

E-Link Service Synergicity, Perceived Risk Management, and Tri Hita Karana in LPD in Driving Financial Inclusion

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ABSTRACT

Based on the results of the OJK survey in 2019, the financial inclusion index for urban communities was 83.60%, while the financial inclusion index for rural communities was 68.49%. The significant imbalance between the financial inclusion index of urban communities and rural communities has led to the importance of a financial service that can expand financial access for rural communities. Therefore this research was conducted to obtain empirical evidence regarding the impact of synergy between e-Link services, perceived risk management, and THK implementation on financial inclusion in rural communities. Data collection using a quantitative approach was carried out by distributing questionnaires. The study population was all *LPD* customers in Bangli Regency with a sample size of 258 people. Data analysis of the quantitative approach was carried out using multiple linear regression models. The results showed that E-Link service, perceived risk management, and THK implementation had a positive effect on financial inclusion. The results of this study are expected to be used as a guideline especially for the *LPD* as a village financial institution to maximize its role in increasing the financial inclusion of rural communities which in turn can contribute to improving the welfare of the community.

Keywords: *E-Link, Risk, THK, Financial Inclusion*

1. INTRODUCTION

Based on the results of the 2019 OJK survey, the financial inclusion index for urban communities was 83.60%, while the financial inclusion index for rural communities was 68.49%. The significant imbalance between the financial inclusion index of urban communities and rural communities has led to the importance of a financial service that can expand financial access for rural communities.

The government, represented by Bank Indonesia and the Financial Services Authority (OJK), has programmed various digital-based financial services and smart behavior services as a solution to achieve expanded access for people who are limited to financial services caused by long distances to reach banks, including cost efficiency and time so that all groups in society can use it. The implications of digital-based financial services on increasing financial inclusion have

been proven through research conducted by [1]. This strategy has begun to be adopted by several village financial institutions in Bali through synergy with banks.

Pakraman village-owned financial institutions that are unique and autonomous, do not comply with central government policies and only refer to local policies that are characteristic and local wisdom of the Balinese people and are oriented to strengthen the economic and socio-cultural life of indigenous peoples in Bali known as the *LPD*. Most *LPDs* in Bali are connected to banking E-Link services, making it easier for *LPDs* to provide digital-based financial services to their customers. The use of digital financial services in its implementation needs to be balanced with an awareness of the risks of digital financial services, so that businesses can take risk mitigation measures to address the risks that can be raised by digital financial services.

The complexity of internal or external risks will affect the degree of profitability of the company such that businesses that do not have effective risk management will have trouble preserving the continuity of the operation of the company.

The phenomenon of fraud, involving unscrupulous management of the *LPD Desa Pekaraman Tuwed Jembrana* in 2018, is an example of internal company risk that can occur due to weak enterprise risk management. This situation will certainly have a negative impact on customer trust. Perceptions of risk for the products or services of a financial institution greatly influence the use of services provided by these financial institutions, as stated in the theory of consumer behavior from [2] which states that the behavior of using a product or service is influenced by psychological factors, which consists of perception, motivation, belief, and knowledge. This statement is in accordance with the results of research conducted by [3] which states that there is a simultaneous influence on risk perception and trust in use, but partially the perception of risk is stated to have no effect on service use. The results of research conducted by [4] also found that risk perception had no effect on service use. The difference between [3] research results with the theory of consumer behavior is predicted to be caused by the implementation of organizational culture which can also affect user satisfaction which in turn has an impact on customer behavior in service use. This statement is in accordance with the results of research by [5] which found that organizational culture affects the use of a service by consumers.

Various business units in Bali, including the *LPD*, in carrying out their operational activities are also inseparable from the local culture of the Balinese people, namely *Tri Hita Karana* (THK). The THK concept is a concept of local cultural values that has grown, developed in the Balinese tradition of harmonization, and even now has become the basis of business philosophy. Therefore this research was conducted to test the ability of the synergy between E-Link-based digital financial services with perceived risk management and THK culture in encouraging financial inclusion in rural communities, especially those implemented by *LPDs* in Bali. Based on the results of research conducted by [6], it was found that among all districts in Bali, Bangli Regency has the lowest inclusion rate of 50%.

2. LITERATURE REVIEW

2.1. Theory of Technology Acceptance Model (TAM)

Two main factors, namely perceived usefulness and perceived ease of use, are assumed to affect a person's acceptance of information technology based on the

TAM theory [7]. Perceptions of usefulness can be said to be the perception of the level of the technology's ability to help improve performance, while the perception of convenience can be said to be the perception of a person's level of confidence that using a certain system will make work lighter. TAM can be said as a psychological theory to explain the behavior of information technology users with belief, attitude, intention, and user behavior relationships as explanatory factors.

