

BIBLIOGRAPHY

- Accenture. (2019). *Global Venture Capital Investment in Fintech Industry Set Record in 2017, Driven by Surge in India, US and UK, Accenture Analysis Finds*. Retrieved from Accenture:
<https://newsroom.accenture.com/news/global-venture-capital-investment-in-fintech-industry-set-record-in-2017-driven-by-surge-in-india-us-and-uk-accenture-analysis-finds.htm>
- Ali Siddiq Alhakami, P. S. (1994). A Psychological Study of the Inverse Relationship Between Perceived Risk and Perceived Benefit. 3-20.
- Anggit, I. (2018, Desember 12). *CNBC Indonesia*. Retrieved from Oktober 2018, Fintech Lending Salurkan Pinjaman Rp 15,99 T:
<https://www.cnbcindonesia.com/tech/20181212155842-37-46071/oktober-2018-fintech-lending-salurkan-pinjaman-rp-1599-t>
- Bauer, R. A. (1960). Consumer behavior as risk-taking cited in Kozup, J. (2017). Risks of Consumer Product. *Consumer perception of product risks and benefits*, Springer International Publishing.
- Blackman, P. (2018). *Global Fintech investment soars to record US\$57B in first half of 2018: KPMG Pulse of Fintech report*. Retrieved from KPMG:
<https://home.kpmg/xx/en/home/media/press-releases/2018/07/global-fintech-investment-soars-to-record-us57b.html>
- Bredahl, L. (2001). Determinants of consumer attitudes and purchase intentions with regard to genetically modified foods—results of a cross-national survey cited in Fischer, A. R. (2017). Perception of Product Risks. *Consumer perception of product risks and benefits*, 23-153.
- Bungin, B. (2011). *Metodologi Penelitian Kualitatif*. Jakarta: Kencana.
- Burhan, F. A. (2019, November 27). *Katadata*. Retrieved from Asosiasi Fintech Proyeksi Penyaluran Kredit Tahun Depan Tumbuh 45%:
<https://katadata.co.id/berita/2019/11/27/asosiasi-fintech-proyeksi-penyaluran-kredit-tahun-depan-tumbuh-45>
- Cekindo. (2019). *Important Points that You Need to Know about Fintech in Indonesia*. Retrieved from Cekindo:
<https://www.cekindo.com/blog/fintech-indonesia>
- Christopher H. Lovelock, J. W. (2010). *Service Marketing*. Singapore: World Scientific.
- Cummings, C. L. (2017). Comprehension of Products and Messages. *Consumer perception of product risks and benefits*, 23-153.

- Dickerson, M. S. (2019). *The Future of Fintech and Banking: Digitally disrupted or reimagined?* Accenture.
- EY. (2017). *Unleashing the potential of FinTech in Banking*. Ernst & Young.
- Fischer, A. R. (2017). Perception of Product Risks. *Consumer perception of product risks and benefits*, 23-153.
- Gerold Grasshoff, M. C. (2019). *Global Risk 2019: Creating a More Digital, Resilient Bank*. Retrieved from BCG: <https://www.bcg.com/en-sea/publications/2019/global-risk-creating-digital-resilient-bank.aspx>
- Giorgio Barba Navaretti, G. C. (2017). FinTech and Banks: Friends or Foes? *Banks, Regulation, and The Real Sector*, 9-28.
- Herdiansyah, H. (2010). *Metode Penelitian Kualitatif untuk Ilmu-ilmu Sosial*.
- Ilya A. Strebulaev, W. G. (2015). *How Much Does Venture Capital Drive the U.S. Economy?* Retrieved from Stanford Business: <https://www.gsb.stanford.edu/insights/how-much-does-venture-capital-drive-us-economy>
- Indahsari, R. S. (2017). *International Tourists' Image of Jakarta: Content Analysis of Travel Blogs*. Jakarta: Universitas Bakrie.
- Jacoby J., H. W. (1987). The comprehension and miscomprehension of print communications cited in Cummings, C. L. (2017). Comprehension of Products and Messages. *Consumer perception of product risks and benefits*, 23-153.
- Jan H. Kietzmann, K. H. (2011). Social media? Get serious! Understanding the functional building blocks of social media. *Business Horizon*, 241-251.
- Jeff Gavin, J. Q. (2018). *Synergy and Disruption: Ten Trends Shaping Fintech*. McKinsey.
- Johnson, B. B. (2003). Further notes on public response to uncertainty in risks and science.
- Johnston, M. P. (2014). Secondary Data Analysis: A Method of which the Time Has Come. *Qualitative and Quantitative Methods in Libraries*, 619-626.
- Kozup, J. (2017). Risks of Consumer Product. *Consumer perception of product risks and benefits*, Springer International Publishing.
- KPMG. (2019). *The Pulse of FIntech in 2019*. KPMG.
- Nariyanuri, S. S. (2020). APAC Payment Trends Post Covid-19. Singapore: S&P Global.
- OJK. (2019). *Statistik Fintech Lending Periode September 2019*. Jakarta: Otoritas Jasa Keuangan.

