

DAFTAR PUSTAKA

- Acemoglu, D., & Restrepo, P. (2018). The Race between Man and Machine: Implications of Technology for Growth, Factor Shares, and Employment. *American Economic Review*, 108(6), 1488-1542.
- Adlina, F. M., & Permata Sari, Y. (n.d.). *Media Riset Ekonomi Pembangunan (MedREP) Pengaruh Teknologi Informasi dan Komunikasi (TIK) Terhadap Ketimpangan Pendapatan di Indonesia*.
<https://medrep.ppj.unp.ac.id/index.php/MedREP/login>
- Aghion, P., Akcigit, U., Bergeaud, A., Blundell, R., & Hémous, D. (2019). Innovation and Top Income Inequality. *The Review of Economic Studies*, 86(1), 1-45.
- Andina, R. D., Matematika, J. J., Jenderal, U., & Supriyanto, S. (2021). ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI. *Jurnal Ilmiah Matematika Dan Pendidikan Matematika (JMP)*, 13(1), 1–14.
- Anney Crismestika, & Raden Parianom. (2025). Apa Penyebab Ketimpangan Pendapatan Di Pulau Jawa? *Veteran Economics, Management & Accounting Review*, 4(1), 53–70.
<https://doi.org/10.59664/vemar.v4i1.12466>
- Arsyad, L. (2015). *Ekonomi Pembangunan (Edisi 5)*. Yogyakarta: UPP STIM YKPN.
- Bmt, P., Mengatasi, D., Ekonomi, K., Rofi, H. A., Sahal, A., Fauzi, R., Rangga Wibiksana, M., Ramandini, N., & Muhmmadiyah Jakarta, U. (2024). Media Riset Bisnis Ekonomi Sains dan Terapan. *Media Riset Bisnis Ekonomi Sains Dan Terapan*, 2(4).
- Badan Pusat Statistik. (2023). *Indeks Pembangunan Teknologi Informasi dan Komunikasi 2022*. Jakarta: Badan Pusat Statistik.
- Badan Pusat Statistik. (2022). *Penghitungan dan Analisis Kemiskinan Makro Indonesia Tahun 2022*. Badan Pusat Statistik.
- Badan Pusat Statistik. (2023). *Statistik Indonesia 2023*. Jakarta: Badan Pusat Statistik.
- Badrawani, W., Amanda, C., Maryaningsih, N., & Wulandari, C. S. (n.d.). *The Role of Digital Payments in Driving Regional Economic Growth: A Panel Data Analysis with Structural Break* 1*.

- Chen, H., & Liu, X. (2025). The Impact of the Digital Economy on Educational Income Inequity: Evidence from Household Survey in China. *Sustainability (Switzerland)*, 17(9). <https://doi.org/10.3390/su17094167>
- Dalton, M., Groen, J. A., Loewenstein, M. A., Piccone, D. S., & Polivka, A. E. (2021). The K-Shaped Recovery: Examining the Diverging Fortunes of Workers in the Recovery from the COVID-19 Pandemic Using Business and Household Survey Microdata. *Journal of Economic Inequality*, 19(3), 527–550. <https://doi.org/10.1007/s10888-021-09506-6>
- Daud, I., Nurjannah, D., Mohyi, A., Ambarwati, T., Cahyono, Y., Haryoko, A. D. E., Handoko, A. L., Putra, R. S., Wijoyo, H., Ari-Yanto, A., & Jihadi, M. (2022). The effect of digital marketing, digital finance and digital payment on finance performance of indonesian smes. *International Journal of Data and Network Science*, 6(1), 37–44. <https://doi.org/10.5267/J.IJDNS.2021.10.006>
- Dewi, D. M., Setiadi, Y., Ikhwanuddin, M., & Fadhilah, L. A. (2022). Kontribusi Teknologi Informasi dan Komunikasi terhadap Kelompok Ketimpangan Pendapatan Daerah. *Jurnal Ekonomi Dan Pembangunan Indonesia*, 22(2), 221–242. <https://doi.org/10.21002/jepi.2022.13>
- Esquivias, M. A., Sugiharti, L., Jayanti, A. D., Purwono, R., & Sethi, N. (2020). Mobile technologies, financial inclusion, and inclusive growth in east Indonesia. *Journal of Telecommunications and the Digital Economy*, 8(2), 123–145. <https://doi.org/10.18080/jtde.v8n2.253>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Semarang: Badan Penerbit Universitas Diponegoro.
- Huda, N., Miftahul, S., Tarate, U., & Sumenep, P. (2025). DAMPAK EKONOMI DIGITAL TERHADAP KETIMPANGAN PENDAPATAN DI NEGARA BERKEMBANG: STUDI KASUS INDONESIA. *Jurnal Keislaman Terateks*, 10(1).
- Jahidah, N. S., Adzimatunur, F., Manajemen, U., Kuningan, K., & Kuningan, I. (2025). *Teknologi Informasi dan Komunikasi: Solusi untuk Ketimpangan Pendapatan di Indonesia?* (Vol. 6).
- Kling, G., Pesqué-Cela, V., Tian, L., & Luo, D. (2020). A theory of financial inclusion and income inequality. *European Journal of Finance*, 1–21. <https://doi.org/10.1080/1351847X.2020.1792960>
- Kuncoro, M. (2010). *Ekonomi Pembangunan: Teori, Masalah, dan Kebijakan* (Edisi 5). Jakarta: Erlangga.
- Kuznets, S. (1955). Economic Growth and Income Inequality. *The American Economic Review*, 45(1), 1–28.