2.2. Consumer Behaviour Theory

Consumer behavior is a process carried out by consumers in choosing, buying, using, then evaluating, and spending products to meet their needs and desires [8]. Reference [9] state that consumer purchasing behavior is influenced by cultural, social, personal, and psychological factors.

Culture is a collection of basic values, perceptions, desires, and behaviors that are learned by a member of society from family and other important institutions. The psychology that shapes consumer behavior in making purchase decisions is related to motivation, perception, knowledge, and attitudes.

2.3. Financial Inclusion

Financial inclusion is an increase in opportunities and community participation in accessing finance, especially for unbanked people [10]. Financial inclusion is also defined as the right of everyone to have full access and services from financial institutions in a timely, comfortable, informative, and affordable manner, with full respect for their dignity [11]. The push for financial inclusion is a form of deepening financial services for the public to take advantage of financial products and services such as transfers and deposits safely, making loans and insurance, as well as various other transactions in community activities. Bank Indonesia itself has an inclusive financial program that is integrated with financial technology with the hope that it will further increase public access to banking and finance [12].

The financial inclusion strategy is described in four pillars, namely financial education, financial services in the government sector, intermediation and distribution facilities and consumer protection [11]. Financial education is a policy strategy to increase capabilities in managing finances, starting with increased understanding (knowledge) and public awareness of financial products and services. The scope of this financial education includes: a) knowledge and awareness of various financial products and services; b) knowledge and awareness of the risks associated with financial products; c) customer protection.

2.4. Digital Based Services (E-Link)

E-Link service is an agency-based financial service that is intended to provide online financial services to all levels of society including rural communities that can be accessed 24 hours via an application on a smartphone [13]. With the E-Link service through banking agents, banks are trying to make it easier for customers to make transactions. Banking agents connected to E-Link can provide digital-based financial services that can be accessed via mobile banking or internet banking like services provided by banks.

2.5. Perceived Risk Management

Perceived risk management is defined as customers' perceptions of uncertainty, inconvenience, and negative consequences faced by customers in the process of using a company's products or services [14] Perceived risk is defined as consumers' perceptions of uncertainty and possible negative consequences for purchasing a product or service [15]

2.6. Tri Hita Karana (THK)

THK are the three causes of happiness. Three causes for the creation of happiness include *Parahyangan*, *Pawongan*, and *Palemahan*. *Parahyangan* is a harmonious relationship between humans and God Almighty. As a religious community based on the theological concept that is believed by a person, the first thing to do is try to have a harmonious relationship with the Creator through hard work according to one's abilities. *Pawongan* is a harmonious relationship between fellow human beings. In this case, it is emphasized that fellow religious communities always maintain communication and harmonious relations through the activities of *Sima Krama Dharma Santhi* or *silaturahmi*. This activity is considered important and strategic considering that mankind has always lived side by side and cannot live alone. Therefore, the ties of friendship and brotherhood must be well-established. Based on the *THK* concept, the implementation of the human-human relationship (*Pawongan*) is associated with group communication where group communication is communication that cannot be separated from the daily activities that occur in a group in order to obtain the desired goals and objectives such as information, self-care or problem solving so that members in the group can foster personal characteristics [16]. Meanwhile, *Palemahan* is a harmonious relationship between humans and their natural environment. This teaching emphasizes mankind to maintain the preservation of the natural environment around it, so that natural harmony is realized and the balance of the ecosystem is maintained [17].

3. METHOD

The research design used to answer the formulation of this research problem is a quantitative research design. Data collection using a quantitative approach was carried out by distributing questionnaires to *LPD* customers. The customer will give an answer from disagree to strongly agree on each column of the statement listed in the questionnaire sheet. The study population was all *LPD* customers in Bangli who used E-Link, namely 997 people. Of a total of 159 *LPDs* spread across four Districts, Bangli Regency.

The selection of the number of sample members used in this study is based on the sample method developed by Isaac and Michael [18]. Based on the calculation of determining the number of samples with an error rate of 5%, the sample used in this study was a total of 258 people from all districts in Bangli Regency. Data analysis on the quantitative approach was carried out using multiple linear regression models. Data were analyzed using the help of Statistical Package for the Social Sciences (SPSS) software version 25. The simple regression model equation is as follows.

$$FI = \alpha + \beta_1 ES + \beta_2 PRM + \beta_3 THK + \varepsilon$$

4. RESULTS AND DISCUSSION

4.1. Descriptive Analysis

Descriptive analysis in this study was conducted to provide an overview of the research object, namely E-Link Service, Perceived Risk Management, *Tri Hita Karana*, and Financial Inclusion. The results of data processing using descriptive statistics are presented in Table 1 below.

