



DAFTAR PUSTAKA

- Adriani, Y. (2018). Religiosity and happiness in Indonesia: A phenomenological study of young Muslims. Submitted in fulfillment of the requirements for the degree of Doctor of Philosophy Deakin University January 2018. <http://dro.deakin.edu.au/eserv/DU:30110893/adriani-religiosityand2018.pdf>.
- Akinola, S. (2021). What is the biggest benefit technology will have on ageing and longevity? *World Economy Forum*, <https://www.weforum.org/agenda/2021/03/what-is-the-biggest-benefit-technology-ageing-longevity-global-future-council-tech-for-good/>
- Amazon.com. (2023). What We Do. <https://www.aboutamazon.com/what-we-do>
- appmaster. (2023). Mobile Applications. <https://appmaster.io/product/mobile-applications>
- Apriyani, R. (2022). Hubungan Self-Esteem Dengan Kesepian Pada Remaja Yayasan Penyantunan Yatim Piatu Aceh Sepakat Darul Aitam Medan. *Skripsi*, Universitas Medan Area
- Arampatzi, E., Burger, M. J., & Novik, N. (2016). Social network sites, individual social capital and happiness. *Journal of Happiness Studies*, 19(1), 99–122. <https://doi.org/10.1007/s10902-016-9808-z>
- Ashshiddiqy, N. R., Putri, N. L. P. N. S., Nirmala, B. P. W., & Paramitha, A. I. I. (2021). Perancangan Mobile Application untuk Startup montirkeliling. com dengan Metode Design Sprint. *KARMAPATI (Kumpulan Artikel Mahasiswa Pendidikan Teknik Informatika)*, 10(3), 238-250.
- Aulia, F. W., Aprialinita, D., Putra, S. E., & Putri, A. M. (2021). Analisis Lingkungan Internal dan Eksternal dalam Menghadapi Kompetitor di Masa Pandemi pada Perusahaan Indofood. *Jurnal Pendidikan Tambusai*, 5(2).
- Azizah, A. N., & Rahayu, S. A. (2016). Hubungan Self-Esteem dengan Tingkat Kecenderungan Kesepian ada Lansia. *Jurnal Penelitian Psikologi*, 7(2), 40-58.
- Badan Pusat Statistik. (2023). *Jumlah penduduk Indonesia* <https://www.bps.go.id/id/statistics-table/2/MTk3NSMy/jumlah-penduduk-pertengahan-tahun--ribu-jiwa-.html>
- Bank Indonesia. (2023). *IndONIA, Compounded IndONIA, IndONIA Index dan JIBOR (bi.go.id)*
- Bank Mandiri (2023) Kopra Mandiri di <https://kopra.bankmandiri.co.id/kopra/ui/>.



