

REFERENCES

Abrahão, R. de S., Moriguchi, S. N., & Andrade, E. L. (2016). Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT). *RAI Revista de Administração e Inovação*, 13(3), 221-228. <https://doi.org/10.1016/j.rai.2016.06.003>

Alhassan, T., Guryanov, S., & Kouadio, A. J. (2021). The impact of mobile money, remittances, and financial development on innovative growth in sub-Saharan Africa. *Economy of Region*, 17, 276-287. <https://doi.org/10.17059/EKON.REG.2021-1-21>

Allen, J., Carbó-Valverde, S., Chakravorti, S., Rodríguez-Fernández, F., & Ardiç, O. P. (2022). Assessing incentives to increase digital payment acceptance and usage: A machine learning approach. *PLOS ONE*, 17. <https://doi.org/10.1371/journal.pone.0276203>

Angelidou, G., Aguaded-Ramírez, E., & Rodríguez-Sabiote, C. (2019). Design and validation of a scale measuring attitudes toward refugee children. *Sustainability*, 11(10), 2797. <https://doi.org/10.3390/SU11102797>

Aravindh, R., & Thirupathi, S. (2019). Data analysis in social sciences:

Comparison between quantitative and qualitative research. International Journal of Management Research and Social Science.

<https://doi.org/10.30726/IJMRSS/V6.I1.2019.61002>

Biu, O. E., Emmanuel, N., & Maureen, N. (2020). Detection of non-normality in data sets and comparison between different normality tests. *Asian Journal of Probability and Statistics*, 5(4), 1-20.

<https://doi.org/10.9734/ajpas/2019/v5i430149>

Bongomin, G. O. C., Ntayi, J. M., & Munene, J. C. (2019). Trust: Mediator between mobile money adoption and usage and financial inclusion. *Social Responsibility Journal*. <https://doi.org/10.1108/srj-01-2019-0011>

Bongomin, G. O. C., Ntayi, J., Munene, J., & Malinga, C. A. (2018). Mobile Money and Financial Inclusion in Sub-Saharan Africa: the Moderating Role of Social Networks. *Journal of African Business*, 19, 361-384.

<https://doi.org/10.1080/15228916.2017.1416214>

Bongomin, G. O. C., & Ntayi, J. M. (2020). Mobile money adoption and usage and financial inclusion: Mediating effect of digital consumer protection. *Digital Policy, Regulation and Governance*, 22(3), 157-176.

<https://doi.org/10.1108/DPRG-01-2019-0005>

Bongomin, G. O. C., Yosa, F., & Ntayi, J. M. (2021). Reimaging the mobile money ecosystem and financial inclusion of MSMEs in Uganda: Hedonic motivation as mediator. *International Journal of Social Economics*.

<https://doi.org/10.1108/ijse-09-2019-0555>

Budiyono, E. F. C. S., & Sukamulja, S. (2023). Digital Customer Protection: Mediator between Mobile Money Usage and Financial Inclusion. *Media Ekonomi dan Manajemen*. <https://doi.org/10.56444/mem.v38i1.3374>

Buschle, C., Reiter, H., & Bethmann, A. (2021). The qualitative pretest interview for questionnaire development: outline of programme and practice. *Quality & Quantity*, 56(4), 823-842. <https://doi.org/10.1007/S11135-021-01156-0>

Chen, Y. (2015). Spatial autocorrelation approaches to testing residuals from least squares regression. *PLoS ONE*, 11(12), e0146865.

<https://doi.org/10.1371/journal.pone.0146865>

Dawood, H. M., Liew, C., & Lau, T. (2021). Mobile perceived trust mediation on the intention and adoption of FinTech innovations using mobile technology: A systematic literature review. *F1000Research*, 10.

<https://doi.org/10.12688/f1000research.74656.2>

Eilu, E., & Auma, T. O. (2017). Mobile Money Services as a Panacea to Financial Inclusion in Sub-Saharan Africa: The Case of Uganda. *International Journal of Technology and Diffusion*, 8, 77-88.

<https://doi.org/10.4018/IJTD.2017100106>

Gabor, D., & Brooks, S. (2017). The digital revolution in financial inclusion: international development in the fintech era. *New Political Economy*, 22(5), 423-436. <https://doi.org/10.1080/13563467.2017.1259298>

Garrett, J. L., Rodermund, R., Anderson, N., Berkowitz, S., & Robb, C. A. (2014). Adoption of mobile payment technology by consumers. *Family and Consumer Sciences Research Journal*, 42, 358-368.

<https://doi.org/10.1111/FCSR.12069v>

Ghozali, Imam. 2015. Partial Least Squares Concepts, Techniques, and Applications Using Programs for SmartPLS 3.0. Semarang. Publishing Board of Diponegoro University Semarang.

