REFERENCES

- Abbas, A.E. (2017). Literature Review of a cashless society in Indonesia: evaluating the progress. *International Journal of Innovation, Management and Technology*, 8(3), 193-196.
- Aijaz et. Al. (2023). Mobile Money as a driver of digital financial inclusion. Technological Forecasting and Social Change, 186.
- Alfalia Citra Ayudya et.al. (2018). The Intention the Use E-Money Using Theory of Planned Behavior and Locus of Control: Journal of Finance and Banking, 22(2), 338-340.
- Altman, S. H. (2012). The lessons of Medicare's prospective payment system show that the bundled payment program faces challenges. Health Affairs, 31(9), 1923-1930.
- Arnone, M. & Bandiera, L. (2004) Monetary Policy, Monetary Areas and Financial Development with Electronic Money, IMF, working paper 04/122.
- Awan Setya Dewanta et al. (2022). The effect of E-Money on the Demand for Money in Before and After Covid-19 \: Journal of Economic and Financial Policy, 1(2), 187-188.
- Bertsch, G. K. (2019). National security and technology transfer: The strategic dimensions of east-west trade. Routledge.
- Borden, L. M., Lee, S. A., Serido, J., Collins, D. (2008). Changing College Students' Financial Knowledge, Attitudes, And Behavior Through Seminar Participation. Journal of Family Economic Issues, 29 (1), 23-40.

- Chen, H., Volpe, R. P. (1998). An Analysis Of Personal Financial Literacy Among College Students. Financial Service Review, 7(2), 107-128.
- Chen, L., Cui, B., Fu, T., Guan, Y., & Wang, Y. (2015, April). The study of counterfeit classification method based on image features. In 2015 2nd International Conference on Information Science and Control Engineering (pp. 512-516). IEEE.
- Crisanto, J.M. (2023, July 25). Indonesia e-wallet transactions to reach \$18.5 billion in 2021 amid fierce competition. The Asian Banker. https://www.theasianbanker.com/user-post

updates?authorid=Janine+Marie+Crisanto

- Deichmann, U., Goyal, A., Mishra, D., 2016. Will digital technologies transform agriculture in developing countries? Agric. Econom. 47, 21–33. https://doi.org/ 10.1111/agec.12300.
- Dubey, R.; Gunasekaran, A.; Childe, S.J.; Papadopoulos, T.; Helo, P. Supplier relationship management for the circular economy: Influence of external pressures and top management commitment. Manag. Decis. 2018, 57, 767– 790.
- Garcia, L., & Quek, F. (1997, May). Qualitative research in information systems: time to be subjective? In Information Systems and Qualitative Research: Proceedings of the IFIP TC8 WG 8.2 International Conference on Information Systems and Qualitative Research, 31st May–3rd June 1997, Philadelphia, Pennsylvania, USA (pp. 444-465)
- Hilgert, M. A., Hogarth, J. M., Beverly, S. G. (2003). Household financial management: the connection between knowledge and behavior. Federal Reserve Bulletin, 309-322.

- Hollanders, M. (2008). Innovations in retail payments and the BIS statistics on payment and settlement systems. 31, 431-438.
- Jessica et al (2022). Analysis of the Use Non-Cash (Cashless) as a Payment Tool among Generation Z in Indonesia. For the Future and Humanity, 129-131.
- Kikulwe, E.M., Fischer, E., Qaim, M., 2014. Mobile money, smallholder farmers, and household welfare in Kenya. PLoS ONE 9(10).
- Kochergin, D.A., 2017. Development and regulation of electronic money systems in Asian financial centers. World Economy and International Relations 61 (7), 54–63.
- Krivosheya, E, 2020b. The role of financial innovations in consumer behavior in the Russian retail payments market. Technol. Forecast. and Soc. Change 161, 1–8. <u>https://doi.org/10.1016/j.techfore.2020.120304</u>
- Lani Miliani et al. (2013). Adoption Behavior of E-Money Usage: Information Management and Business Review, 5(7), 3-6.
- Makowski, K., & Neustadt, L. W. (1974). Optimal control problems with mixed controlphase variable equality and inequality constraints. SIAM journal on control, 12(2), 184-228.
- Ni Wayan Mentari et al. (2019). Influence Factor of Consumers Interest in Using E-Money: Journal of Social Sciences and Humanities, 3(2), 178-179. <u>http://download.garuda.kemdikbud.go.id/article.phparticle=1222954&val=10886&title=Influence%20factor%20of%20consumers%20interest%20on%20using%0E-money</u>

Pollari, I. (2016). The rise of Fintech opportunities and challenges. Jassa, (3), 15-

- Satishprakash Shukla (2020). Concept of Population and Sample, 2-7. https://www.researchgate.net/publication/346426707 CONCEPT OF POPULATION AND SAMPLE.
- Shaikh, A. A., Glavee-Geo, R., & Karjaluoto, H. (2018). How relevant are risk perceptions, effort, and performance expectancy in mobile banking adoption? International Journal of E-Business Research (IJEBR), 14(2), 39– 60.
- Singhraul, B.P., & Garwal, Y.S. (2018). Cashless economy-challenges and opportunities in India. *Pacific Business Review International*, 10(9), 54-63.
- Sreenu, N. (2020). Cashless payment policy and its effects on economic growth of India: An exploratory study. ACM Transactions on Management Information Systems (TMIS), 11(3), 1–10.
- Suryono, R. R., Budi, I., & Purwandari, B. (2020). Challenges and trends of financial technology (Fintech): a systematic literature review. Information, 11(12), 590.
- Victor Gorshkov (2022). Cashless Payment in Emerging Markets: Asia and The Global Economy, 2(1), 8.

https://www.sciencedirect.com/science/article/pii/S266711152200010X?vi a%3Dihub.

Widayat Widayat et.al. (2020). E-Money Payment: Customer's Adopting Factors and the Implication for Open Innovation: Journal of Open Innovation: Technology, Market and Complexity, 6, 1-2.

- Widjaja, E. P. O. (2016). Non-cash payment options in Malaysia. Journal of Southeast Asian Economies, 398-412.
- Wilkins, C. (2014). Money in a digital world. Remarks to Wilfrid Laurier University, Waterloo, Ontario, 13.