

## Daftar Pustaka

- Aagard, A. (2019), *Digital Business Models*, N.p.: Palgrave Studies in Sustainable Business.
- Abdelkafi, N., Makhotin, S., and Posselt, T. (2013), *Business Model Innovations For Electric Mobility - What Can Be Learned From Existing Business Model Patterns?*, International Journal of Innovation Management, Vol. 17, No. 1, pp.1-41.
- Abubakar, L. and Handayani, T. (2017), Telaah Yuridis Terhadap Implementasi Prinsip Kehati-Hatian Bank Dalam Aktivitas Perbankan Indonesia, De Lega Lata, 2(1), pp. 68–91.
- Afuah, A. and Tucci, C. (2001), *Internet Business Models and Strategies: Text and Cases*. McGraw-Hill/Irwin, New York.
- Ali, H. (2013), Marketing dan Kasus-Kasus Pilihan, Yogyakarta. CAPS (Center For Academic Publishing Service).
- Allee, V. (2000) Reconfiguring the Value Network. Journal of Business Strategy, 21, 1-6.
- Amit, R. and Zott, C. (2001), *Value Creation in E-Business*. Strategic Management Journal, 22, 493-520.
- Anderson, C. (2006), *The Long Tail: How Endless Choice Is Creating Unlimited Demand*, Random House Business Books.
- Arikunto, S. (2013), *Prosedur Penelitian: Suatu Pendekatan Praktik*. Jakarta: Rineka Cipta.
- Ariyani, F. (2018), *Makin Menggurita. Ini Aturan Baru Pengawasan Fintech di bank Indonesia*.
- Arner, D.W., Barberis, J.N. and Buckley, R.P. (2015), *The Evolution of Fintech: A New Post-Crisis Paradigm?*, SSRN Electronic Journal [Preprint], (October 2018).
- Asosiasi Fintech Indonesia (AFTECH) dan Kelompok Kerja (Pokja) Aggregator (2020), *Pedoman Perilaku Pemberian Layanan Aggregator Secara Bertanggung Jawab. Online at*

<https://fintech.id/storage/files/shares/Kode%20Etik/CoC%20Aggregator%20AFTECH.pdf>. Diunduh pada [30 Oktober 2022](#).

Asosiasi Penyelenggara Jasa Internet Indonesia (2022), APJII di Indonesia Digital Outlook 2022, Diakses pada 10 November 2023.

Athia, I., Saraswati, E., & Normaladewi, A. (2018), Penerapan Business Model Canvas (BMC)

Baden-Fuller, C. and Haefliger, S. (2013), *Business Models and Technological Innovation*. Long Range Planning, 46(6), pp. 419-426.

Bank Indonesia (2018), Mengenal Financial Teknologi, Departemen Komunikasi. Online at <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>. Diakses pada tanggal 15 Desember 2023.

Basri, H., (2014), *Using qualitative Research in Accounting and Management Studies: Not a New Agenda*, Journal of US-China Public Administration, Vol. 11, No.10:831-838

Bigalpha.id (2021), Mengenal Fintech Aggregator Dalam Memilih Produk Keuangan, Online at <https://bigalpha.id/news/mengenal-fintech-aggregator-dalam-memilih-produk-keuangan>. Diakses pada 10 November 2022.

Bodgan, R., C., & Biklen, S., K. (1982). *Qualitative Research for Education, an Introduction to Theories and Method*. Pearson.

Brousseau, E. and Pénard, T. (2007), *The Economics of Digital Business Models: A Framework for Analyzing the Economics of Platforms*, Review of Network Economics, Vol. 6, No.2.

Cardeal, G., Höse, K., Ribeiro, I., and Götze, U. (2020), *Sustainable Business Models—Canvas for Sustainability, Evaluation Method, and Their Application to Additive Manufacturing in Aircraft Maintenance*, Jurnal MDPI, Sustainability 2020, 12, 91300.

Chesbrough, H. & Rosenbloom, R S. (2002), *The Role of The Business Model In Capturing Value From Innovation: Evidence From Xerox Corporation's Technology Spin-Off Companies*. Industrial and Corporate Change 11, pp.529-545.

