

## REFERENCES

- Adjie, R., Dan Bima, W. 2019. Pengaruh literasi keuangan, Financial technology dan pendampingan pemerintah terhadap perkembangan UMKM. Skripsi jurusan akuntansi-fakultas ekonomi um.
- Afifah N. 2018. Implementasi Financial Technology Dalam Pengembangan UMKM Di Indonesia. Essay Booklet; The Transformative Power of Fintech. Yogyakarta: HIMMAUGM.
- Ahmad Shukri Mohd Nain, Amran Md Rasri, Pengurusan Teknologi (Malaysia: Universitas Teknologi Malaysia, 2005).
- Anoraga, Pandji. 2010 Ekonomi Islam Kajian Makro dan Mikro. Yogyakarta: PT Dwi Candra Wacana.
- Ardiansyah, T. (2019). Model Financial Dan Teknologi (Fintech) Membantu Permasalahan Modal Wirausaha UMKM Di Indonesia. *Majalah Ilmiah Bijak*, 16(2), 158–166. <https://doi.org/10.31334/bijak.v16i2.518>.
- Asosiasi Penyelenggara Jasa Internet Indonesia. (2018). Penetrasi & Profil Perilaku pengguna internet Indonesia. <https://apjii.or.id/survei2018s/kirimlink>.
- Belt, B., C. Brummer, and D. G. (2012). *Crowdfunding: Maximizing the Promise and Minimizing the Peril*. Washington, DC: Milken Institute. Retrieved from <https://assets1b.milkeninstitute.org/assets/Publication/ResearchReport/PDF/crowdfunding120827.pdf>.
- Chatchai Khiewngamdee and Ho-don Yan 2019: The role of Fintech e-payment on APEC economic development. 9 J. Phys.: Conf. Ser.1324 012099.
- Donner, J., & Escobari, M., (2010). A Review of Evidence on Mobile use by Small and Micro Enterprises in Developing Countries. *Journal of International Development*, 22, 641-658.

- Endang Purwanti, Pengaruh Karakteristik Wirausaha, Modal Usaha, Strategi Pemasaran Terhadap Perkembangan UMKM di Desa Dayaan dan Kalilondo Salatiga, *Among Makarti*, Vol.5 No.9, 2012.
- Hobbs, J., Grigore, G., & Molesworth, M. (2016). Success in the management of crowdfunding projects in the creative industries. *Internet Research*, 26(1), 146–166. <https://doi.org/10.1108/IntR-08-2014-0202>.
- Hsueh L & Darnall N. 2017. Alternative and nonregulatory approaches to environmental governance. *Journal of Public Administration Research and Theory*, 1-7. DOI: 10.1093/jopart/muw042.
- Hui, J. E. G. and M. G. (2012). Easy Money? The Demands of Crowdfunding Work.
- Indonesia, & Bank. (2016). FINANCIAL TECHNOLOGY. Retrieved July 4, 2020, from <https://www.bi.go.id/id/edukasi-perlindungan-konsumen/edukasi/produk-dan-jasa-sp/fintech/Pages/default.aspx>.
- Jumba, J & M, Wepuhukulu, J. (2019). Pengaruh Pembayaran Nontunai terhadap Kinerja Keuangan PT Supermarket di Kabupaten Nairobi. *International Journal of Academic Research in Business and Social Sciences*, 9(3), 1372–1397. <https://doi.org/10.6007/ijarbss/v9-i3/5803>.
- Khoirun Nisak, Pengaruh Pinjaman Modal Terhadap Pendapatan Usaha Mikro Kecil dan Menengah di Kota Mojokerto.
- Lee dan Shin. (2017). *Business Models for Technology-Intensive Supply Chains*. Taiwan: Business Model for TISC.
- Lestari, D.A., Purnamasari, E.D., Setiawan, B. (2020). Pengaruh Payment Gateway terhadap Kinerja Keuangan UMKM.
- Luckandi. Diardo, 2018, “Analisis Transaksi Pembayaran Menggunakan Fintech Pada UMKM di Indonesia: Pendekatan Adaptive Structuration Theory”, Tesis. Universitas Islam Indonesia.
- Mark Fenwick, Joseph A. McCahery, Erik P.M. Vermeulen, ECGI Working Paper Series in Law Working Paper N° 369/2017, September 2017, Fintech and the Financing of Entrepreneurs: From Crowdfunding to Marketplace Lending.

