

### DAFTAR PUSTAKA

- Adiansah, W., Mulyana, N. and Fedryansyah, M. (2016) 'Potensi crowdfunding di indonesia dalam praktik pekerjaan sosial', *Prosiding Ks:Riset&Pkm*, 3(2), pp. 230–236.
- Agustin, P. and Mawardi, I. (2014) 'JESTT Vol. 1 No. 12 Desember 2014', 1(12), pp. 874–892.
- Allen, F., McAndrews, J. and Strahan, P. (2002) 'E-Finance: an introduction', *Journal Finance Serv*, 22(1), pp. 5–27.
- Androutsellis-Theotokis, S. and Spinellis, D. (2004) 'A Survey of Peer-to-Peer Content Distributions Technologies', *ACM Computing Survey*, 36(4), pp. 335–371.
- Aven, T., Renn, O. and Rosa, E. A. (2011) 'On the ontological status of the concept of risk', *Safety Science*. Elsevier Ltd, 49(8–9), pp. 1074–1079. doi: 10.1016/j.ssci.2011.04.015.
- Ba, S., Whinston, A. . and Zhang, H. (2003) 'Building Trust in Online Auction Markets Through an Economic Incentive Mechanism', *Decision Support Systems*, 35(3), pp. 273–286.
- Banks, E. (2001) *E-finance: The Electronic Revolution*. Wiley: Chichester.
- Belleflamme, P., Lambert, T. and Schwienbacher, A. (2014) 'Crowdfunding: Tapping The Right Crowd', *Journal Bussiness Venture*, 29(5), pp. 585–609. doi: 10.1016/j.jbusvent.2013.07.003.
- Bhawika, G. W. (2017) 'Risiko Dehumanisasi Pada Crowdfunding Sebagai Akses Pendanaan Berbasis Teknologi Di Indonesia', *Jurnal Sosial Humaniora*, 10(1), p. 47. doi: 10.12962/j24433527.v10i1.2355.
- Bock, G.-W., Lee, J., Kuan, H.-. and Kim, J.-H. (2012) 'The Progression of online trust in the multichannel retailer context and the role of product uncertainty', *Decision Support Systems*, 53(1), pp. 97–107.
- Brainin, E. and Neter, E. (2014) 'Inside Technology: Opening the Black Box of Health-Website Configuration and Content Management', *Future Internet*, (6), pp. 773–799. doi: 10.3390/fi6040773.
- van Cappellen, P. *et al.* (2011) 'Beyond mere compliance to authoritative figures: Religious priming increases conformity to informational influence among submissive people', *International Journal for the Psychology of Religion*, 21(2), pp. 97–105. doi: 10.1080/10508619.2011.556995.

- Chandra, Y. H. and Aksari, N. M. A. (2016) 'Pengaruh Kredibilitas Public Relations terhadap Niat Berinvestasi Pasar Modal yang Dimediasi oleh Sikap Calon Investor', 5(12), pp. 7984–8014.
- Chang, S.E. Liu, A.Y. and Lin, S. (2015) 'Exploring Privacy and trust for employee monitoring', *Industrial Management & Data Systems*, 115(1), pp. 88–106.
- Chen, Y. ., Lin, T. P. and Yen, D. . (2014) 'How to Facilitate Inter-Organizational Knowledge Sharing: The Impact of Trust', *Information and Management*, 51(5), pp. 568–578.
- Cho, J. and Lee, J. (2006) 'An Integrated Model of Risk and Risk-reducing Strategies', *Journal of Business Research*, 59(1), pp. 112–120.
- Cholakova, M & Clarysse, B. (2015) 'Does the Possibility to Make Equity Investments in Crowdfunding Projects Crowd Out Reward-Based Investments?', *Entrepreneurship: Theory and Practice*, pp. 145–172.
- Chou, S. ., Huang, G. . and Hsu, H. . (2010) 'Investor Attitudes and Behavior towards Inherent Risk and Potential Returns in Financial Products', *International Research Journal of Finance and Economics*, pp. 16–29.
- Dodgson, M. *et al.* (2015) 'Managing Digital Money', *Acad Managing Journal*, 58(2), pp. 325–333. doi: 10.5465/amj.2015.4002.
- Doering, P., Neumann, S. and Paul, S. (2015) *A Primer on Social Trading Networks, Institutional Aspects, and Empirical Evidence*.
- European Union News (2016) 'Six key factors behind crowdfunding successes'.
- FATF GAFI (2006) *Report on New Payment Methods*.
- Finance, N., Blogs, A. and Jan, C. N. (2015) 'Investopedia Stock Analysis : Donation-based Crowd Funding', pp. 1–2.
- Ft, E. and Dec, L. (2015) 'Ten developments in digital finance', pp. 2015–2017.
- Ghozali, I. and Latan, H. (2015) *Partial Least Squares: konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0*. 2nd edn. Semarang: Badan Penerbit Universitas Diponegoro Semarang.
- Gilmore, A., Carson, D. and O'Donnel, A. (2004) 'Small Business Owner-managers and Their Attitude to Risk.', *Marketing Intelligence and Planning*, 22(3), pp. 349–360.
- Gleasure, R. (2015) 'Resistance to Crowdfunding among Entrepreneurs: An Impression Management Prespective', *Journal of Strategic Information Systems*, 24(4), pp. 219–233.