- Beutel, M. E., Klein, E. M., Brähler, E., Reiner, I., Jünger, C., Michal, M., Wiltink, J., Wild, P. S., Münzel, T., Lackner, K. J., & Tibubos, A. N. (2017). *Loneliness in the general population: prevalence, determinants and relations to mental health. BMC psychiatry*, 17(1), 97. <https://doi.org/10.1186/s12888-017-1262-x>
- Brand Finance. (2023). *The Annual Report on The Most Valuable and Strongest Luxury & Premium Brands Ranking*. <https://brandirectory.com/>
- Brigham, E. F., & Houston, J. F. (2018). *Essentials of Financial Management* 4th Edition. Cengage Learning Asia Pte Ltd.
- Chen, G. M. (2011). *Tweet this: A uses and gratifications perspective on how active Twitter use gratifies a need to connect with others. Computers in Human Behavior*, 27(2), 755–762. <https://doi.org/10.1016/j.chb.2010.10.023>
- Cohen-Mansfield, J., Hazan, H., Lerman, Y., & Shalom, V. (2016). Correlates and predictors of loneliness in older-adults: a review of quantitative results informed by qualitative insights. *International psychogeriatrics*, 28(4), 557–576. <https://doi.org/10.1017/S1041610215001532>
- Dwiputra I, J. C., & Kusumiati, R. Y. E. (2021). Loneliness At Satya Wacana Christian University Students Who Was In Salatiga During Pandemic. *JIBK Undiksha*, 12(3), 321-333
- Ekawati, R., & Nurhalimah, N. (2022). Kualitas Pelayanan Bagi Peserta BPJS Kesehatan dan Non BPJS Kesehatan. *Prosiding FRIMA (Festival Riset Ilmiah Manajemen Dan Akuntansi)*, 3. <https://doi.org/10.55916/frima.v0i3.317>
- Emarketer Report on Digital Advertising di akses <https://www.emarketer.com/> pada tanggal 1 Juni 2024
- Fadillah, A., Nafis, F. A., & Aisyah, S. (2022). Pengaruh Sistem Pengendalian Manajemen Terhadap Kinerja perusahaan pada Pembelajaran Organisasi Dan Inovasi Sebagai Variabel Intervening (Studi Kasus Badan Pengkreditan Rakyat Kota Pekanbaru). *Jurnal Manajemen Akuntansi (JUMSI)*, 2(4).
- Fauzi, D. A. (2015) Hubungan Intensitas Penggunaan Situs Jejaring Sosial Dengan Empati Pada Remaja Siswa Kelas XI SMA Negeri 10 Pekanbaru. *Skripsi*, Universitas Islam Negeri Sultan Syarif Kasim Riau.
- Fauziyyah, A., & Ampuni, S. (2018). Depression tendencies, social skills, and loneliness among college students in Yogyakarta. *Jurnal Psikologi*, 45(2), 98. <https://doi.org/10.22146/jpsi.36324>



- Fitriani, R., dan Sultan, M. A. (2019). Model Bisnis Kanvas Sebagai Solusi Inovasi Bagi Yang Kecil Bisnis. *Jurnal Ilmu Manajemen & Bisnis*, 10.
- Haryani, D. S., & Risnawati, R. (2018). Analisis risiko operasional berdasarkan pendekatan enterprise risk management (erm) pada PT. Swakarya Indah Busana Tanjungpinang.
- Holt-Lunstad, J., Smith, T. B., & Layton, J. B. (2010). Social Relationships and Mortality Risk: A Meta-analytic Review. *PLoS Medicine*, 7(7), e1000316.
- Hutahaean, L., & Basuki, B. (2022). Strategi Bisnis dalam Pengembangan Produk Kemasan Karton Bergelombang Mikro Flute di PT. Temprina Media Grafika. *Jurnal Manajemen Dan Inovasi(MANOVA)*,5(1). <https://doi.org/10.15642/manova.v5i1.724>
- Ienca, M., Schneble, C., Kressig, R. W., & Wangmo, T. (2021). Digital Health Interventions for Healthy Ageing: A Qualitative User Evaluation and ethical assessment. *BMC Geriatrics*, 21(1). <https://doi.org/10.1186/s12877-021-02338-z>
- Indriastuti, N. (2023). 8 Rekomendasi Aplikasi Kasir Gratis Untuk UMKM. Diakses dari <https://wisatausaha.com/aplikasi-kasir-gratis-untuk-umkm> di akses pada 3 Juni 2024
- Juditha, C. 2011. Hubungan Penggunaan Situs Jejaring Sosial Facebook terhadap Perilaku Remaja Di kota Makassar. *Jurnal Penelitian IPTEK-. KOM*. 13 (1), 1-23 *JURNAL DIMENSI*, 7(2). <https://doi.org/10.33373/dms.v7i2.1699>
- Kaakinen, M., Sirola, A., Savolainen, I., & Oksanen, A. (2020). Impulsivity, internalizing symptoms, and k group behavior as determinants of online hate. *PLOS ONE*, 15(4). <https://doi.org/10.1371/journal.pone.0231052>
- Kaia Consulting. (2024). Kaia Consulting. <https://www.instagram.com/kaia.consulting>
- Kurniati, N. (2022). Analisa lingkungan bisnis internal dan eksternal perusahaan. *Pusdansi.Org*, 2(3).
- Kustiawan, W., Balqis, F. D., Wulandari, L., Siregar, R. H., Simbolon, M. B., Pandiangan, H. E., & Prawira, Y. B. (2022). Media Sosial Sebagai Media Penyiaran. *JURNAL EDUKASI NONFORMAL*, 3(2), 296-302.
- Laras, A. (2023). Daftar Jenis Kartu Debet BRI dan BNI Beserta Limit Transaksinya. <https://finansial.bisnis.com/read/20230713/90/1674400/daftar-jenis-kartu-debit-bri-dan-bni-serta-limit-transaksinya/2> pada tanggal 2 Juni 2024