- Nugraha, D. P., Setiawan, B., Nathan, R. J., & Fekete-Farkas, M. (2022). Fintech Adoption Drivers for Innovation for SMEs in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4). <https://doi.org/10.3390/joitmc8040208>
- Nurain, H., & Juliannisa, I. A. (2022). ANALISIS FAKTOR PENYEBAB KETIMPANGAN PENDAPATAN PADA LIMA PROVINSI TERTIMPANG DI INDONESIA. In *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi* (Vol. 18, Issue 1).
- Ong, H. B., Wasiuzzaman, S., Chong, L. L., & Choon, S. W. (2023). Digitalisation and financial inclusion of lower middle-income ASEAN. *Heliyon*, 9(2). <https://doi.org/10.1016/j.heliyon.2023.e13347>
- Otoritas Jasa Keuangan. (2022). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2022*. Jakarta: OJK.
- PENGARUH INKLUSI KEUANGAN TERHADAP KETIMPANGAN PENDAPATAN DI INDONESIA TAHUN 2012-2017*. (n.d.).
- Ridzuan, A. R., Zakaria, S., Fianto, B. A., Yusoff, N. Y. M., Sulaiman, N. F. C., Razak, M. I. M., Siswantini, & Lestari, A. (2021). Nexus between financial development and income inequality before pandemic covid-19: Does financial kuznets curve exist in malaysia, indonesia, thailand and philippines? *International Journal of Energy Economics and Policy*, 11(2), 260–271. <https://doi.org/10.32479/ijeep.10616>
- Rivai, A. (2021). The effect of digital banking technology on bank efficiency and employee demand in Indonesian banking industry. *Natural Volatiles & Essential Oils*, 8(6), 1029–1048.
- Riza Fakhrlrizqi, M., & Nuraulia, S. (2025). PENGARUH INKLUSI KEUANGAN TERHADAP PERTUMBUHAN The Effect of Financial Inclusion on Economic Growth, Income Inequality and Poverty: A Spatial Approach across Provinces in Indonesia. In *JOURNAL OF ANALYTICAL RESEARCH* (Vol. 4, Issue 1).
- Schumpeter, J. A. (1942). *Capitalism, Socialism and Democracy*. New York: Harper & Brothers.
- Sekaran, U., & Bougie, R. (2017). *Research Methods for Business: A Skill Building Approach*. Chichester: Wiley.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Todaro, M. P., & Smith, S. C. (2015). *Economic Development* (12th ed.). Pearson.
- Todaro, M. P., & Smith, S. C. (2006). *Pembangunan Ekonomi* (Edisi ke-9). Jakarta: Erlangga.

Widodo, P., Ariani, N., Yudi, D., & Supriadi, N. (n.d.). *PERAN PEMBANGUNAN INFRASTRUKTUR TERHADAP KETIMPANGAN PENDAPATAN DI KOTA DAN KABUPATEN PULAU JAWA*.

World Bank. (2022). *Poverty and Shared Prosperity 2022: Correcting Course*. Washington, DC: World Bank.

Zaib, M., Babar Ali, S., Umar, M., Babar Ali Professor, S., & Umar Assistant Professor, M. (2025). Impacts of Financial Inclusion on Income Inequality; Mediating Effects of Institutional Economic Framework and Government Policies: An Empirical Analysis of Pakistan. In *Advance Journal of Econometrics and Finance* (Vol. 3, Issue 2). <https://ajeaf.com/index.php/Journal/About>