- Creswell, J. W., & Creswell, J. D. (2018), *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches Edition*, Los Angeles, SAGE.
- Creswell, J.W. (2016), *Research Design: Pendekatan Metode Kualitatif, Kuantitatif, dan Campuran*. Yogyakarta: Pustaka Belajar.
- Credible.com (2022), Mengenal Apa itu Agregator dan Fungsinya bagi Bisnis Online. *Online at* <https://credible.com/edukasi/topik/kembangkan-bisnis/aggregator-adalah>. Diakses pada 27 November 2022.
- Denkin, N.K. (2007), *Metodologi Penelitian Kualitatif*, Edisi Revisi, Remaja Rosdakarya, Bandung.
- Denzin and Lincoln, Y. (1994), *Handbook of Qualitative Research*. London: Sage.
- Departemen Komunikasi Bank Indonesia (2018), Mengenal Financial Teknologi. *Online at* <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>. Diakses pada 10 November 2022.
- Desai, F. (2015), *The Evolution of Fintech*, Forbes (<https://www.forbes.com/sites/falgunidesai/2015/12/13/the-evolution-offintech/#3032d04d7175>)
- Dhar, Vasant and Stein, M.Roger (2017), *FinTech Platforms and Strategy*, Stern School of Business and Center for Data Science, New York University.
- Dogson, M., Gann, D.M., and Phillips, N.W. (2013), *Organizational Learning and the Technology of Foolishness*, *Organization Science, Articles in Advance*, pp. 1–19.
- Dorfleitner, Gregor, Lars Hornuf, Matthias Schmitt, and Martina Weber. (201), *The FinTech Market in Germany*, Springer 13–46.
- Dunafintech (2021), Mengenal Fintech Agregator, Inovasi Keuangan Digital Berbasis Teknologi. *Online at* <https://dunafintech.com/fintech-aggregator/>. Diakses pada 5 Desember 2023.
- Fandy, T. and Gregorius, C. (2012), *Service, Quality Satisfaction*, Jogjakarta: Andi Offset.
- Financial Stability Implications from FinTech* (2017), *Supervisory and Regulatory Issues that Merit Authorities' Attention* (<https://www.fsb.org/wp-content/uploads/R270617.pdf>).

- Fintech Highlight: Market Aggregator (2022). *Online at* <https://bbs.binus.ac.id/bbslab/2020/01/fintech-highlight-market-aggregator/>
- Fintech.id (2020), Pedoman Perilaku Pemberian Layanan Aggregator Secara Bertanggung Jawab, Asosiasi Fintech Indonesia (AFTECH) dan Kelompok Kerja (Pokja) Aggregator, November 2020. *Online at* <https://fintech.id/storage/files/shares/Kode%20Etik/CoC%20Aggregator%20AFTECH.pdf>. Diakses pada tanggal 15 Desember 2023.
- Frankel, J. R. & Wallen, N. E. (1998), *How to Design and Evaluate Research in Education*, (Second Edition), Mc. Graw Hill Inc.
- Gómez, J., Huete, J. F., Hoyos, O., Perez, L., and Grigori, D. (2013), *Interaction System Based on Internet of Things as Support for Education*, *Procedia Computer Science*, 21, 132-139.
- Grup Inovasi Keuangan Digital Otoritas Jasa Keuangan (2021), Daftar Penyelenggara Inovasi Keuangan Digital. *Online at* [https://ojk.go.id/GESIT/\\_uploads/202109150405\\_DAFTAR%20PENYELENGGARA%20IKD%20OJK%20PER%20AGUSTUS%202021.pdf](https://ojk.go.id/GESIT/_uploads/202109150405_DAFTAR%20PENYELENGGARA%20IKD%20OJK%20PER%20AGUSTUS%202021.pdf). Diakses pada 30 Oktober 2022.
- Grup Inovasi Keuangan Digital Otoritas Jasa Keuangan (2022), Daftar Penyelenggara Inovasi Keuangan Digital. *Online at* <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Penyelenggara-IKD-dengan-Status-Tercatat-di-OJK-per-Agustus-2022/Daftar%20Penyelenggara%20Inovasi%20Keuangan%20Digital%20per%20Agustus%202022.pdf>. Diakses pada 15 November 2022.
- Gultom, J.R. (2022), Mekanisme dan Sifat Kredit Dalam Sistem *Financial Technology*, *Jurnal Pendidikan Masyarakat Dan Pengabdian Magister Pendidikan Nonformal Pascasarjana Universitas Negeri Gorontalo*, Volume 02, (2).
- Gunakan Fintech Aggregator Dan Tentukan Produk/Layanan Jasa Keuangan Impianmu (2020), *Online at* <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/30679>. Diakses pada 15 November 2022.

