

## DAFTAR PUSTAKA

- Adams, E. W., & Sumutka, A. R. (2018). Documenting Virtual Currency Transactions. *Journal of Accountancy*, 8-10.
- Ajzen, I. (1985). *From Intentions to Actions: A Theory of Planned Behavior*. Dalam: Kuhl K., Beckman J. (eds) *Action Control*. Springer Series in Social Psychology.
- Ajzen, I. (1991). *The Theory of Planned Behavior*. Organizational Behavior and Human Decision Process.
- Ananda, A. D., Mumtaza, A. R., Harsyarie, S. D., & Jingga, F. (2022). Cryptocurrency Exchange Application Acceptance with TAM Model in Indonesia. *Industrial Engineering and Operations Management*, 4625-4637.
- Auer, R., Cornelli, G., & Frost, J. (2020, April 3). *Covid-19, Cash, and The Future of Payments*. Diambil kembali dari BIS Bulletin: <https://www.finextra.com/finextradownloads/newsdocs/bisbull03.pdf>
- Badan Pengawas Perdagangan Berjangka Komoditi. (2020). *Peraturan Bappebti Nomor 7 Tahun 2020 tentang Penetapan Daftar Aset Kripto yang dapat Diperdagangkan di Pasar Fisik Aset Kripto*.
- Bakri, M. H., Aziz, N. A., Razak, M. I., Hamid, M. H., Nor, M. Z., & Mirza, A. A. (2023). Acceptance of DDKOIN Blockchain Using UTAUT Model: A Customer Perspective Approach. *Calitatea*, 103-121.

- Bank for International Settlements. (2020). *Central Bank Digital Currencies: Foundational Principles and Core Features*. BIS.
- Bank Indonesia. (2009). *Peraturan Bank Indonesia Nomor: 11/12/PBI/2009*. Peraturan Bank Indonesia.
- Bank Indonesia. (2021). *Jumlah Uang Elektronik Beredar*. Diambil kembali dari Bank Indonesia: <https://www.bi.go.id/statistik/ekonomi-keuangan/ssp/uangelektronik-jumlah.aspx>
- Bashynska, I., Malanchuk, M., Zhuravel, O., & Olinichenko, K. (2019). Smart Solutions: Risk Management of Crypto-Assets and Blockchain Technology. *International Journal of Civil Engineering and Technology (IJCIET)*, 1121-1131.
- Behar, D., Fovent, A., Romanova, E., Safran, L., Valdez, Y., Volkman, E., & Wink, S. (2021). *El Salvador Christens Bitcoin as Legal Tender*. Diambil kembali dari Lathan & Watkins LLP: <https://www.jdsupra.com/legalnews/el-salvadorchristens-bitcoin-as-legal-5761391/>
- Bohma, R., Christin, N., Edelman, B., & Moore, T. (2015). Bitcoin: Economics, Technology, and Governance. *Journal of Economic Perspectives*, 213-238.
- Cipriano, N. Y. (2023). Behavioral Intention and Crypto Currency Adoption Among Generation Z. *International Journal of Innovation Scientific Research and Review*, 4751-4759.
- Claeys, G., Demertzis, M., & Efstatbiou, K. (2018). *Cryptocurrencies and Monetary Policy*. Brueghel Policy Contribution.

- Davis, F. D. (1989). Perceived usefulness, perceived ease of use and user acceptance of information technology. *MIS Quarterly*, 319-340.
- Eagly, A., & Chaiken, S. (1993). *The Psychology of Attitudes*. Orlando: Harcourt Brace Jovanovich College Publishers.
- European Central Bank. (2015). *Virtual Currency Schemes: A Further Analysis*.
- Farhana, K., & Muthaiyah, S. (2022). Behavioral Intention to Use Cryptocurrency as an Electronic Payment in Malaysia. *Journal of System and Management Sciences*, 219-231.
- Fung, B., Molico, M., & Stuber, G. (2014). *Electronic Money and Payments: Recent Developments and Issues*. Diambil kembali dari Bank of Canada:  
<https://www.bankofcanada.ca/wp-content/uploads/2014/04/dp2014-2.pdf>
- Garcia-Monleon, F., Erdmann, A., & Arilla, R. (2023). A value-based approach to the adoption of cryptocurrencies. *Journal of Innovation and Knowledge*.
- Hilemand, I., & Rauchs, M. (2017). *Global Cryptocurrency Benchmarking Study*. Cambridge Centre for Alternative Finance.
- Kementerian Keuangan. (t.thn.). *Informasi APBN 2021: Percepatan Pemulihan Ekonomi dan Penguatan Reformasi*.
- Kern, M. J. (2016). Global Epidemics, Pandemics, Terrorism: Risk Assesment and European Responses. *ISPSW Strategy Series: Focus on Defense and International Security*.
- Li, L. K. (2012). A Study of the Attitude, Self-Efficacy, Effort, and Academic Achievement of CitU Students towards Research Methods and Statistics. *SS Student E-Journal*.

