

DAFTAR PUSTAKA

- Agarwal, S., Amromin, G., Ben-David, I., Chomsisengphet, S., & Evanoff, D. D. (2014). Predatory lending and the subprime crisis. *Journal of Financial Economics*, 113(1), 29–52. <https://doi.org/10.1016/j.jfineco.2014.02.008>
- Agarwal, S., Ho, C. T., & Ho, C. (2007). *Comparing the prime and subprime mortgage markets*; www.chicagofed.org.
- Fontinelle, Amy. (2023). *Late Fee: Definition, How They Work, and How To Avoid Them*. <https://www.investopedia.com/terms/l/late-fee.asp#:~:text=The%20term%20late%20fee%20refers,an%20insurance%20or%20rental%20contract>
- Carr, J. H. (2001). *Predatory Lending: An Overview* *.
- Engel, K. C., & McCoy, P. A. (2002). *Articles A Tale of Three Markets: The Law and Economics of Predatory Lending* (Vol. 80, Issue 6). <http://ssrn.com/abstract=286649><http://ssrn.com/abstract=286649>
- Hoff, K., & Stiglitz, J. E. (1990). Introduction: Imperfect Information and Rural Credit Markets: Puzzles and Policy Perspectives Introduction: Imperfect Information and Rural Credit Markets-Puzzles and Policy Perspectives. In *Source: The World Bank Economic Review* (Vol. 4, Issue 3).
- International Monetary Funds Country Staff Reports. (2020). *DIGITALIZATION: A SAFE PATH TO A MORE INCLUSIVE RECOVERY IN INDONESIA?*
- King, U., Parrish, L., & Tanik, O. (2006). *Financial Quicksand: Payday lending sinks borrowers in debt with \$4.2 billion in predatory fees every year*. www.responsiblelending.org
- Logan, A., & Weller, C. E. (2009). *Who Borrows From Payday Lenders? An Analysis of Newly Available Data Who Borrows From Payday Lenders? An Analysis of Newly Available Data Introduction and summary*. www.americanprogress.org
- Lucky Sasmita, J., Harto, B., & Politeknik, A. L. (2021). *Analisa Perhitungan Suku Bunga Pinjaman Harian Pada Aplikasi Pinjaman Online Legal Menggunakan Metode Simple Interest* (Vol. 7, Issue 2).
- Mabsuti, M., & Nurtresna, R. (2022). PERLINDUNGAN HUKUM TERHADAP KONSUMEN PINJAMAN OLINe DALAM SISTEM HUKUM INDONESIA. *Bureaucracy Journal : Indonesia Journal of Law and Social-Political Governance*, 2(1), 235–243. <https://doi.org/10.53363/bureau.v2i1.90>
- Morgan, D. P. (2007). *Defining and detecting predatory lending*. Staff Report, No. 273, Federal Reserve Bank Of New York <http://hdl.handle.net/10419/60671>
- Nurhilmayah. (2023). *Perbandingan Pinjaman Online di Indonesia, Amerika Serikat dan Tiongkok*.
- Otoritas Jasa Keuangan. (2023). *Financial Technology – P2P Lending*.
- Otoritas Jasa Keuangan. (2023). *QNA Fintech Lending*.
- Renuart, E. (2004). An overview of the predatory mortgage lending process. In *Housing Policy Debate* (Vol. 15, Issue 3, pp. 467–502). Fannie Mae Foundation. <https://doi.org/10.1080/10511482.2004.9521511>