

DAFTAR PUSTAKA

- Adiana, P. P. E., & Karmini, N. L. (2012). Pengaruh Pendapatan, Jumlah Anggota Keluarga, dan Pendidikan terhadap Pola Konsumsi Rumah Tangga Miskin di Kecamatan Gianyar. *E-Jurnal Ekonomi Pembangunan Universitas Udayana*, 1(1), 39–48.
- Astri, M., Nikensari, S. I., & Kuncara W., H. (2013). Pengaruh Pengeluaran Pemerintah Daerah pada Sektor Pendidikan dan Kesehatan Terhadap Indeks Pembangunan Manusia di Indonesia. *Jurnal Pendidikan Ekonomi Dan Bisnis (JPEB)*, 1(1), 77. <https://doi.org/10.21009/jpeb.001.1.5>
- Badan Pusat Statistik. (2020b). *Statistik E-Commerce 2020* (L. Anggraini, S. Utoyo, & E. Sari (eds.)). Badan Pusat Statistik/BPS-Statistics Indonesia.
- Badan Pusat Statistik. (2021). *Rata-rata Lama Sekolah (MYS)*. <https://sirusa.bps.go.id/sirusa/index.php/indikator/572>
- Bappenas. (2020). Perkembangan Ekonomi Indonesia Dan Dunia. *Kedeputian Bidang Ekonomi Kementerian PPN/BAPPENAS*, 3(4), 1689–1699.
- Bdan Pusat Statistik. (2020). *Indeks Pembangunan Manusia 2020* (Vol. 148).
- Bhakti, N. A., Istiqomah, I., & Suprpto, S. (2017). Analisis Faktor-Faktor Yang Mempengaruhi Indeks Pembangunan Manusia Di Indonesia Periode 2008-2012. *Ekuitas (Jurnal Ekonomi Dan Keuangan)*, 18(4), 452. <https://doi.org/10.24034/j25485024.y2014.v18.i4.2162>
- Choudhury, S. R., & Agarwal, B. (2018). Contribution of Education on Standard of Living. *International Journal of Advanced Multidisciplinary Scientific Research*, 1(4), 11–24. <https://doi.org/10.31426/ijamsr.2018.1.4.212>
- Christelis, D. et al. (2020). The COVID-19 Crisis and Consumption: Survey Evidence from Six EU Countries. *SSRN Electronic Journal*, 2507. <https://doi.org/10.2139/ssrn.3751097>
- Deaton, A. (2014). Franco Modigliani and the Life Cycle Theory of Consumption. *Paper Knowledge . Toward a Media History of Documents*, 7(2), 107–115.
- Dikti Kemendikbud. (2020). *Tantangan Disrupsi Teknologi Indonesia*.

<https://dikti.kemdikbud.go.id/highlight/tantangan-disrupsi-teknologi-indonesia/>

- Farooqi, M. S. A., & Yaseen, M. R. (2020). Impact of Information and Communication Technology (ICT) Investment on different Components of Human Development in Developing Countries. *International Review of Management and Business Research*, 9(4), 108–129. [https://doi.org/10.30543/9-4\(2020\)-11](https://doi.org/10.30543/9-4(2020)-11)
- Ghozali, I. (2018). *Analisis Multivariat dan Ekonometrika Teori, Konsep, dan Aplikasi dengan Eviews 10* (A. Tejokusumo (ed.); 2nd ed.). Badan Penerbit Universitas Diponegoro.
- Ginting, T. A. B. et al. (2020). The Effect of Education and Dependency Ratio on Economic Growth and Poverty in Papua. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, 4(6), 186–195.
- Gujarati, D. N., & Econometrics, B. (2004). As in the previous three editions, the primary objective of the fourth edition of. In *New York*. <https://doi.org/10.1126/science.1186874>
- Hayati, M. (2019). *Analisis Hubungan Tingkat Partisipasi Angkatan Kerja dan Rasio Ketergantungan Penduduk terhadap Pertumbuhan Ekonomi di Indonesia*.
- Karaman Aksentijević, N., Ježić, Z., & Zaninović, P. A. (2021). The effects of information and communication technology (ICT) use on human development—A macroeconomic approach. *Economies*, 9(3). <https://doi.org/10.3390/economies9030128>
- Li, J., Wu, Y., & Xiao, J. J. (2020). The impact of digital finance on household consumption: Evidence from China. *Economic Modelling*, 86(April), 317–326. <https://doi.org/10.1016/j.econmod.2019.09.027>
- Mohd Bakri, S. et al. (2017). Understanding Behavior of Consumption Expenditure of Households. *International Business Education Journal*, 10(January 2018), 43–52. <https://doi.org/10.37134/ibej.vol10.5.2017>
- Najmi Illahi, Melti Roza, M. T. (2018). Analisis Determinan Pengeluaran Konsumsi Rumah Tagga di Indonesia. *EcoGen*, 2(2).

<https://doi.org/http://dx.doi.org/10.24036/jmpe.v1i3.5025>

- Ngadi, N., Meliana, R., & Purba, Y. A. (2020). Dampak Pandemi Covid-19 Terhadap Phk Dan Pendapatan Pekerja Di Indonesia. *Jurnal Kependudukan Indonesia*, 2902, 43. <https://doi.org/10.14203/jki.v0i0.576>
- Nurkholis, A. (2016). *Teori Pembangunan Sumber Daya Manusia: Human Capital Theory, Human Investment Theory, Human Development Theory, Sustainable Development Theory, People Centered Development Theory*. 1–16.
- Prayogo, D., & Sukim, S. (2021). Determinan Daya Beli Masyarakat Indonesia Selama Pandemi Covid-19 Tahun 2020. *Seminar Nasional Official Statistics*, 2021(1), 631–640. <https://doi.org/10.34123/semnasoffstat.v2021i1.987>
- Purba, R. (2020). *Aplikasi Teknologi Informasi: Teori dan Implementasi* (J. Simarmata (ed.)). Yayasan Kita Menulis.
- Rao, N. D., & Min, J. (2018). Decent Living Standards: Material Prerequisites for Human Wellbeing. *Social Indicators Research*, 138(1), 225–244. <https://doi.org/10.1007/s11205-017-1650-0>
- Sasana, H. (2012). Pengaruh Belanja Pemerintah Daerah dan Pendapatan per Kapita terhadap Indeks Pembangunan Manusia. *Media Ekonomi Dan Manajemen*, 25(1), 1–12.
- Sirusa Badan Pusat Statistik. (2021). *Rasio Ketergantungan*. <https://sirusa.bps.go.id/sirusa/index.php/indikator/95>
- Truong, D., & Truong, M. D. (2022). How do customers change their purchasing behaviors during the COVID-19 pandemic? *Jurnal of Retailing and Consumer Service*, 67(February). <https://doi.org/10.1016/j.jretconser.2022.102963>
- UNDP. (2020). The Impact of Energy Consumption on Quality of life in the World: Methodological Aspects of Evaluation. In *Economic Annals-XXI* (Vol. 184, Issues 7–8). <https://doi.org/10.21003/EA.V184-03>
- Xu, X., Wang, Q., & Li, C. (2022). *The Impact of Dependency Burden on Urban Household Health Expenditure and Its Regional Heterogeneity in China : Based on Quantile Regression Method*. 10(May), 1–13. <https://doi.org/10.3389/fpubh.2022.876088>