Ho, J. C., Wu, C.-G., Lee, C.-S., & Pham, T. T. (2020). Factors affecting the behavioral intention to adopt mobile banking: An international comparison. *Technology in Society*, 63, 101360.

<https://doi.org/10.1016/j.techsoc.2020.101360>

Indonesia. (2020). Perpres No. 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif. <https://peraturan.bpk.go.id/Details/154566/perpres-no-114-tahun-2020>

Kaur, P., Stoltzfus, J., & Yellapu, V. (2018). Descriptive statistics. *International Journal of Academic Medicine*, 4(2), 60-63.

https://doi.org/10.4103/IJAM.IJAM_7_18

Konasani, V. R., & Kadre, S. (2015). Multiple regression analysis. In *Data Science* (pp. 351-399). https://doi.org/10.1007/978-1-4842-0043-8_10

Koomson, I., Martey, E., & Etwire, P. M. (2022). Mobile money and entrepreneurship in East Africa: The mediating roles of digital savings and access to digital credit. *Information Technology & People*, 36, 996-1019. <https://doi.org/10.1108/itp-11-2021-0906>

Lessa, A., Cabral, F., Tonial, C., Costa, C., Andrades, G., Crestani, F., Einloft, P., Bruno, F., Sganzerla, D., Matte, M. C., Fiori, H., Latour, J., & Garcia, P. (2020). Brazilian translation, cross-cultural adaptation, validity, and reliability of the EMpowerment of Parents in the Intensive Care 30 questionnaire to measure parental satisfaction in PICUs. *Pediatric Critical Care Medicine*. <https://doi.org/10.1097/PCC.0000000000002594>

Mori, N., & Mlambiti, R. (2020). Determinants of customers' adoption of mobile banking in Tanzania: Further evidence from a diffusion of innovation theory. *Journal of Entrepreneurship, Management and Innovation*, 16, 202-230. <https://doi.org/10.7341/20201627>

Mullan, J., Bradley, L., & Loane, S. (2017). Bank adoption of mobile banking: Stakeholder perspective. *International Journal of Bank Marketing*, 35(5), 1154-1174. <https://doi.org/10.1108/IJBM-09-2015-0145>

Mushtaq, R., & Bruneau, C. (2019). Microfinance, financial inclusion and ICT: Implications for poverty and inequality. *Technology in Society*, 59, 101154. <https://doi.org/10.1016/J.TECHSOC.2019.101154>

Otoritas Jasa Keuangan. (2023). *POJK Nomor 3 Tahun 2023: Peningkatan literasi dan inklusi keuangan di sektor jasa keuangan bagi konsumen dan masyarakat.* <https://ojk.go.id/id/regulasi/Documents/Pages/Peningkatan-Literasi-dan-Inklusi-Keuangan-di-Sektor-Jasa-Keuangan-Bagi-Konsumen-dan-Masyarakat/POJK%20Nomor%203%20Tahun%202023.%20Peningkatan%20Literasi%20dan%20Inklusi%20Keuangan%20di%20Sektor%20Jasa%20Keuangan%20Bagi%20Konsumen%20dan%20Masyarakat.pdf>

Ozturk, O. (2019). Post-stratified probability-proportional-to-size sampling from stratified populations. *Journal of Agricultural, Biological and Environmental Statistics*, 1-26. <https://doi.org/10.1007/s13253-019-00370-6>

Pandey, P., Madhusudhan, M., & Singh, B. P. (2023). Quantitative research approach and its applications in library and information science research. Access: An International Journal of Nepal Library Association.

Pratiwi, L. R. E., & Krisnawati, A. (2021). The Role of Digital Consumer Protection in Mediating the Effect of Mobile Money usage towards Financial Inclusion: an Evidence from Buleleng, Indonesia. *International Journal of Science and Management Studies (IJSMS)*.

<https://doi.org/10.51386/25815946/ijSMS-v4i5p116>

Purwiyanta, Pujiharjanto, C. A., & Astuti, R. (2020). The Impact of Financial Inclusion on Economic Growth in Indonesia: Panel Data 34 Province.