- Lin, S., Liu, D., Niu, G., & Longobardi, C. (2020). Active social network sites use and loneliness: the mediating role of social support and self-esteem. *Current Psychology*, 1-8. <https://doi.org/10.1007/s12144-020-00658-8>
- Lowe, S. R., Blachman-Forshay, J., & Koenen, K. C. (2015). Trauma as a public health issue: Epidemiology of trauma and trauma-related disorders. In U. Schnyder & M. Cloitre (Eds.), *Evidence based treatments for trauma-related psychological disorders: A practical guide for clinicians* (pp. 11–40). Springer International Publishing/Springer Nature. https://doi.org/10.1007/978-3-319-07109-1_2
- Maritsa, A., Hanifah Salsabila, U., Wafiq, M., Rahma Anindya, P., & Azhar Ma'shum, M. (2021). Pengaruh Teknologi Dalam Dunia Pendidikan. *Al-Mutharahah: Jurnal Penelitian Dan Kajian Sosial Keagamaan*, 18(2), 91–100. <https://doi.org/10.46781/al-mutharahah.v18i2.303>
- Mizanie, D., & Irwansyah. (2019). Penggunaan Social Network Site (SNS) Instagram Sebagai Media Pemasaran Geriliya Digital. *KOMUNIKASI: Jurnal Komunikasi*, 10(2).
- Muttaqin, V. A., & Hidayati, I. A. (2022). Pengalaman kesepian pada mahasiswa rantau selama pandemi Covid-19. *Psikostudia: Jurnal Psikologi*, 11(4), 587-602.
- Momtaaz, Y. A., Hamid, T. A., Yusoff, S., Ibrahim, R., Chai, S. T., Yahaya, N., & Abdullah, S. S. (2012). Loneliness as a risk factor for hypertension in later life. *Journal of aging and health*, 24(4), 696–710. <https://doi.org/10.1177/0898264311431305>
- Nowland, R., Necka, E. A., & Cacioppo, J. T. (2018). Loneliness and Social Internet Use: Pathways to Reconnection in a Digital World? *Perspectives on Psychological Science*, 13(1), 70–87.
- Osterwalder, A. & Y. Pigneur. (2015). *Business Model Generation*. Jakarta: PT. Elex Media Komputindo.
- Peltzer, K., & Pengpid, S. (2017). Loneliness: Its correlates and associations with health risk behaviours among university students in 25 countries. *Journal of Psychology in Africa*, 27(3), 247–255. <https://doi.org/10.1080/14330237.2017.1321851>
- Peltzer, K., & Pengpid, S. (2019). Loneliness correlates and associations with health variables in the general population in Indonesia. *International Journal of Mental Health Systems*, 13, Article 24. <https://doi.org/10.1186/s13033-019-0281-z>



