

## DAFTAR PUSTAKA

- Aminata, J., & Sjarif, G. E. (2020). Towards A Cashless Society In Indonesia: The Impact On Economic Growth And Interest Rate. *Indonesian Journal of Economics, Entrepreneurship and Innovation*, 1(2), 62–68. <https://doi.org/10.31960/ijoeei.v1i2.705>
- Azeez, N. P. A., Haque, M. I., & Akhtar, S. M. J. (2022). Digital Payment and Economic Growth: Evidence from India. *Applied Economics Quarterly*, 68(2), 79–93. <https://doi.org/10.3790/aeq.2022.1418301>
- Badan Pusat Statistik. (2024). *Laju Pertumbuhan Produk Domestik Regional Bruto Atas Dasar Harga Konstan 2010 Menurut Provinsi (Persen), 2010-2012*. <https://www.bps.go.id/id/statistics-table/2/MjlxIzI=/-seri-2010--laju-pertumbuhan-produk-domestik-regional-bruto-atas-dasar-harga-konstan-2010--menurut-provinsi--persen-.html>
- Badan Pusat Statistik. (2023). *Perkembangan Produk Domestik Bruto dan Produk Domestik Bruto Per Kapita Dasar Harga Konstan 2010, 2010-2023*. <https://www.bps.go.id/statictable/2015/09/29/1866/perkembangan-produk%0Adomestik-bruto-dan-produk-domestik-bruto-per-kapita-atas-dasar-harga%0Akonstan-2010-2010-2016.html>,
- Bakang, M. L. N. (2014). Effects Of Financial Deepening On Economic Growth In Kenya. *International Journal of Business and Commerce*, 4(07), 01–50. <https://doi.org/2225-2436>
- Bank Indonesia. (2020). Peraturan Bank Indonesia No. 22/23/PBI/2020 tentang Sistem Pembayaran. *Bank Indonesia*, 1–96. [https://www.bi.go.id/id/publikasi/peraturan/Documents/PBI\\_222320.pdf](https://www.bi.go.id/id/publikasi/peraturan/Documents/PBI_222320.pdf)
- Bank Indonesia. (2024). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan (SPIP)*. <https://www.bi.go.id/id/statistik/ekonomi-keuangan/spip/Default.aspx>
- Boediono. (1992). *Seri Sinopsis Pengantar Ilmu Ekonomi No. 5 Ekonomi Moneter* (3rd ed.). Yogyakarta : BPFE.

- Case, K. E., & Fair, R. C. (2007). *Prinsip-prinsip ekonomi jilid 1* (8th ed.). Erlangga.
- Grzelczak, M., & Pastusiak, R. (2020). Cashless Payments and Economic Growth in Selected European Countries. *Annales Universitatis Mariae Curie-Skłodowska, Sectio H – Oeconomia*, 54(3), 33. <https://doi.org/10.17951/h.2020.54.3.33-46>
- Gujarati, D., & Porter, D. (2015). *Dasar Dasar Ekonometrika*. Salemba Empat.
- Hasan, I., Renzis, T. De, & Schmiedel, H. (2013). *Retail payments and the real economy*. 1572(15).
- Herlambang, T. S., Kelana, Brastoro, & Kelana, S. (2001). *Ekonomi Makro: Teori, Analisis, dan Kebijakan*. Gramedia Pustaka Utama.
- Hill, R. C., Griffiths, W. E., & Judge, G. G. (2001). *Undergraduate Econometrics*. Wiley. <https://books.google.co.id/books?id=4sO2AAAAIAAJ>
- Lanterana, A. F. (2021). *Pengaruh Teknologi Informasi dan Komunikasi Terhadap Pertumbuhan Ekonomi (Studi Kasus: 9 Negara APEC) Tahun 2011-2019*. Universitas Diponegoro.
- Mahendra, O. C. (2019). *Pengaruh Sistem Pembayaran Non Tunai Dan Inflasi Terhadap Pertumbuhan Ekonomi Indonesia*. Universitas Islam Negeri Sumatera Utara.
- Mankiw, G. (2016). *Macroeconomic* (9 th). New York : Worths Publishers.
- Mantra, I. B. (2000). *Demografi Umum*. Pustaka Pelajar.
- McKinnon, R. I. (2010). *Money and Capital in Economic Development*. Brookings Institution Press.
- Nakabashi, L. (2018). Poverty and economic development: Evidence for the Brazilian states. *Economia*, 19(3), 445–458. <https://doi.org/10.1016/j.econ.2018.11.002>
- Ngong, C. A., Thaddeus, K. J., & Onwumere, J. U. J. (2022). Financial technology and economic growth nexus in the East African community states. *Journal of Economics, Finance and Administrative Science*, 14. <https://doi.org/10.1108/JEFAS-01-2022-0009>