<https://doi.org/10.31098/EBS.VIII.73>

Republic of Indonesia. (2020). *Presidential Decree No. 114 of 2020*. Audit Board. <https://peraturan.bpk.go.id/Details/154566/perpres-no-114-tahun-2020>

Scoreboard, A. N. O. (2017). Financing SMEs and Entrepreneurs 2017: An OECD Scoreboard. Financing SMEs and Entrepreneurs 2017:

Highlights.https://doi.org/10.1787/fin_sme_ent-2014-en

Senaviratna, N. A. C., & Cooray, T. (2019). Diagnosing multicollinearity of logistic regression model. *Asian Journal of Probability and Statistics*, 5(2), 1-9. <https://doi.org/10.9734/ajpas/2019/v5i230132>

Shrestha, R., & Nursamsu, S. (2020). Financial inclusion and savings in Indonesia. <https://doi.org/10.4324/9781003035916-8>

Soejachmoen, M. P. (2016). Financial Inclusion in Indonesia: Moving Towards a Digital Payment System. https://doi.org/10.1057/978-1-137-58337-6_5

Solimun. (2002). Structural Equation Modeling: The Methodology and Application in Marketing and Strategic Management. *Journal of Statistical Modelling*, 15(2), 112-130. <https://doi.org/10.1080/00222502.2002.10499255>

Sugiyono. 2012. Business Research Methods. Bandung : Alfabeta.

Surtikanti, S., & Mustofa, R. H. (2019). Utilization of Electronic Money. *IOP Conference Series: Materials Science and Engineering*, 662.

<https://doi.org/10.1088/1757-899X/662/2/022013>

Tadesse, T., Gillies, R., & Campbell, C. (2018). Testing models and measurement invariance of the learning gains scale. *Education Sciences*.

<https://doi.org/10.3390/EDUCSCI8040192>

Tembo, J., & Okoro, C. (2021). Mobile money and regional financial integration: Evidence from sub-Saharan Africa. *Journal of Economic and Financial Sciences*. <https://doi.org/10.4102/jef.v14i1.655>

Wulandari, D., Soseco, T., & Narmaditya, B. S. (2016). Analysis of the Use of Electronic Money in Efforts to Support the Less Cash Society.

<https://doi.org/10.5296/IFB.V3I1.8802>

Yakubi, Y., Basuki, B., Purwono, R., & Usman, I. (2022). The impact of digital technology and business regulations on financial inclusion and socio-economic development in low-income countries. *SAGE Open*, 12.

<https://doi.org/10.1177/21582440221116112>

Yaqin, M., & Safuan, S. (2023). Digital financial inclusion and implications for developing countries economic growth. *Journal of Developing Economies*, 8(1), 38361. <https://doi.org/10.20473/jde.v8i1.38361>

Zambom, A., & Kim, S. (2017). A nonparametric hypothesis test for heteroscedasticity in multiple regression. *Canadian Journal of Statistics*, 45, 425-441. <https://doi.org/10.1002/cjs.11333>

Alfani, D. S., Yuniarto, A., & Handrito, R. (2023). The Effect of Perceived Ease of Use on Intention to Use on Bank Syariah Indonesia Mobile Banking Users is Mediated by E-Trust and Religiosity as Moderators. *International*

Anufriieva, K., & Shkliar, A. (2019). Financial inclusion as a factor for socio-economic development. *Ukrainian Society*.
<https://doi.org/10.15407/socium2019.03.059>

Aung, T. (2020). Factors Influencing Attitude and Intention Towards Adoption of Mobile Banking in Myanmar. *International Journal of Information Communication Technology and Human Development*, 12(1), 1-

27. <https://doi.org/10.4018/ijicthd.2020070101>.

Bongomin, G. O. C., & Ntayi, J. (2019). Trust: Mediator between mobile money adoption and usage and financial inclusion. *Social Responsibility Journal*. <https://doi.org/10.1108/srj-01-2019-0011>

Brabo, N. A., Iswati, H., & Soeyatwoko, S. (2023). Pengaruh Social Influence, Perceived Security dan Perceived Ease of Use terhadap Minat menjadi Nasabah Bank Digita. *Syntax Literate; Jurnal Ilmiah Indonesia*. <https://doi.org/10.36418/syntax-literate.v8i9.13510>.

Economides, N., & Jeziorski, P. (2015). Mobile Money in Tanzania. *ERN: Firm Behavior (IO: Empirical) (Topic)*. <https://doi.org/10.2139/ssrn.2539984>

Eldomiaty, T., Hammam, R., & El Bakry, R. (2020). Institutional determinants of financial inclusion: Evidence from world economies. *International Journal of Development Issues*, 19, 217-228. <https://doi.org/10.1108/ijdi-08-2019-0147>

Fiasorgbor, D., & Caroline, T. (2017). Mobile Money Use In Ghana: An

Assessment Of Its Relevance In The Financial Inclusion Of Rural Communities. *Advances in Social Sciences Research Journal*, 4(7).
<https://doi.org/10.14738/ASSRJ.47.2950>

Gbongli, K., Xu, Y., & Amedjonekou, K. M. (2019). Extended Technology Acceptance Model to Predict Mobile-Based Money Acceptance and Sustainability: A Multi-Analytical Structural Equation Modeling and Neural Network Approach. *Sustainability*. <https://doi.org/10.3390/SU11133639>

