DAFTAR PUSTAKA


Bank Indonesia. (2019). *PERATURAN ANGGOTA DEWAN GUBERNUR NOMOR 21/ 18 /PADG/2019 TENTANG IMPLEMENTASI STANDAR NASIONAL QUICK RESPONSE CODE UNTUK PEMBAYARAN.*


pwc. (2016). *Mobile proximity payment 5 things retailers should know After years of false starts , several mobile proximity payment solutions are available for customers in retail . Which to choose ?*