- Mazambani, L., & Mutambara, E. (2019). Predicting Fintech Innovation Adoption in South Africa: The Case of Cryptocurrency. *Africa Journal of Economic and Management*.
- Menteri Koordinator Bidang Perekonomian. (2018). Surat Menteri Koordinator Bidang Perekonomian Nomor S-30/M.EKON/09/2018 Tanggal 24 September 2018.
- Mowen, J. C., & Minor, M. (2002). *Perilaku Konsumen Jilid I*. Jakarta: Erlangga.
- Nakamoto, S. (2008). *Bitcoin A Peer-to-Peer Electronic Cash System*. Diambil kembali dari Bitcoin: <https://bitcoin.org/bitcoin.pdf>
- Pal, R., & Bhadada, S. K. (2020). Cash, Currency, and COVID-19. *Postgraduate Medical Journal*.
- Santoso. (1999). *SPSS: Mengolah Data Statistik Secara Profesional Versi 7.5*. Jakarta: Elex Media Komputindo.
- Sathruwani, G. H., & Nanayakkara, N. S. (2023). Determinants of Generation Z Behavioral Intention to Use Cryptocurrency: Evidence from Sri Lanka. *Student Conference in Finance*, 40-42.
- Schaupp, L. C., & Festa, M. (2018). Cryptocurrency Adoption and the Road to Regulation. *Proceedings of the 19th Annual International Conference on Digital Government Research Governance in the Data Age*.
- Setiawan, N. (2005). *Teknik Sampling*. Sumedang: Universitas Padjadjaran.
- Smith, S. S., Petkov, R., & Lahijani, R. (2019). Blockchain and Cryptocurrencies – Considerations for Treatments and Reporting for Financial Services

Professionals. *The Internation Journal of Digital Accounting Research*, 59-78.

Sotiropoulou, A., & Ligot, S. (2019). Legal Challenges of Cryptocurrencies: Isn't it Time to Regulate the Intermediaries? *European Company and Financial Law Review*.

Sugiyono. (2011). *Metode Penelitian Kombinasi (Mixed Methods)*. Bandung: Alfabeta.

Sumaryono. (2015). *Pengujian Pengaruh Theory of Planned Behavior dan Tingkat Pemahaman Mengenai Chartered Accountant terhadap Niat Mahasiswa untuk Mengambil Sertifikasi Chartered Accountant*. Skripsi. Universitas Negeri Yogyakarta.

Sunarto. (2006). *Perilaku Konsumen*. Yogyakarta: AMUS Yogyakarta.

Suparman, N. (2021). Dampak Pandemi Covid-19 terhadap Pengelolaan Keuangan Negara. *Indonesian Treasury Review: Jurnal Perbendaharaan, Keuangan Negara, dan Kebijakan Publik*.

Tetelea, D. (2023). *Factors of Cryptocurrency Adoption in Russia: A UTAUT Model Analysis*.

Tveita, A., & Borander, M. (2018). *The Adoption of Blockchain Technology in Norwegian Corporations (Master's Thesis)*.

Undang-undang Nomor 7 Tahun 2011 tentang Mata Uang. (2011).

Utami, C. W. (2017). Attitude, Subjective Norms, Perceived Behavior, Entrepreneurship Education, and Self-efficacy towards Entrepreneurial

Intention Universitas Student in Indonesia. *European Research Studies Journal.*

- Vaz, J., Milne, A., & Brown, K. (2021). *The Forms and Function of Money*.
- Werner, S. M., Perez, D., Gudgeon, L., Klages-Mundt, A., Harz, D., & Knottenbelt, W. J. (2021). *SoK: Decentralized Finance (DeFi)*.
- Zamzami, A. H. (2020). The Intentions to Adopting Cryptocurrency of Jakarta Community. *Dinasti International Journal of Management Science*.