dan R&D* (Sutopo, Ed.; 2nd ed.). Alfabeta.
- Sultana, N., Chowdhury, R. S., & Haque, A. (2023a). Gravitating towards Fintech: A study on Undergraduates using extended UTAUT model. *Heliyon*, 9(10), e20731. <https://doi.org/10.1016/j.heliyon.2023.e20731>

- Sultana, N., Chowdhury, R. S., & Haque, A. (2023b). Gravitating towards Fintech: A study on Undergraduates using extended UTAUT model. *Heliyon*, 9(10), e20731. [https://doi.org/https://doi.org/10.1016/j.heliyon.2023.e20731](https://doi.org/10.1016/j.heliyon.2023.e20731)
- Tan, E., & Syahwildan, M. (2022). Financial Technology dan Kinerja Berkelanjutan Usaha Mikro Kecil : Mediasi Literasi Keuangan dan Inklusi Keuangan. *Jurnal Ilmiah Manajemen Dan Bisnis*, 23(1), 1–22. <https://doi.org/10.30596/jimb.v23i1.8535>
- Venkatesh, Morris, Davis, & Davis. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425. <https://doi.org/10.2307/30036540>
- Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. In *MIS Quarterly* (Vol. 36, Issue 1). <http://ssrn.com/abstract=2002388>
- Wardi, J., Putri, G. eka, & Liviawati, L. (2020). Pentingnya Penerapan Pengelolaan Keuangan bagi UMKM. *Jurnal Ilmiah Ekonomi Dan Bisnis*, 17(1), 56–62. <https://doi.org/10.31849/jieb.v17i1.3250>
- Wiyono, G., & Kirana, K. C. (2020). Efek Impresi Fintech Terhadap Perilaku Keuangan UKM. *Jurnal Ilmiah Manajemendan Bisnis*, 21, 69–81.