- Gomber, P., Koch, J.-A. and Siering, M. (2017) 'Digital Finance and FinTech: current research and future research directions', *Journal of Business Economics*. Springer Berlin Heidelberg, 87(5), pp. 537–580. doi: 10.1007/s11573-017-0852-x.
- Grafton, M. and Manning, M. (2017) 'Establishing a Risk Profile for New Zealand Pastoral Farms', *Agriculture*, 7(10), p. 81. doi: 10.3390/agriculture7100081.
- Hair, J. b. *et al.* (2012) *PARTIAL LEAST SQUARES STRUCTURAL EQUATION MODELING ( PLS-SEM )*.
- Hartmann, M. (2006) *E-Payment Evolution*. In: Lammer T. Handbuch E. Heidelberg: Physica-Verlag.
- Hung, A., Heinberg, A. and Yoong, J. C. (2010) *Do Risk Disclosures Affect Investment Choice?*
- Innovation: Innovation Matters* (2015) *Digital Finance Institute*. Available at: <http://digifin.org/digital-finance-innovation/>.
- Jacobs, A. (2009) 'The Pathologies of Big Data', *Commun ACM*, 52(8), p. 36. doi: 10.1145/1536616.1536632.
- Kang, M. *et al.* (2016) 'Understanding the determinants of funders' investment intentions on crowdfunding platforms', *Industrial Management & Data Systems*, 116(8), pp. 1800–1819. doi: 10.1108/IMDS-07-2015-0312.
- Kennedy, E.J. and Lawton, L. (1998) 'Religiousness and business ethics', *Journal of Business Ethics*, 17(2), pp. 163–175.
- Khotimah, K. (2013) 'Pengaruh Kepercayaan Terhadap Loyalitas Nasabah Menabung Pada Kantor Cabang Utama Pt. Bank Pembangunan Daerah Papua Di Jayapura', *Future E*, 7(1).
- Kim, D, J. Ferrin, D.L, and Rao, H. R. (2008) 'A trust-based consumer decision making model in electronic commerce: the role of trust, perceived risk and their antecedents', *Decision Support Systems*, 44(2), pp. 544–564.
- Klapper, L. (2006) 'The Role of Factoring for Financing Small and Medium Enterprises', *Journal Bank Finance*, 30(11), pp. 3111–3130. doi: 10.1016/j.bankfin.2006.05.001.
- Lee, P. (2015) 'The fintech entrepreneur aiming to reinvent finance', *Euromoney (UK)*, 46(552), pp. 42–48.
- Lehner. Othmar, M. (2012) 'Crowdfunding Social Ventures: A Model and Research Agenda', *Routledge: Taylor infrances group*, 15(4), pp. 289–311.