- Hadad, Muliaman D. (2017). *Financial Technology (FinTech) di Indonesia*. Kuliah Umum FinTech, IBS, Jakarta.
- Haryono, C. G. (2020), *Ragam Metode Penelitian Kualitatif Komunikasi*, Jawa Barat: Jejak (Jejak Publisher).
- Hsueh, S. C., Kuo C.H. (2017), *Effective Matching for P2P Lending by Mining Strong Association Rules*, Proceedings of the 3rd International Conference on Industrial and Business Engineering, pp. 30-33.
- Hua, X. and Huang, Y. (2021), *Understanding 'China's Fintech Sector: Development, Impacts and Risks*, European Journal of Finance 27: 321–33.
- Ibrahim (2015), *Metodologi Penelitian Kualitatif*, Bandung: Alfabeta.
- Indrawati (2015), *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*, Bandung: Aditama.
- Indriantoro, N., dan Supomo, B. (2013), *Metodologi Penelitian Bisnis Untuk Akuntansi & Manajemen*, Yogyakarta: BPFE.
- Jasnovaria and Munir, N.S. (2020), *Business Model Development of PT. XYZ Using Business Model Canvas*, *Advances in Economics, Business and Management Research*, Proceedings of the 3rd Asia Pacific Management Research Conference (APMRC 2019) volume 149, The 3rd Asia Pacific Management Research Conference (APMRC), Atlantic Press.
- Kerwin, C. (2021), *The Business Model Canvas – Is It Right for Your Business?.* Online at <https://www.score.org/sanluisobispo/resource/blog-post/business-model-canvas-%E2%80%93-it-right-your-business>. Diakses pada 30 Oktober 2021.
- Kirk, J. & Miller, M. L. (1986), *Reliability and Validity in Qualitative Research*, Beverly Hills, CA, Sage Publications.
- Kohlborn, T., Korthaus, A., Riedl, C., and Kremar, H. (2009), *Service Aggregators in Business Networks*, Jurnal IEEE Xplore, Conference Paper, 13th Enterprise Distributed Object Computing Conference Workshops.
- Kotler, P. and Keller, K.L (2009), *Manajemen Pemasaran*, Edisi 12 Jilid 1, Jakarta: PT Indeks.

