

DAFTAR PUSTAKA

- A. M. Abu Daqar, M., Arqawi, S., & Abu Karsh, S. (2020). Fintech in the eyes of Millennials and Generation Z (the financial behavior and Fintech perception). *Banks and Bank Systems*, 15(3), 20–28.
[https://doi.org/10.21511/bbs.15\(3\).2020.03](https://doi.org/10.21511/bbs.15(3).2020.03)
- Acheson, R. M. (1968). Culture and aging: An anthropological study of older Americans. By Margaret Clark and Barbara Gallatin Anderson. 496 pp. and 14 tables. Charles C Thomas, Springfield, Illinois. 1967. \$14.75. *American Journal of Physical Anthropology*, 29(1), 106–108.
<https://doi.org/10.1002/ajpa.1330290121>
- Al-Emran, M., & Shaalan, K. (2021). *Recent Advances in Technology Acceptance Models and Theories* (Vol. 335). Springer.
- Arthanat, S., Vroman, K. G., Lysack, C., & Grizzetti, J. (2019). Multi-stakeholder perspectives on information communication technology training for older adults: implications for teaching and learning. *Disability and Rehabilitation: Assistive Technology*, 14(5), 453–461.
<https://doi.org/10.1080/17483107.2018.1493752>
- Azeez, N. P. A., & Akhtar, S. M. J. (2021). Digital Financial Literacy and Its Determinants: An Empirical Evidences from Rural India. *South Asian Journal of Social Studies and Economics*, 8–22.
<https://doi.org/10.9734/sajsse/2021/v11i230279>
- Badowska, S., Zamojska, A., & Rogala, A. (2015). Baby Boomers' Attitudes toward Innovations: Empirical Research in Poland. *Procedia - Social and Behavioral Sciences*, 213, 1050–1056.
<https://doi.org/10.1016/j.sbspro.2015.11.524>
- Baiyere, A., Salmela, H., & Tapanainen, T. (2020). Digital transformation and the new logics of business process management. *European Journal of Information Systems*, 29(3), 238–259.
<https://doi.org/10.1080/0960085X.2020.1718007>
- Berry, C., White, O., Singer, M., Lund, S., & Manyika, J. (2016). *Digital Finance for All: Powering Inclusive Growth in Emerging Economies*. MCKINSEY GLOBAL INSTITUTE.
<https://www.mckinsey.com/~/media/mckinsey/featured%20insights/Employment%20and%20Growth/How%20digital%20finance%20could%20boost%20growth%20in%20emerging%20economies/MGI-Digital-Finance-For-All-Executive-summary-September-2016.ashx>
- Burrell, G., & Morgan, G. (2017). *Sociological Paradigms and Organisational Analysis*. Routledge. <https://doi.org/10.4324/9781315242804>

- COVID-19 Boosted the Adoption of Digital Financial Services.* (2022, July 21). The World Bank.
<https://www.worldbank.org/en/news/feature/2022/07/21/covid-19-boosted-the-adoption-of-digital-financial-services>
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design Qualitative, Quantitative, and Mixed Methods Approaches Fifth Edition* (Fifth Edition). SAGE Publications India Pvt. Ltd.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319.
<https://doi.org/10.2307/249008>
- Devega, E. (2017, November 3). *Transaksi Dengan Uang Elektronik*.
- Gálvez-Sánchez, F. J., Lara-Rubio, J., Verdú-Jóver, A. J., & Meseguer-Sánchez, V. (2021). Research Advances on Financial Inclusion: A Bibliometric Analysis. *Sustainability*, 13(6), 3156. <https://doi.org/10.3390/su13063156>
- Hodge, H., Carson, D., Carson, D., Newman, L., & Garrett, J. (2017). Using Internet technologies in rural communities to access services: The views of older people and service providers. *Journal of Rural Studies*, 54, 469–478.
<https://doi.org/10.1016/j.jrurstud.2016.06.016>
- Karnadi, A. (2022, February 16). *Transaksi Uang Elektronik Capai Rekor pada Desember 2021* Artikel ini telah tayang di Dataindonesia.id dengan judul “Transaksi Uang Elektronik Capai Rekor pada Desember 2021”. Author: Alif Karnadi. Editor: Dimas Bayu. Klik selengkapnya di sini: <https://dataindonesia.id/digital/detail/transaksi-uang-elektronik-capai-rekor-pada-desember-2021>.
- Khera, P., Miss Stephanie Y Ng, M. S. Y., Ogawa, S., & Sahay, R. (2021). Is Digital Financial Inclusion Unlocking Growth? *IMF Working Papers*.
- Lowy, L. (1983). The Older Generation: What is Due, What is Owed. *Social Casework*, 64(6), 371–376. <https://doi.org/10.1177/104438948306400607>
- Miles, M. B., & Huberman A.M. (1984). *Analisis Data Kualitatif* (Tjetjep Rohendi Rohidi, Ed.). Penerbit Universitas Indonesia.
- Morgan, P. J., Huang, B., & L, T. (2019). The Need to Promote Digital Financial Literacy for the Digital Age-G20 Insights. *Semantic Scholar*.
- Mustika, R. (2019, May 21). *Puslitbang Aptika dan IKP menyelenggarakan Seminar Hasil Penelitian Singkat “Perkembangan dan Pengembangan Ekonomi Digital.”* Pusat Penelitian Dan Pengembangan Aplikasi Informatika Dan Informasi Dan Komunikasi Publik.
<https://balitbangsdm.kominfo.go.id/satker/paikp/berita-puslitbang-apтика-dan-ikp-menyelenggarakan-seminar-hasil-penelitian-singkat-5-23>