The results of descriptive analysis in Table 1 show that the average value of E-Link Service is 17.89 with a minimum value of 15 and a maximum value of 20. The standard deviation value is 1.862, which is smaller than the average value of 17.89, indicating that the evaluation of E-Link Service on *LPDs* has little fluctuation. The average value is Perceived Risk Management of 26.26 with a minimum value of 21 and a maximum value of 31. The standard deviation value of 2.539, which is less than the average value of 26.26, indicates that the assessment of Perceived Risk Management in *LPD* has small fluctuations. Likewise, the *Tri Hita Karana* standard deviation value of 1.968 has a smaller value than the average value of 21.03 so it can be said that the evaluation of *Tri Hita Karana* on the *LPD* has small fluctuations. The minimum and maximum values for *Tri Hita Karana's* assessment are 19 and 24.

Table 1. Descriptive Statistics Results

	N	Minimum	Maximum	Mean	Std. Deviation
E-Link Service	258	15	20	17.89	1.862
Perceived Risk Management	258	21	31	26.26	2.539
<i>Tri Hita Karana</i>	258	19	24	21.03	1.968
Financial Inclusion	258	20	28	24.03	2.729
Valid N (listwise)	258				

Source: Data processed, 2020

Table 2. Data Normality Test Results

		Unstandardized Residual
N		258
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.25966238
Most Extreme Differences	Absolute	.073
	Positive	.048
	Negative	-.073
Test Statistic		.073
Asymp. Sig. (2-tailed)		.184 ^c

Source: Data processed, 2020

The Financial Inclusion standard deviation value of 2.729 has a value smaller than the average value of 24.03 so it can be said that the assessment of Financial Inclusion in the *LPD* has small fluctuations. The minimum and maximum values for the Financial Inclusion assessment are 20 and 28, respectively.

4.2. Classical Assumption Test

4.2.1. Normality Test Results

The residual normality test was carried out using the Kolmogorov-Smirnov test. The Kolmogorov-Smirnov test results can be seen in Table 2. Table 2 shows that the significance value (Asymp. Sig. (2-tailed)) is at a value of 0.184 which means it has a value greater than the significance level of 5% (0.05). These results indicate that the residual values are normally distributed.

4.2.2. Multicollinearity Test Results

The detection of multicollinearity in the regression model can be seen from the Variance Inflation Factor (VIF). The cut off value that is commonly used to indicate multicollinearity is the VIF value > 10. In

addition, it can also be seen from the tolerance value > 0.10. The multicollinearity test results can be seen in Table 3. The multicollinearity test results show that there is no multicollinearity. The Centered VIF value of all independent variables is below the value of 10 (VIF < 10), namely 1.804, 1.462, and 1.654. Tolerance values are also at values > 0.10, namely 0.554, 0.684, and 0.605.

4.2.3. Heteroscedasticity Test Results

Glejser model is used to test the presence or absence of heteroscedasticity. This model is done by regressing the absolute value of e_i with the independent variable. If none of the independent variables has a significant effect on the dependent variable (absolute value e_i), then there is no heteroscedasticity. The requirement of the significance value between the independent variable and the absolute residual is greater than 0.05, so there is no heteroscedasticity problem. The results of the heteroscedasticity test are in Table 4. The results of the Glejser test show that there is no heteroscedasticity. This is evident from the significance value of the effect of all independent variables on the absolute residual not significant at the alpha value of 5% (0.05), which is at the value of 0.066, 0.836, and 0.249.

Table 3. Multicollinearity Test Results

Model		Unstandardized Coefficients		Sig.	Collinearity Statistics	
		B	Std. Error		Tolerance	VIF
1	(Constant)	5.971	2.759	.033		
	E-Link Service	.530	.157	.001	.554	1.804
	Perceived Risk Management	.130	.104	.211	.684	1.462
	<i>Tri Hita Karana</i>	.236	.142	.100	.605	1.654

Source: Data processed, 2020

Table 4. Heteroscedasticity Test Results

Model		T	Sig.
	E-Link Service	2.120	.066
	Perceived Risk Management	.207	.836
	<i>Tri Hita Karana</i>	-1.159	.249

Source: Data processed, 2020

Table 5. Model Feasibility Test Results (F Test)

Model		Sum of Squares	F	Sig.
1	Regression	260.145	16.524	.000 ^b
	Residual	566.774		
	Total	826.920		

Source: Data processed, 2020

Table 6. Partial t Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5.971	2.759		.033
	E-Link Service	.530	.157	.362	.001
	Perceived Risk Management	.130	.104	.121	.041
	<i>Tri Hita Karana</i>	.236	.142	.170	.047

Source: Data processed, 2020

Table 7. Determination Coefficient Test Results

Model	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715	.696	2.291

Source: Data processed, 2020

4.3. Results of Regression Analysis

This study uses multiple linear regression analysis to examine the effect of independent variables on the dependent variable. The results of multiple linear

regression analysis are shown in Table 5, Table 6, and Table 7.