- OJK. (2019). *Statistik Perbankan Indonesia - September 2019*. 2019: Otoritas Jasa Keuangan.
- Olavsrud, T. (2016, November 15). *CIO*. Retrieved from Half of banking customers now using fintech: <https://www.cio.com/article/3140600/half-of-banking-customers-now-using-fintech.html>
- Philip T. Kotler, K. L. (2015). *Marketing Management*. Essex: Pearson.
- Pond, K. (2017). *Retail Banking*. Berkshire: Gosbrook.
- Ryu, H.-s. (2018). Understanding Benefit and Risk Framework of Fintech Adoption: Comparison of Early Adopters and Late Adopters. *Hawaii International Conference on System Sciences*, 1-3.
- Silverman, D. (2004). *Qualitative Research Theory, Method, and Practice*. Sage Publication.
- Sjöberg L. (1999). Risk perception by the public and by experts: A dilemma in risk management.
- Skinner, C. (2019). *Banks and FinTech Partnerships: a Clash of Extremes*. Retrieved from The Finanser: <https://thefinanser.com/2019/07/banks-and-fintech-partnerships-a-clash-of-extremes.html/>
- Steiner, B. B. (1964). *Human Behavior: An Inventory* cited in Philip T. Kotler, K. L. (2015). *Marketing Management*. Essex: Pearson.
- Stone R.N., W. F. (1985). Risk in buyer behavior contexts: A clarification cited in Kozup, J. (2017). Risks of Consumer Product. *Consumer perception of product risks and benefits*, Springer International Publishing.
- Straitstimes. (2019). *South-east Asian banks to lose out on \$6.8b in payments revenue by 2025: Report*. Retrieved from THE STRAITTIMES: <https://www.straitstimes.com/business/banking/south-east-asian-banks-to-lose-out-on-68b-in-payments-revenue-by-2025-report>
- Tabatai, A. (2019). *Where Top VCs Are Investing*. Retrieved from Techcrunch: <https://techcrunch.com/2019/11/05/where-top-vcs-are-investing-in-fintech/>
- Taylor, J. W. (1974). The role of risk in consumer behavior cited in Kozup, J. (2017). Risks of Consumer Product. *Consumer perception of product risks and benefits*, Springer International Publishing.
- Teja, A. (2017). Indonesian Fintech Business: New Innovations or Foster and Collaborate. *The Asian Journal of Technology Management*, 10-14.
- Thakor, A. V. (2019). *Fintech and banking: What do we know?* Washington: Journal of Financial Intermediation.
- Tom Bull, S. C. (2017). *EY Fintech Adoption Index 2017*. Ernst & Young.

- Tom Bull, S. C. (2019). *EY Global FIntech Adoption Index 2019*. Ernst & Young. Retrieved from EY: <https://fintechsurvey.ey.com/2019/Documents/ey-global-fintech-adoption-index-2019.pdf>
- Vickie A. Lambert, C. E. (2012). Qualitative Descriptive Research: An Acceptable Design. *Pacific Rim International Journal of Nursing Research*, 255-256.
- Vives, X. (2017). The Impact of Fintech on Banking. *Banks, Regulation, And The Real Sector*, 97-105.
- W. Scott Frame, L. W. (2018). Technological Change and Financial Innovation in Banking: Some Implication for Fintech. *Oxford Handbook of Banking*, 2-25.
- Zhao, L. (2018). *Who Will Win? When Banks Fight Back Against Fintech Startups*. Retrieved from Medium: <https://medium.com/one-way-journeys/who-will-win-when-banks-fight-back-against-fintech-startups-494266c9075c>