- Kotler, P., & Keller, K.L. (2016), *Marketing Management*, (Global Edition), Harlow: Pearson Education Limited.
- Mardawani (2020), *Praktis Penelitian Kualitatif Teori Dasar dan Analisis Data dalam Perspektif Kualitatif*, Yogyakarta: Deepublish.
- Markides, C. and Charitou, C. (2004), *Competing with Dual Business Models: A Contingency Approach*, *Academy of Management Executive*, 18, 22-36.
- Markides, C. C. (2008). *Game-Changing Strategies: How To Create New Market Space In Established Industries By Breaking The Rules*.
- Marseno, S. (2022), *Layanan Keuangan dengan Fintech Agregator, Ini Pengertian, Cara Kerja, dan Manfaatnya*. *Online at <https://www.cermati.com/artikel/aggregator>*. Diakses pada 11 November 2022.
- Matthews, M. (2006), *Where Next for Account Aggregation*, *International Journal of Bank Marketing*, Vol. 24 No. 2, pp. 133-138.
- McCusker, K., & Gunaydin, S. (2015). *Research Using Qualitative, Quantitative or Mixed Methods and Choice Based on the Research*. *Perfusion*, 30, 537-542.
- Miles, M.B, Huberman, A.M, & Saldana, J. (2014). *Qualitative Data Analysis, A Methods Sourcebook*, Edition 3. USA: Sage Publications.
- Moleong, L.J. (2011), *Metodologi Penelitian Kualitatif*, Bandung: PT. Remaja Rosdakarya..
- Moleong, L.J. (2013), *Metode Penelitian Kualitatif. Edisi Revisi*. Bandung: PT. Remaja Rosdakarya.
- Morris, M., Schindehutte, M., and Allen, J. (2005), *The Entrepreneur's Business Model; Toward a Unified Perspective*, *Journal of Business Research* 58, 726-735.
- Muadzan, T.G., dan Nugroho, B.Y. (2021), *Analisis Optimasi Model Bisnis Perusahaan Fintech Berbasis Equity Crowdfunding Menggunakan Business Model Canvas*, *Jurnal Ilmiah Indonesia* Vol.6 No.6.
- Nasution, S. (2003), *Metode Penelitian Naturalistik Kualitatif*, Bandung: Tarsito.
- Nizar, M.A. (2020), *Financial Technology (Fintech): It's Concept and Implementation in Indonesia*, *Munich Personal RePEc Archive*, 5 (98486), pp. 4–10.

- Novalia, N., Pandini, I.C., and Fransisca, Y. (2020), Strategi Pengembangan Bisnis Melalui Pendekatan Business Model Canvas Pada Online Shop, *Management and Entrepreneurship Journal*, Vol.III No.1.
- Nugroho, R.S. (2022), Bermanfaat, Ini Daftar Fintech Agregator yang Sudah Terdaftar OJK. *Online at* <https://www.idxchannel.com/economics/bermanfaat-ini-daftar-fintech-agregator-yang-sudah-terdaftar-ojk>. Diakses pada 11 November 2022.
- Octaviano, A (2021), Bisnis Fintech Agregator Mulai Ramai Pemain, *Online at* <https://keuangan.kontan.co.id/news/bisnis-fintech-agregator-mulai-ramai-pemain>. Diakses pada 15 November 2022.
- Ojk.co.id (2021), Gunakan Fintech Agregator Dan Tentukan Produk/Layanan Jasa Keuangan Impianmu. *Online at* <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/30679>. Diakses pada tanggal 15 Desember 2023.
- Oriwoh, E., Jazani, D., Epiphaniou, G., & Sant, P. (2013), *Internet of Things Forensics: Challenges and Approaches*. Proceedings of the 9th IEEE International Conference on Collaborative Computing: Networking, Applications and Worksharing.
- Osterwalder, A and Pigneur, Y. (2012), *Business Model Generation: A Handbook for Visionaries, Game Changers dan Challengers*, New Jersey: John Wiley & Sons, Inc.
- Osterwalder, A. and Pigneur, Y. (2010) *Business Model Generation: A Handbook for Visionaries, Game Changers, and Challengers*. Wiley, New Jersey.
- Osterwalder, A.; Pigneur, Y.; and Tucci, C.L. (2005), *Clarifying Business Models: Origins, Present, And Future of The Concept*, Communications of the Association for Information Systems: Vol. 16, Article 1.
- Otoritas Jasa Keuangan (2017), Transformasi Layanan Keuangan Dengan Fintech. *Online at* <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/10378>. Diakses pada 10 November 2023.
- Otoritas Jasa Keuangan (2022), Daftar Penyelenggara Inovasi Keuangan Digital Per Oktober 2022. *Online at* <https://www.ojk.go.id/id/berita-dan->

[kegiatan/publikasi/Documents/Pages/Penyelenggara-IKD-dengan-Status-Tercatat-di-OJK-per-Januari-2023/DAFTAR%20PENYELENGGARA%20IKD%20OJK%20PER%20Januari%202023%20-%20Tanpa%20Rekom.pdf](#). Diakses pada 10 Desember 2023.