- Maier, E. (2016) 'Supply and demand on crowdlending platforms: connecting small and medium-sized enterprise borrowers and consumer investors', *Journal of Retailing and Consumer Services*. Elsevier, 33, pp. 143–153. doi: 10.1016/j.jretconser.2016.08.004.
- McAfee, A. and Brynjolfsson, E. (2012) 'Big Data: The Management Revolution', *Harvard Business Review*, 90(10), pp. 51–68.
- McDaniel, S. W. and Burnett, J. J. (1990) 'Consumer Religiosity and Retail Store Evaluation Criteria', *Journal of the Academy of Marketing Science*, 18(2), pp. 101–112.
- McGuire, S. T., Omer, T. C. and Sharp, N. Y. (2012) 'The impact of religion on financial reporting irregularities', *Accounting Review*, 87(2), pp. 645–673. doi: 10.2308/accr-10206.
- Mollick, E. (2014) 'The Dynamics of Crowdfunding: An Exploratory Study', *Journal of Business Venturing*, 29(1), pp. 1–16.
- Moritz, A., Block, J. and Lutz, E. (2015) *Investor communication in equity-based crowdfunding: a qualitative-empirical study*, *Qualitative Research in Financial Markets*. doi: 10.1108/QRFM-07-2014-0021.
- Mualiman, D. (2017) *www.ojk.com*. Available at: [www.OJK.com](http://www.OJK.com).
- Pavlou, P. A. (2002) 'Institution-based trust in interorganizational exchange relationship: the role of online B2B marketplace on trust formation', *Journal of Strategic Information Systems*, 11 Nos 3/4, pp. 215–243.
- Sarstedt, M., Ringle, C. M. and Hair, J. F. (2017) *Partial Least Squares Structural Equation Modeling, Handbook of Market Research*. doi: 10.1007/978-3-319-05542-8\_15-1.
- Short, J. C. *et al.* (2017) 'Research on Crowdfunding: Reviewing the (Very Recent) Past and Celebrating the Present', *Entrepreneurship: Theory and Practice*, 41(2), pp. 149–160. doi: 10.1111/etap.12270.
- Sidik, S. (2018) *BI Terbitkan Larangan Bitcoin, tapi Makelarnya Masih Beroperasi*, *TribunBisnis*. Available at: <http://www.tribunnews.com/bisnis/2018/01/15/bi-terbitkan-larangan-bitcoin-tapi-makelarnya-masih-beroperasi>.
- Society, T. and Studies, F. (2016) 'The Society for Financial Studies Variance Risk Premiums Author ( s ): Peter Carr and Liuren Wu Source : The Review of Financial Studies , Vol . 22 , No . 3 ( Mar . , 2009 ) , pp . 1311-1341 Published by : Oxford University Press . Sponsor : The Society for', 22(3), pp. 1311–1341.

- Swan, M. (2015) *Blockchain: Blueprint For A New Economy*. 1st edn. Sebastopol: O'Reilly.
- Tai, Y. and Ku, Y. (2013) 'Will Stock Investors use mobile stock trading? A Benefit Risk Assesment Based on A Modified utaut model', *Journal Electron Commer Res*, 14(1), p. 67.
- Urban, G. L., Amyx, C. and Lorenzon, A. (2009) 'Online Trust: State of The Art, New Frontiers, and Research Potential', *Journal of Interactive Marketing*, 23(2), pp. 179–190.
- Wagar, E. A. (2014) 'Credibility', *Archives of Pathology & Laboratory Medicine*, 138(7), pp. 873–875. doi: 10.5858/arpa.2014-0151-ED.
- Want, R. (2011) 'Near Field Communication', *Journal Persasive Computing*, 10(3), pp. 4–7.
- Wijaya, Serly and Thio, S. (2006) *Implementasi Membership Card Dan Pengaruhnya Dalam Meningkatkan Loyalitas Pengunjung Restoran di Surabaya*.
- Zask, E. (2001) *The E-Finance Report*. New York.
- Zheng, H. *et al.* (2014) 'The Role of Multidimensional Social Capital in Crowdfunding: A Comparative Study in China and US', *Information and Management*, 51(4), pp. 488–496.
- Zheng, H. *et al.* (2017) 'An empirical study of sponsor satisfaction in reward-based crowdfunding', *Journal of Electronic Commerce Research*, 18(3), pp. 269–285.

#### PUSTAKA TAMBAHAN

<http://digifin.org/digital-finance-innovation/>  
[www.techinasia.com](http://www.techinasia.com)  
[www.cekaja.com](http://www.cekaja.com)  
[Halomoney.co.id](http://Halomoney.co.id)  
[Doku.com](http://Doku.com)  
[www.midtrans.com/veritrans/payment-gateway](http://www.midtrans.com/veritrans/payment-gateway)

[www.go-jek.com/go-pay/](http://www.go-jek.com/go-pay/)

[Ngaturduit.com](http://Ngaturduit.com)

[Jojonomic.com](http://Jojonomic.com)

[www.cermati.com](http://www.cermati.com)

[digitalpayment.telkomsel.com/](http://digitalpayment.telkomsel.com/)

[www.kartuku.com](http://www.kartuku.com)

[Kickstarter.com](http://Kickstarter.com)

[Indiegogo.com](http://Indiegogo.com)

[Crowdfunder.com](http://Crowdfunder.com)

[Rockethub.com](http://Rockethub.com)

[Crowdrise.com](http://Crowdrise.com)

[Kitabisa.com](http://Kitabisa.com)

[Akseleran.com](http://Akseleran.com)

[Gandengtangan.org](http://Gandengtangan.org)