The thing that needs to be considered before testing the hypothesis is testing the feasibility of the research

model which is carried out with the F test (F test) to determine the effect of the independent variables on the dependent variable. The significant F test results indicate that the independent variable affects the dependent variable and the model is suitable for use so that the proof of the hypothesis can be continued. Table 5.10 shows that the F value has a significance value of 0.00. The significance value of the F test result is smaller than the specified level of significance, namely $\alpha = 0.05$. These results indicate that the three independent variables, namely E-Link Service, Perceived Risk Management and *Tri Hita Karana* simultaneously have a significant effect on Financial Inclusion. The significance value of the F test results (0.00) is smaller than the specified level of significance ($\alpha = 0.05$) also indicates that the regression model is declared fit (feasible) so that proof of the hypothesis can be continued.

Different test t-test is used to test the effect of the independent variables used in this study individually in explaining the variation of the dependent variable. The three independent variables included in the model have significant probability values of 0.01, 0.041 and 0.047 and are below the specified significance, namely $\alpha = 0.05$. These results indicate that the independent variables, namely E-Link Service, Perceived Risk Management and *Tri Hita Karana* partially have a significant effect on Financial Inclusion.

The independent variable, namely E-Link Service, has a significance value of $0.01 < 0.05$. The regression coefficient value for E-Link Service is positive at 0.530. The test results indicate that the first hypothesis is accepted, which means that E-Link Service has a positive effect on Financial Inclusion. The test results also show that Perceived Risk Management has a positive effect on Financial Inclusion. The independent variable, namely Perceived Risk Management, has a significance value of $0.041 < 0.05$. The regression coefficient value of Perceived Risk Management is positive at 0.130. The test results indicate that the second hypothesis is accepted, which means that Perceived Risk Management has a positive effect on Financial Inclusion. The independent variable, namely *Tri Hita Karana*, has a significance value of $0.047 < 0.05$. The *Tri Hita Karana* regression coefficient value is positive at 0.236. The test results indicate that the third hypothesis is accepted, which means that *Tri Hita Karana* has a positive effect on Financial Inclusion. The regression results show that the Financial Inclusion variable is influenced by E-Link Service, Perceived Risk Management and *Tri Hita Karana* with the following regression equation.

$$FI = 5,971 + 0,530 ES + 0,130 PRM + 0,236 THK + \varepsilon$$

The test results as presented in Table 5.12 show that the Adjusted R-squared value is 0.696. The Adjusted R-squared value of 0.696 indicates that the variant of the

independent variable is able to explain the dependent variant, which is 69.6%, while the remaining 30.4% is explained by other variables not included in this research model.

4.3.1. *Effect of E-Link Service on Financial Inclusion*

E-Link service is an agency-based financial service that is intended to provide online financial services to all levels of society including rural communities that can be accessed 24 hours via an application on a smartphone [13]. Through the E-Link service customers can make transactions without being limited by the *LPD* office opening time, the scope of transactions that can reach various areas without limits, and many service features provided such as electricity payments, credit card installment payments, telephone, cellphone, insurance, credit purchases, transfers, and balance information are most often needed by the public to help fulfill personal needs or help with business activities.

Various forms of convenience and usefulness offered in E-Link services in accommodating the needs of public financial transactions cause the provision of E-Link services to attract people to take advantage of or use these services, including for people in rural areas. The TAM theory also states that perceived usefulness and perceived ease of use in the use of information technology will encourage user attitudes towards the use of information technology. The more customers or the public believe and feel the benefits of the services offered by the *LPD*, the more often these customers will use the services offered by the *LPD*. The more open the community is to access financial services provided by financial service providers such as the *LPD*, the more optimal the achievement of financial inclusion will be. Financial inclusion is an increase in opportunities and community participation in accessing finance, especially for unbanked people [10]. The E-Link service certainly opens opportunities for the public to be able to take advantage of financial institution services with various conveniences and benefits that will encourage increased public participation in accessing finance, especially for unbanked people, therefore it can be said that financial inclusion has been achieved. The results of this study are in line with the results of research conducted by [19] who also found that trust, perceived usefulness, and perceived convenience have a significant effect on behavioral intentions in adopting financial technology as one of the technological means that has been developed by BI to improve Financial Inclusion.