Otoritas Jasa Keuangan (2022), Siaran Pers Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022, *Online at* <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Documents/Pages/Survei-Nasional-Literasi-dan-Inklusi-Keuangan-Tahun-2022/SP%20-%20SURVEI%20NASIONAL%20LITERASI%20DAN%20INKLUSI%20KEUANGAN%20TAHUN%202022.pdf> . Diakses pada 30 November 2023.

Peraturan dan FAQ OJK, tanpa tahun, Apa Saja Kriteria Dari Sebuah Inovasi Keuangan Digital? *Online at* <https://ojk.go.id/GESIT/more/FAQ/7>. Diakses pada 15 November 2023.

Pratiwi, D. R. (2018). Pentingnya Perkembangan Financial Technology dalam Mendorong Keuangan Inklusif. *Buletin APBN*. Buletin APBN, III / Edisi 15. Pribadiono, Hukum, Esa, & Barat. (2016, Maret Minggu). Retrieved from Coursehero: <https://www.coursehero.com/>

Purwanto (2002), Penalaran Induktif dan Deduktif.

Rahadian, D., Suriman, Krisnawati, A. and Dincer, H. (2023), *Relationship and Impact of the Value Creation Model on Fintech and Digital Bank Collaborations in Indonesia*, International Conference on Digital Business and Technology Management (ICONDBTM) 2023. DOI: [10.1109/ICONDBTM59210.2023.10327232](https://doi.org/10.1109/ICONDBTM59210.2023.10327232)

Rahmawati, F. (2011), Pengaruh pembelajaran Geometri dengan Pendekatan Induktif, *Edumatica*, Vol. 01. No. 02.

Rapar (1996). Pengantar filsafat, Yogyakarta: Kanisius.

Regina, T., Kurniasari, F. and Utomo, P. (2021), *UTAUT Approach Application To Analyze the Determinants of Fintech Market Aggregator User Satisfaction*, pp. 2–9.

Royan, F. (2014), *Bisnis Model Kanvas Distributor*, PT. Gramedia Pustaka Utama.



- Rumondang, A., Sudirman, A., Effendy, F., Simarmata, J dan Agustin, T (2019), *Fintech: Inovasi Sistem Keuangan di Era Digital*. Yayasan Kita Menulis, Cetakan 1, Medan.
- Ryu, J., Yong-mo, S., and Cho, H. (2016), *Study on Fintech Business Models - Focus On The Business Model Canvas*, *Journal of Digital Convergence* Volume 14, Issue 3, 171-179.
- Salinan Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 20 /SEOJK.02/2019 Tentang Mekanisme Pencatatan Penyelenggara Inovasi Keuangan Digital. *Online at* <https://ojk.go.id/id/regulasi/otoritas-jasa-keuangan/surat-edaran-ojk-dan-dewankomisioner/Documents/Pages/Mekanisme-Pencatatan-Penyelenggara-Inovasi-Kuangan-Digital/seojk%2020-2019.pdf>. Diunduh pada 5 Desember 2023
- Santi, E., Budiharto and Saptono, H. (2017), Pengawasan Otoritas Jasa Keuangan Terhadap *Financial Technology* (Peraturan Otoritas Jasa Keuangan Nomor 77/Pojk.01/2016), *Diponegoro Law Journal*, 6(3), pp. 1–20.
- Sekaran, U. and Bougie, R. (2016), *Research Methods for Business: A Skill-Building Approach*, 7th Edition, Wiley & Sons, West Sussex.
- Setiawan, R.D., Fourqoniah, F., and Aransyah, M.F. (2021), *Implementation of Business Road Map as a Development of Business Model Canvas In The Ruang Temu Café In Samarinda*, *Journal of Business and Management Studies (JBMS)*, Vol.3 No.2.
- Shahzad, A. et al. (2022) , '*COVID-19's Impact on Fintech Adoption: Behavioral Intention to Use the Financial Portal*, *Journal of Risk and Financial Management*, 15(10).
- Slávik, Š., Bednár R. (2014), *Analysis of Business Models*, *Journal of Competitiveness*, 6 (4), 19-40.
- Staf Report The Herald Hail (2016), *Business Model Canvas Is A Valuable Tool*, *Online at* <https://www.heraldmillmedia.com/story/business/2016/06/13/business-model-canvas-is-a-valuable-tool/46570235/>. Diakses pada 15 Desember 2022.