- Neuman, W. L. (2013). *Metodologi Penelitian Sosial: Pendekatan Kualitatif dan Kuantitatif*.
- Ozili, P. K. (2018). Impact of digital finance on financial inclusion and stability. *Borsa Istanbul Review*, 18(4), 329–340. <https://doi.org/10.1016/j.bir.2017.12.003>
- Pirhonen, J., Lolich, L., Tuominen, K., Jolanki, O., & Timonen, V. (2020). “These devices have not been made for older people’s needs” – Older adults’ perceptions of digital technologies in Finland and Ireland. *Technology in Society*, 62, 101287. <https://doi.org/10.1016/j.techsoc.2020.101287>
- Ravikumar, T., Suresha, B., Prakash, N., Vazirani, K., & Krishna, T. A. (2022). Digital financial literacy among adults in India: measurement and validation. *Cogent Economics & Finance*, 10(1). <https://doi.org/10.1080/23322039.2022.2132631>
- Rogers, E. M. (2010). *Diffusion of Innovations*, 4th Edition. Simon and Schuster.
- Shen, Y., Hu, W., & Zhang, Y. (2022). Digital Finance, Household Income and Household Risky Financial Asset Investment. *Procedia Computer Science*, 202, 244–251. <https://doi.org/10.1016/j.procs.2022.04.032>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Tamir, D. I., & Hughes, B. L. (2018). Social Rewards: From Basic Social Building Blocks to Complex Social Behavior. *Perspectives on Psychological Science*, 13(6), 700–717. <https://doi.org/10.1177/1745691618776263>
- Tay, L.-Y., Tai, H.-T., & Tan, G.-S. (2022). Digital financial inclusion: A gateway to sustainable development. *Helijon*, 8(6), e09766. <https://doi.org/10.1016/j.heliyon.2022.e09766>
- Thathsarani, U. S., & Jianguo, W. (2022). Do Digital Finance and the Technology Acceptance Model Strengthen Financial Inclusion and SME Performance? *Information*, 13(8), 390. <https://doi.org/10.3390/info13080390>
- The Role of Digital Financial Inclusion in Preparing for Older Age and Retirements*. (2019, July 8). Better Than Cash Alliance. <https://www.betterthancash.org/explore-resources/the-role-of-digital-financial-inclusion-in-preparing-for-older-age-and-retirements>
- Utami, N. W. (2020, January 8). *Perkembangan & Keuntungan Transaksi Cashless dalam Proses Bisnis*.
- Van Nguyen, H., Ha, G. H., Nguyen, D. N., Doan, A. H., & Phan, H. T. (2022). Understanding financial literacy and associated factors among adult population in a low-middle income country. *Helijon*, 8(6), e09638. <https://doi.org/10.1016/j.heliyon.2022.e09638>
- VARGA, J., GARAI-FODOR, M., & CSISZÁRIK-KOCSIR, ágnes. (2022). Comparison of the Multiannual Financial Frameworks in the European

Union and its Hungarian Aspects. *The Eurasia Proceedings of Educational and Social Sciences*, 27, 85–95. <https://doi.org/10.55549/epess.1222728>

Yuk mengenal FinTech! Keuangan Digital Yang Tengah Naik Daun. (n.d.).

Otoritas Jasa Keuangan. Retrieved May 20, 2023, from
<https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/10468>

Zeng, Y., & Li, Y. (2022). Understanding the use of digital finance among older internet users in urban China: Evidence from an online convenience sample. *Educational Gerontology*, 1–14.
<https://doi.org/10.1080/03601277.2022.2126341>

Zhang, X., Tan, Y., Hu, Z., Wang, C., & Wan, G. (2020). The Trickle-down Effect of Fintech Development: From the Perspective of Urbanization. *China & World Economy*, 28(1), 23–40. <https://doi.org/10.1111/cwe.12310>