4.3.2. *Effect of Perceived Risk Management on Financial Inclusion*

Perceived risk management is defined as customers' perceptions of uncertainty, inconvenience, and negative

consequences faced by customers in the process of using a company's products or services). The public or customers who believe that the *LPD* has been well managed so as to avoid various forms of risk, inconvenience, uncertainty or even negative consequences, this of course will encourage the attitude of customers or the public to continue to use the services provided by the *LPD*. Various types of main risks are generally attached to financial institutions, including *LPDs*, which are also the main focus of the assessment of customers or the public, including fraud risk, privacy risk, and information risk. Fraud risk is related to the risk of fraud committed by management which can have an impact on financial loss for customers, privacy risk related to the risk of disseminating confidential customer personal information, and information risk, which is related to the risk of irrelevant and inaccurate information provided by the management of financial institutions. *LPDs* that are able to demonstrate and prove that various kinds of risks such as fraud risk, privacy risk, and information risk that can harm customers have never occurred because of good risk management by the *LPD*, so customers or the public will be more loyal to transact using services. The *LPD* and this attitude will further encourage the increase in Financial Inclusion. The results of this study are supported by the results of research conducted by [3] which states that simultaneously there is an influence on the perception of risk, trust, benefits, and ease of use on the use of internet banking, which is one type of service offered by banks. These results are also supported by the theory of consumer behavior from [2] which states that the behavior of using a product or service is influenced by psychological factors consisting of perception, motivation, belief, and knowledge. The perception of customers or the public regarding risk management for the products or services of a financial institution such as the *LPD* greatly influences the use of services provided by the *LPD*.

4.3.3. *The Effect of Tri Hita Karana on Financial Inclusion*

The *LPD* as one of the financial institutions that was specially formed based on the Bali Provincial Regulation Number 4 of 2019 concerning Traditional Villages in Bali which also operates on the basis of the law of Traditional Villages in Bali is unique, which is domiciled in the authority of traditional villages, and traditional villages as legal community units *adat* based on the *Tri Hita Karana* philosophy which is rooted in Sad Kerthi's local wisdom, imbued with cultural values and local wisdom in Bali. On this basis, the *LPD* must always uphold and implement the cultural philosophy of *Tri Hita Karana* as an organizational culture.

The implementation of organizational culture is also believed to affect user satisfaction, which in turn has an

impact on customer behavior in service use. This statement is in accordance with the results of research by [5] which found that organizational culture affects the use of a service by consumers. The cultural philosophy of *Tri Hita Karana* which consists of the concepts of *Parahyangan*, *Palemahan* and *Pawongan* which are used as the *LPD* organizational culture is a concept that can bring *LPD* closer to its customers. In the *Parahyangan* concept, *LPD* governance must pay attention to the existence of a sacred building. In the holy place, the human community can do prostration to God. With this implementation, every *LPD* employee will be able to implement religious teachings through good thoughts, good words, and good deeds. Devotion to God will also lead mankind to holy thoughts and sincerity in providing services in good faith to customers or the community, so that the community as customers becomes comfortable in making transactions at the *LPD*. In the *Pawongan* aspect, *LPD* managers must respect individual rights and view fellow humans as equal and equal individuals, be it for employees or for the community as *LPD* consumers. Through this implementation, it will certainly strengthen the sense of togetherness among employees and also create customer loyalty to the *LPD*. In the aspect of *Palemahan*, *LPD* also pays attention to the natural environment by maintaining the cleanliness of the work environment and its surroundings so as to create a comfortable and healthy atmosphere for employees and for visiting customers. Various forms of comfort both in terms of psychological comfort created through harmonious communication (*pawongan*), acceptance of excellent service that is felt by customers or the community through the sincerity and goodwill of *LPD* employees (*Parahyangan*), and a situation where the service is clean (*palemahan*) encouraging the desire and attitude of customers or the public to transact using *LPD* services and this attitude will further encourage the increase in Financial Inclusion.

5. CONCLUSION

The lower financial inclusion index for rural communities compared to that for urban communities suggested the importance of certain financial services to balance those two. In this study, we found that E-Link service, perceived risk management, and THK implementation had a positive effect on financial inclusion. Therefore, the *LPD* as a village financial institution should maximize their roles in increasing the financial inclusion of rural communities which will eventually improve the welfare of the community.

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