- Noman, M., Maydybura, A., Channa, K. A., Wong, W. K., & Chang, B. H. (2023). Impact of cashless bank payments on economic growth: Evidence from G7 countries. *Advances in Decision Sciences*, 27(1), 1–22. <https://doi.org/10.47654/V27Y2023I1P23-42>
- Okereke, J. U. (2016). Cashless Banking Transactions and Economic Growth of Nigeria. *Middle-East Journal of Scientific Research*, 24(11), 3576–3581. <https://doi.org/10.5829/idosi.mejsr.2016.3576.3581>
- Oktaria, E. T., & Hermansyah, H. (2023). Pengaruh Sistem Pembayaran Digital terhadap Efektivitas dan Efisiensi Penjualan di PT Sumber Alfariya Trijaya Tbk (The Influence of Digital Payment Systems on Sales Effectiveness and Efficiency at PT Sumber Alfariya Trijaya Tbk). *Jurnal Akuntansi, Keuangan, Dan Manajemen (JAKMAN)*, Vol 4, No(4), 313–325. <https://doi.org/10.35912/jakman.v4i4.2340>
- Oyewole, O. S., Gambo, J., Abba, M., & Ezekiel Onuh, M. (2013). Electronic Payment System and Economic Growth: A Review of Transition to Cashless Economy in Nigeria. *International Journal of Scientific Engineering and Technology*, 2(9), 913–918. <https://doi.org/2277-1581>
- Pang, Y.-X., Ng, S.-H., & Lau, W.-T. (2022). Digital Cashless Payments and Economic Growth: Evidence from CPMI Countries. *Capital Markets Review*, 30(2), 63–89. [https://www.mfa.com.my/cmrv/v30\\_i2\\_a4/](https://www.mfa.com.my/cmrv/v30_i2_a4/)
- Patten, M. L. (2021). *Operational Definitions of Variables In Understanding*. <https://doi.org/10.4324/9781315266312-13>
- Rahardja, P., & Manurung, M. (2008). *Pengantar ilmu ekonomi: mikroekonomi dan makroekonomi*. Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia.
- Ramos, P. K., & Olweny, T. (2021). The Influence of Digital Money on Economic Growth in Kenya. *Account and Financial Management Journal*, 06(11), 2538–2556. <https://doi.org/10.47191/afmj/v6i11.01>
- Samuelson, P. A., & Nordhaus, W. D. (2001). *Macroeconomics 17 th*. New York: Mc Graw Hill. <http://pombo.free.fr/samunord19.pdf>
- Schumpeter, J. A. (1911). *The Theory of Economic Development*. Oxford: Oxford University Press.

- Shaw, E. S. (1973). *Financial Deepening in Economic Development*. New York: Oxford University Press.
- Simanjuntak, P. J. (1985). *Pengantar Ekonomi Sumber Daya Manusia*. Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia.
- Slozko, O., & Pelo, A. (2014). The Electronic Payments As A Major Factor For Further Economic Development. *Economics and Sociology*, 7(03), 1–11. <https://doi.org/10.14254/2071789X.2014/7-3/13>
- Sukirno, S. (2002). *Pengantar Teori Makro Ekonomi* (3rd ed.). PT Graha Grafindo.
- Tee, H. H., & Ong, H. B. (2016). Cashless payment and economic growth. *Financial Innovation*, 2(1), 1–9. <https://doi.org/10.1186/s40854-016-0023-z>
- Todaro, M. P., & Smith, S. C. (2015). *Economic Development* (12th ed.). Pearson Education.
- Tran, L., & Wang, W. (2023). Cashless Payments Impact to Economic Growth: Evidence in G20 Countries and Vietnam—Vietnamese Government with a Policy to Support Cashless Payments. *American Journal of Industrial and Business Management*, 13(04), 247–269. <https://doi.org/10.4236/ajibm.2023.134017>
- Winarno, W. W. (2015). *Analisis ekonometrika dan statistika dengan EViews* (5th ed.). UPP STIM YKPN.
- Wisniewski, T. P., Polasik, M., Kotkowski, R., & Moro, A. (2021). Switching from Cash to Cashless Payments during the COVID-19 Pandemic and Beyond. *SSRN Electronic Journal*, 337. <https://doi.org/10.2139/ssrn.3794790>
- Wong, T. L., Lau, W. Y., & Yip, T. M. (2020). Cashless Payments and Economic Growth: Evidence from Selected OECD Countries. *Journal of Central Banking Theory and Practice*, 9(2015), 189–213. <https://doi.org/10.2478/jcbtp-2020-0028>
- Zandi, M., Koropecjy, S., Singh, V., & Matsiras, P. (2016). The Impact of Electronic Payments on Economic Growth. *Moody's Analytics*, 1–31.