- Mohamad Soleh, Analisis strategi Inovasi dan Dampaknya terhadap Kinerja Perusahaan. (Semarang: UNDIP, 2008), h. 25.
- Mukhtar, D. F. 2019. Analisis Pendanaan Modal UMKM Melalui Financial Technology Peer To Peer Lending (P2p)(Studi Kasus Pada UMKM Pt Investree Radhika Jaya) (Doctoral Dissertation, Stiesia Surabaya).
- Mollick, E. (2014). The Dynamics of Crowdfunding: an Exploratory Study. *Journal of Business Venturing*, 29 (1), 1–16.
- Morduch, J. (1999). The Microfinance Promise. *Journal of Economic Literature*, XXXVII, 1569–1614. Retrieved from [https://wagner.nyu.edu/files/faculty/publications/1999-12\\_Microfinance\\_Promise.pdf](https://wagner.nyu.edu/files/faculty/publications/1999-12_Microfinance_Promise.pdf).
- Ngaruiya, B. (2014). Pengaruh Transaksi Uang Bergerak terhadap Kinerja Keuangan Usaha Kecil dan Menengah di Kawasan Pusat Bisnis Nakuru. *Journal of Finance and Accounting*, 5(12), 53–59.
- Otoritas Jasa Keuangan. (2020). Daftar Penyelenggara Inovasi Keuangan Digital.
- Otoritas Jasa Keuangan, 2021, “Penyelenggara Fintech yang Terdaftar di OJK per September 2021”.
- Poetz, M. K. M. S. (2012). The value of crowdsourcing: Can users really compete with professionals in generating new product ideas? *Journal of Product Innovation Management*, 245–256. Retrieved from <https://www.cbs.dk/files/cbs.dk/download2.pdf>.
- Priyatno, Duwi. 2012. Cara kilat belajar analisis data dengan spss 20. Edisi kesatu. Yogyakarta: andi.
- Puschmann, T. (2017). Fintech. *Business and Information Systems Engineering*, 59(1), 69–76. <https://doi.org/10.1007/s12599-017-0464-6>.
- Rahardjo, B., Khairul, I., & Siharis, A. K. (2019). Pengaruh Financial Technology (Fintech) Terhadap Perkembangan UMKM di Kota Magelang. *Prosiding Seminar Nasional Dan Call For Papers, Fakultas Ekonomi Universitas Tidar*, 347–356.
- Rahma TIF. 2018. Persepsi Masyarakat Kota Medan Terhadap Penggunaan Financial Technology (FINTECH). *At-Tawassuth*. 3(1): 642 – 661.

- Bank Indonesia. Financial Technology. <https://www.bi.go.id/id/edukasiperlindungankonsumen/edukasi/produk-dan-jasasp/fintech/Pages/default.aspx>. Diakses pada: 11 Oktober 2019. Hadad MD. 2017. Financial Technology (FinTech) di Indonesia. Kuliah Umum tentang FinTech – IBS. Jakarta.
- Sheng, Tianxiang. 2021. The effect of fintech on banks' credit provision to SMEs: Evidence from China. *Finance Research Letters* 39: 101558.
- Simmons, G., Armstrong, G. A., dan Durkin, M. G. (2008). A Conceptualization of the Determinants of Small Business Website Adoption: Setting the Research agenda. *International Small Business Journal*, 26(3), 351-389. <https://doi.org/10.1177/2F0266242608088743>.
- Soehartono, Irawan. (2000). *Metode Penelitian Sosial : Suatu Teknik Penelitian Bidang Kesejahteraan Sosial dan Ilmu Sosial lain*. Bandung.:PT Remaja Rosdakarya.
- Sofian Efendi dan Tukiran. (2014). *Metode Penelitian Survei*. Jakarta: LP3ES.
- Sugiyono. 2014. *Metode penelitian pendidikan pendekatan kuantitatif, kualitatif, dan r&d*. Bandung: alfabeta.
- Svobodov, I. (2016). THE LEVEL OF RESEARCH CZECH CROWDFUNDING, 1769– 1776.
- Tri Utari Putu Martini Dewi, Pengaruh Modal, Tingkat Pendidikan, dan Teknologi Terhadap Pendapatan UMKM di Kawasan Imam Bonjol Denpasar Jawa Barat, Fakultas Ekonomi dan Bisnis Universitas Udayana.
- Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja (UU Cipta Kerja) pada 16 Februari 2021.
- Undang-undang RI No. 20 Tahun 2008 tentang Usaha Mikro, Kecil dan Menengah, (Jakarta: CV. Eko Jaya, 2008).
- Valanciene, L., & Jegeleiciute, S. (2014). Crowdfunding for creating value: stakeholder approach. *Precedia-Social and Behavioral Sciences*, 599–604.

- Wibowo. Budi, 2016, “Analisa Regulasi Fintech dalam Membangun Perekonomian di Indonesia” Program Magister Teknik Elektro. Universitas Mercu Buana.
- Xena, P., & Rahadi, R. A. (2019). Adoption of E-Payment to Support Small Medium Enterprise Payment System: a Conceptualised Model. *International Journal of Accounting*, 4(18), 32–41.
- Yulia. (2019). Pengaruh financial technology (fintech) terhadap profitabilitas perbankan syariah (studi komparasi bank syariah mandiri, bni syariah, dan bank mega syariah periode 2016-2018) (doctoral dissertation, Uin Raden Intan Lampung).