

DAFTAR PUSTAKA

- Abass, A. (2024). *The Impact of The Growth of E-Commerce on Consumption Inequality A Systematic Review* Title of thesis *The Impact of the Growth of E-commerce on Consumption Inequality-A Systematic Review*.
- Ajija, R. S., Wulansari, D., & Setianto, H. R. (2011). *Cara Cerdas Menguasai EViews*. Salemba Empat.
- Alwahidin, Jufra, A. A., Mulu, B., & Sari, K. N. (2023). a New Economic Perspective: Understanding the Impact of Digital Financial Inclusion on Indonesian Households Consumption. *Buletin Ekonomi Moneter Dan Perbankan/Monetary and Banking Economics Bulletin*, 26(2), 333–360. <https://doi.org/10.59091/1410-8046.2070>
- Azilla, W., & Novianda, B. (2024). Household Consumption and Electronic Money Transactions in Indonesia: VECM Approach. *Economics Development Analysis Journal*, 13(1), 55–68. <https://doi.org/10.15294/edaj.v13i1.78819>
- Baek, J. W. (2016). The effects of the Internet and mobile services on urban household expenditures: The case of South Korea. *Telecommunications Policy*, 40(1), 22–38. <https://doi.org/10.1016/j.telpol.2015.11.006>
- Banda, L. G., & Kassam, Z. Z. (2023). E-commerce and household consumption in the United States: An arrangement of convenience. *Cogent Business and Management*, 10(3). <https://doi.org/10.1080/23311975.2023.2275360>
- Bank, I. (2024). *Sistem Pembayaran & Pengelolaan Uang Rupiah*. Bank Indonesia Institute. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx>
- BPS. (2024). *Luas Daerah dan Jumlah Pulau Menurut Provinsi, 2023*. <https://www.bps.go.id/id/statistics-table/3/VUZwV01tSlpPVlpsWIRKbmMxcFhhSGhEVjFoUFFUMDkjMw%3D%3D/luas-daerah-dan-jumlah-pulau-menurut-provinsi--2023.html?year=2023>
- Brynjolfsson, E., & McAfee, A. (2014). *The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies* (Edisi 1). WW Norton & Company.
- Chunfang, Y., Yifeng, Z., & Suyun, W. (2023). The impact of the Internet on household consumption expenditure: an empirical study based on China Family Panel Studies data. *Economic Research-Ekonomika Istrazivanja*, 36(3). <https://doi.org/10.1080/1331677X.2022.2150255>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- DeFleur, L. M., & Rokeach, B. S. (1989). *Theories Of Mass Communication* (Edisi

5). Longman.

- Dholakia, R. R. (2012). *Technology and Consumption*. Springer. <https://doi.org/https://doi.org/10.1007/978-1-4614-2158-0>
- Efraim, T., Outland, J., King, D., Lee Kyu, J., Liang, T.-P., & Turban, D. (2018). *Electronic Commerce 2018: A Managerial and Social Networks Perspective* (Edisi 9). Springer International Publishing.
- Faraz, N., & Anjum, A. (2025). Spendception: The Psychological Impact of Digital Payments on Consumer Purchase Behavior and Impulse Buying. *Behavioral Sciences*, 15(3). <https://doi.org/10.3390/bs15030387>
- Ghozali, I. (2018). *Analisis Ekonometrika: Teori, Konsep, dan Aplikasi dengan EVIEWS*. Universitas Diponegoro.
- Growth, E., Maladkar, A. P., & Shyam, D. (2025). *10 th International Conference on Economic Growth and Sustainable Development : Emerging Trends – November 27-28 , 2025 “ Effect of Digital Payment Methods on Consumer Spending Habits .” Amruth Prakash Maladkar Deepak Shyam 10 th International Conference on Economic Growth and Sustainable Development : Emerging Trends – November 27-28 , 2025. 1–28.*
- Gusmao, M. N. A. P. L., Hidayanto, A. N., Isal, Y. K., & Wibowo, W. C. (2025). Adoption of E-Wallets in Timor-Leste: An Extended UTAUT Approach. *Jurnal Informatika Ekonomi Bisnis*, 304–309. <https://doi.org/10.37034/infeb.v7i2.1191>
- Hargittai, E., & Hinnant, A. (2008). Digital inequality: Differences in young adults' use of the Internet. *Communication Research*, 35(5), 602–621. <https://doi.org/10.1177/0093650208321782>
- Hasan, I. M. (2012). *Pokok-Pokok Materi Metodologi Penelitian & Aplikasinya*. Ghalia Indonesia.
- Hu, N., & Hou, G. (2024). Mobile payment, digital inclusive finance, and residents' consumption behavior research. *PLoS ONE*, 19(7 July), 1–20. <https://doi.org/10.1371/journal.pone.0288679>
- Indrawati, R. (2024). Pengaruh Perubahan Pendapatan dan Biaya Telekomunikasi Terhadap Konsumsi Rumah Tangga Indonesia. *Seminar Nasional Official Statistics*, 2024(1), 63–70. <https://doi.org/10.34123/semnasoffstat.v2024i1.1991>
- Isrososiawan, S., Hurriyati, R., & Dirgantari, P. D. (2019). User Mobile Payment Behavior Using Technology Acceptance Model (TAM): Study of “Dana” E-Wallet Users. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(2), 181. <https://doi.org/10.24252/minds.v6i2.11274>
- Katz, M. L., Shapiro, C., American, T., Review, E., & Jun, N. (2007). *Network Externalities , Competition , and Com pati bility*. 75(3), 424–440.
- Kerlinger, N. F. (1986). *Foundations of Behavioral Research* (Edisi 3). Holt, Rinehart and Winston. <https://archive.org/details/foundationsofbeh00kerl>