Gosavi, A. (2018). Can Mobile Money Help Firms Mitigate the Problem of Access to Finance in Eastern sub-Saharan Africa? *Journal of African Business*, 19(3), 343-360. <https://doi.org/10.1080/15228916.2017.1396791>

Jang, J.-M., & Park, H. (2016). Mobile Money in Sub-Saharan Africa and its Implications. *ERN: Africa (Development) (Topic)*.
<https://doi.org/10.2139/ssrn.2771541>

Kiconco, R. I., Rooks, G., Solano, G., & Matzat, U. (2018). A skills perspective on the adoption and use of mobile money services in Uganda. *Information Development*, 35(5), 724-738. <https://doi.org/10.1177/026666918788908>

Mallat, N. (2007). Exploring consumer adoption of mobile payments - A qualitative study. *Journal of Strategic Information Systems*, 16, 413-432.

<https://doi.org/10.1016/j.jsis.2007.08.001>

Maurer, B. (2012). Mobile Money: Communication, Consumption and Change in the Payments Space. *The Journal of Development Studies*, 48(5), 589-604. <https://doi.org/10.1080/00220388.2011.621944>

Mogot, C. L. C. P., Saerang, D., & Pandowo, M. (2023). The Effect of Perceived Usefulness, Perceived Ease of Use and Trust on Intention to Use Dana as a Mobile Payment. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*. <https://doi.org/10.35794/embav11i1.47140>.

Mothobi, O., & Grzybowski, L. (2017). Infrastructure deficiencies and adoption of mobile money in Sub-Saharan Africa. *Information Economics and Policy*, 40, 71-79. <https://doi.org/10.1016/j.infoecopol.2017.05.003>

Moti, D. B., & Walia, N. (2020). The Effects of Compatibility, Social Influence, and Perceived Ease of Use on Perceived Usefulness of Mobile Payment Services. *International Journal of Scientific & Technology Research*,

9, 1865-1873.

Nan, W., Zhu, X., & Markus, M. L. (2020). What we know and don't know about the socioeconomic impacts of mobile money in Sub-Saharan Africa: A systematic literature review. *The Electronic Journal of Information Systems in Developing Countries*, 87, e12155. <https://doi.org/10.1002/isd2.12155>

Omar, M. A., & Inaba, K. (2020). Does financial inclusion reduce poverty and income inequality in developing countries? *Journal of Economic Structures*, 9, 1-25. <https://doi.org/10.1186/s40008-020-00214-4>

Ozili, P. K. (2020). Theories of Financial Inclusion. *Social Science Research Network*. <https://doi.org/10.2139/ssrn.3526548>

Purwiyanta, P., Pujiharjanto, C. A., & Astuti, R. (2020). The Impact of Financial Inclusion on Economic Growth in Indonesia: Panel Data 34 Province. *Economic Business and Sustainability*, 1(1), 236-241. <https://doi.org/10.31098/EBS.V1I1.73>

Sapre, N. (2022). Financial inclusion: Philosophical and methodological underpinnings. *Qualitative Research in Financial Markets*.
<https://doi.org/10.1108/qrfm-10-2022-0179>

Shen, Y.-C., Huang, C.-Y., Chu, C.-H., & Hsu, C.-T. (2010). A benefit–cost perspective of the consumer adoption of the mobile banking system. *Behaviour & Information Technology*, 29(5), 497–511.
<https://doi.org/10.1080/01449290903490658>

Soutter, L., Ferguson, K., & Neubert, M. (2019). Digital Payments: Impact Factors and Mass Adoption in Sub-Saharan Africa. *IRPN: Innovation & Development Economics (Topic)*.
<https://doi.org/10.22215/TIMREVIEW/1254>

Sunata, B. L., Antonio, F., Tanuwijaya, B. C., Gui, A., Shaharudin, M. S., & Permatasari, A. (2022). The Factors Affect Customer Interest in Using Mobile Banking in Indonesia. *2022 5th International Seminar on Research of Information Technology and Intelligent Systems (ISRITI)*, 677-682.
<https://doi.org/10.1109/ISRITI56927.2022.10052940>.

Teng, S., & Khong, K. W. (2021). Examining actual consumer usage of E-wallet: A case study of big data analytics. *Computers in Human Behavior*, 121, 106778. <https://doi.org/10.1016/J.CHB.2021.106778>

Thathsarani, U., Wei, J., & Samaraweera, G. (2021). Financial Inclusion's Role in Economic Growth and Human Capital in South Asia. *Sustainability*, 13(8), 4303. <https://doi.org/10.3390/SU13084303>

Wulandari, A., Suryawardani, B., & Marcelino, D. (2020). M-Wallet Technology: Perception and Satisfaction of Users on Usage Intensity. *Jurnal Aplikasi Manajemen*. <https://doi.org/10.21776/ub.jam.2020.018.04.05>