- Petitte, T., Mallow, J., Barnes, E., Petrone, A., Barr, T., & Theeke, L. (2015). A Systematic Review of Loneliness and Common Chronic Physical Conditions in Adults. *The open psychology journal*, 8(Suppl 2), 113–132. <https://doi.org/10.2174/1874350101508010113>
- Persolkelly Salary Guide 2024 yang di akses
<https://www.persolkelly.co.id/page/persolkelly-insights/salary-guides/salary-guide-2024/> pada tanggal 1 Juni 2024
- Pittman, M. (2015). Creating, Consuming, and Connecting: Examining the Relationship Between Social Media Engagement and Loneliness. *The Journal of Social Media in Society*, 4(1). 66- 98
- Pittman, M., & Reich, B. (2016). Social media and loneliness: Why an Instagram picture may be worth more than a thousand Twitter words. *Computers in Human Behavior*, 62, 155–167. <https://doi.org/10.1016/j.chb.2016.03.084>
- Pramasella, F. (2019). Hubungan antara lima besar tipe sifat kepribadian dengan kesepian pada mahasiswa rantau. *Psikoborneo*, 3(7), 648-61.
- Rasmussen, E. B., Askheim, C., Oppedal, B., & Haldar, M. (2021). Warm technology against loneliness among the elderly? A script analysis of the communication solution KOMP. *Tidsskrift for samfunnsforskning*, 62(4), 353-372.
- Richard, A., Rohrmann, S., Vandeleur, C. L., Schmid, M., Barth, J., & Eichholzer, M. (2017). *Loneliness is adversely associated with physical and mental health and lifestyle factors: Results from a Swiss national survey. PloS one*, 12(7), e0181442. <https://doi.org/10.1371/journal.pone.0181442>
- Riyanthi Sianturi <https://riyanthisianturi.com/customer-segments/> di akses pada 5 Juni 2024
- Rohmah, S. (2018). Hubungan Antara Kesepian Dengan Kecenderungan Depresi Pada Lansia Di Panti Sosial Tresna Werdha Natar Lampung Selatan. *Skripsi*, Universitas Islam Negeri Raden Intan Lampung
- Ronteau, S., Muzellec, L., Saxena, D., & Trabucchi, D. (2023). *Digital Business Models*. The Deutsche Nationalbibliothek.
- Royan, F. M. (2014). *Marketing Selebritis*. Jakarta: PT. Elex Media Komputindo.
- Sarman, A., & Tuncay, S. (2023). The relationship of Facebook, Instagram, Twitter, Tiktok and WhatsApp/telegram with loneliness and anger of adolescents living in Turkey: A structural equality model. *Journal of Pediatric Nursing*, 72, 16–25. <https://doi.org/10.1016/j.pedn.2023.03.017>



- Satici, B. (2019). *Testing a model of subjective well-being: The roles of optimism, psychological vulnerability, and shyness. Health Psychology Open*, 6(2). <http://dx.doi.org/10.1177/2055102919884290>
- Sewpersadh, N. S. (2023). *Disruptive business value models in the digital era. Journal of Innovation and Entrepreneurship*, 12(1), 1–27. <https://doi.org/10.1186/s13731-022-00252-1>
- Schindler, P. S. (2019). *Business Research Methods*. New York: McGraw-Hill.
- Schindler, P. S. (2022). *Business Research Methods*. Mc Graw Hill.
- Setiawan. (2023). Business Model Canvas. *Jurnal Kajian Budaya dan Humaniora*, 5(2), 199-216.
- Shinta, Agustina (2011). *Manajemen Pemasaran (PDF)*. Malang: Universitas Brawijaya Press. hlm. 62. ISBN 978-602-8960-27-4.
- Sims, T., Reed, A. E., & Carr, D. C. (2016). *Information and communication technology use is related to higher well-being among the oldest-old. The Journals of Gerontology Series B: Psychological Sciences and Social Sciences*. <https://doi.org/10.1093/geronb/gbw130>
- Sosiawan, E. A. (2020). Penggunaan Situs Jejaring Sosial sebagai Media Interaksi dan Komunikasi di Kalangan Mahasiswa. *Jurnal Ilmu Komunikasi*, 9(1). 60-75
- Steers, M.-L. N., Moreno, M. A., & Neighbors, C. (2016). *The influence of social media on addictive behaviors in college students. Current Addiction Reports*, 3(4), 343–348. <https://doi.org/10.1007/s40429-016-0123-x>
- Stickley, A., & Koyanagi, A. (2016). *Loneliness, common mental disorders and suicidal behavior: Findings from a general population survey. Journal of affective disorders*, 197, 81–87. <https://doi.org/10.1016/j.jad.2016.02.054>
- Stickley, A., Koyanagi, A., Roberts, B., Richardson, E., Abbott, P., Tumanov, S., & McKee, M. (2013). *Loneliness: its correlates and association with health behaviours and outcomes in nine countries of the former Soviet Union. PloS one*, 8(7), e67978. <https://doi.org/10.1371/journal.pone.0067978>
- Su, X. , Zhou, Y. and Zhang, S. (2019) Social Entrepreneurship from the Perspective of Opportunity: Integration Analysis Based on Timmons Process Model. *Journal of Human Resource and Sustainability Studies*, 7, 438-461. doi: 10.4236/jhrss.2019.73029
- Suardiman, S. P. (2016). *Psikologi Usia Lanjut*. Yogyakarta: Gadjah Mada University Press.