- Keynes, M. J. (1936). *The General Theory of Employment, Interest and Money*. Macmillan.
- Kotler, P., Keller, K., Brady, M., Goodman, M., & Hansen, T. (2019). *Manajemen Pemasaran*. Pearson Inggris.
- Kwartawati, N. N., Dhameria, V., Mahmud, M., & Kwartawati, N. N. (2024). *Influence E-Commerce Regarding Consumer Behavior On The Shopee Application. 1*, 140–159.
- Laudon, K. C., & Guercio Traver, C. (2022). *E-Commerce: Business, Technology, Society* (Edisi 16). Pearson Education.
- Laudon, K. C., & Traver, C. G. (2017). *E-commerce: Business, Technology, Society* (13th ed.).
- Li, Y., Long, H., & Ouyang, J. (2022). Digital Financial Inclusion, Spatial Spillover, and Household Consumption: Evidence from China. *Complexity*, 2022. <https://doi.org/10.1155/2022/8240806>
- Mankiw, G. N. (2013). *Principles of Economics* (Edisi 7). Cengage Learning.
- Milton, F. (1957). *A Theory of the Consumption Function*. Princeton University Press.
- Nayyar, G., Pleninger, R., Vorisek, D., & Yu, S. (2024). Digitalization and Inclusive Growth: A Review of the Evidence. *Digitalization and Inclusive Growth: A Review of the Evidence, October*. <https://doi.org/10.1596/1813-9450-10941>
- Nazir, M. (2014). *METODE PENELITIAN* (Edisi 7). Ghalia Indonesia.
- Nur, M. R., Hendrawan, A., Marits, S. A., & Herman, S. (2023). Development of Digital Payment Systems in Indonesia. *Jurnal Ilmiah Manajemen Kesatuan*, 11(3), 1335–1344.
- Prihantono, G., & Kholifah, A. K. (2023). The Effect of Electronic Money Transactions on Household Consumption. *Jurnal Ilmu Ekonomi Terapan*, 8(2), 157–172. <https://doi.org/10.20473/jiet.v8i2.44716>
- PUPR, K. (2017). *Buku Informasi Statistik PUPR Tahun 2017*. Pusat Data dan Teknologi Informasi, Sekretariat Jenderal, Kementerian PUPR. <https://data.pu.go.id/buku-informasi-statistik-pupr-tahun-2017>
- Putong, I., & Andjaswati, N. D. (2008). *Pengantar Ekonomi Makro* (Edisi 1). Mitra Wacana Media.
- Rahardja, P., & Manurung, M. (2008). *Pengantar Ilmu Ekonomi* (Edisi 3). Fakultas Ekonomi Universitas Indonesia.
- Rogers, M. E. (2003). *Diffusion Of Innovations* (Edisi 5). Free Press.
- Sasi, S. B. (2024). Impact of Advertising on Consumer Buying Behaviour. *Futuristic Trends in Management Volume 3 Book 11, February*, 147–152. <https://doi.org/10.58532/v3bhma11p4ch6>
- Schiffman, L. G., & Wisenblit, J. (2015). *Consumer behavior* (11th ed.). Pearson

Education.

- Seldal, M. M. N., & Nyhus, E. K. (2022). Financial Vulnerability, Financial Literacy, and the Use of Digital Payment Technologies. *Journal of Consumer Policy*, 45(2), 281–306. <https://doi.org/10.1007/s10603-022-09512-9>
- Sirlian, M. M., Ballo, F. W., & Tiwu, M. I. H. (2024). Pengaruh E-Commerce dan Perilaku Konsumen Terhadap Pola Konsumsi Rumah Tangga Pengguna E-Commerce di Kota Kupang . *J-CEKI:Jurnal Cendekia Ilmiah*, 4(1), 3073–3089.
- Sugiyono. (2017). *Metode Penelitian Bisnis : Pendekatan Kuantitatif, Kualitatif, Kombinasi dan R&D*. Alfabet.
- Sukirno, S. (2010). *Makroekonomi: Teori Pengantar* (Edisi 3). PT RAJA GRAFINDO PERSADA.
- Sukirno, S. (2014). *Ekonomi Pembangunan: Proses, Masalah, dan Dasar Kebijakan*. Kencana (Prenada Media).
- Suwanan, A. F., & Allya, H. R. (2023). *Investigating the Consumer Behavior of E-Commerce Product and Its Impact on Purchase Intention in Indonesia*. Atlantis Press International BV. https://doi.org/10.2991/978-94-6463-178-4_27
- Syamlan, Y. T., & Aisy, R. R. (2022). Persepsi muslim jabodetabek mengenai uang elektronik (unik) terhadap minat menggunakan aplikasi unik berbasis server. *Al-Muhasib: Journal of Islamic Accounting and Finance*, II(2), 258–273.
- Tapscott, D. (1996). *The Digital Economy: Promise and Peril in the Age of Networked Intelligence*. McGraw-Hill.
- Taylor, L. D. (1994). Telecommunications Demand in Theory and Practice. In *Telecommunications Demand in Theory and Practice*. Springer Dordrecht. <https://doi.org/10.1007/978-94-011-0892-8>
- Usadha, I. D. N. (2021). *Impact Of E-Commerce On The Purchasing Power Of Community In Retail Companies In Denpasar*. 1–6. <https://doi.org/10.4108/eai.14-10-2020.2304269>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>