- Sugianto, D. (2019). Bikin E-Money Bisa Pakai Desain Sendiri Lho. Diakses dari <https://finance.detik.com/moneter/d-4400607/bikin-e-money-bisa-pakai-desain-sendiri-loh-ini-caranya-pada-tanggal-2-juni-2024>.
- Sugiyono. (2019). *Metodelogi Penelitian Kuantitatif dan Kualitatif Dan R&D*. Bandung: ALFABETA.
- Sujarweni, V. W. (2015). *Akuntansi Biaya*. Yogyakarta: Pustaka Baru Press.
- Susanty, S., Chung, M.-H., Chiu, H.-Y., Chi, M.-J., Hu, S. H., Kuo, C.-L., & Chuang, Y.-H. (2022). Prevalence of loneliness and associated factors among community-dwelling older adults in Indonesia: A cross-sectional study. *International Journal of Environmental Research and Public Health*, 19(8), 4911. <https://doi.org/10.3390/ijerph19084911>
- Teppers, E., Luyckx, K., Klimstra, T. A., & Goosens, L. (2014). *Loneliness and Facebook motives in adolescence: A longitudinal inquiry into directionality of effect*. Elsevier. doi:dx.doi.org/10.1016/j.adolescence.2013.11.003
- Thomas, L., Orme, E., & Kerrigan, F. (2020). *Student loneliness: The role of social media through life transitions*. *Computers and Education*, 146, 1-11. <https://doi.org/10.1016/j.compedu.2019.103754>
- Timmers, Paul. (1998). *Business Models for Electronic Markets* (versi cetak). *Electronic Markets*.
- Tim PPM Manajemen. (2012). *Business Model Canvas: Penerapan di Indonesia*. Jakarta: Penerbit PPM
- Tjiptono, F. (2019). *Strategi pemasaran*. Yogyakarta: Penerbit CV Andi Offset
- Wisdaningrum, O. (2013). Analisis Rantai Nilai (Value Chain) Dalam Lingkungan Internal Perusahaan. *Jurnal Analisa*, 1(1).
- Wallin, J., Chirumalla, K., dan Thompson, A. (2013). *Developing PSS concepts from traditional product sales situation: the use of business model canvas*. *Product-Service Integration for Sustainable Solutions*, 263-274.
- Wikipedia. (2023a). Aplikasi Seluler. 1–5. <https://doi.org/10.1039/C3LC51235E.6>.
- Yanguas, J., Pinazo-Henandis, S., & Tarazona-Santabalbina, F. J. (2018). *The complexity of loneliness*. *Acta bio-medica : Atenei Parmensis*, 89(2), 302–314. <https://doi.org/10.23750/abm.v89i2.7404>



Yurni. (2015). Perasaan Kesepian Dan Self-Esteem Pada Mahasiswa. *Jurnal Ilmiah Universitas Batanghari Jambi*, 15(4).

Žur, A. (2015). *Social Problems as Sources of Opportunity: Antecedents of Social Entrepreneurship Opportunities. Entrepreneurial Business and Economics Review*, 3(4), XX-XX. doi: 10.15678/EBER.2015.0304XX