- Subagyo, A. (2010), *Marketing In Business*, Jakarta: Mitra Wacana Media.
- Sugiat, M., Primiana, I., Kaltum, U., & Herwany, A. (2020), *Innovative Marketing Of Emerging Moslem Fashion In The Province Of West Java Indonesia*, *Journal of Sustainability Science and Management*, 15(5), 165–173.
- Sugiyanto, Pratama, M.A., and Wahyuningsih, E. (2022), Formulasi Strategi Menggunakan Bisnis Model Canvas (Studi Kasus Pada Bisnis Distro di Jalan Padjajaran, Bandung Jawa Barat), *Jurnal Ilmiah Manajemen Vol.XII No.1*.
- Sugiyono (2013), *Metode Penelitian Kuantitatif, Kualitatif dan R&D*, Bandung: Alfabeta.
- Sugiyono (2014), *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*, Bandung: Alfabeta.
- Sugiyono (2015), *Metode Penelitian Kombinasi (Mix Methods)*, Bandung: Alfabeta.
- Sugiyono (2016), *Metode Penelitian Kuantitatif, Kualitatif dan R&D*, Bandung: Alfabeta.
- Sugiyono (2017), *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*, Bandung: Alfabeta.
- Sugiyono (2019), *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*, Bandung: Alfabeta.
- Sukarno, B.R., and Ahsan, M. (2021), Implementasi Strategi Pengembangan Bisnis Dengan Business Model Canvas, *Jurnal MANOVA Vol.IV No.2*.
- Sun, Y., Yan, H., Lu, C., Bie, R., and Thomas, P. (2012), *A Holistic Approach To Visualizing Business Models For The Internet Of Things*, *The Journal of Mobile User Experience, Communications in Mobile Computing*, 1, 1-7 (2012).
- Syafnidawati (2020), Data Primer. *Online at <https://raharja.ac.id/2020/11/08/data-primer/>*. Diunduh pada 09 Maret 2023.
- Syahza, A. (2021), *Metodologi Penelitian, Edisi Revisi*, Unri Press, Pekanbaru.
- Tahwin, M., and Widodo, A. (2020), Perancangan Model Bisnis Menggunakan Pendekatan Business Model Canvas Untuk Mengembangkan Usaha Kecil Menengah, *Jurnal Ilmiah Ekonomi Vol.15 No.1*.

- Teece, D.J. (2010), *Business Models, Business Strategy and Innovation*, Long Range Planning, 43, 172-194.
- The Herald Mail (2016), *Business Model Canvas is a Valuable Tool*, Online at <https://www.heraldmillmedia.com/story/business/2016/06/13/business-model-canvas-is-a-valuable-tool/46570235/>, Diakses pada 20 Desember 2023.
- Tim PPM Manajemen (2012), *Business Model Canvas*, Penerapan di Indonesia, Penerbit PPM.
- Timmers, P. (1998), *Business Models for Electronic Markets*, Electronic Markets, 8, 3-8.
- Tjiptono, F. (2008), Strategi Pemasaran, Edisi III, Yogyakarta: CV. Andi Offset.
- Tjiptono, F. (2014), Pemasaran Jasa, Prinsip, Penerapan, dan Penelitian. Andi Publisher, Jakarta.
- Triwijanarko, R. (2018), Menilik Potensi dan Risiko Bisnis Perusahaan Fintech Agregator. Online at <https://www.marketeers.com/potensi-dan-risiko-bisnis-perusahaan-fintech-agregator/>. Diakses pada 15 November 2022.
- Untuk Mendorong Mindset Kewirausahaan Di Kalangan Mahasiswa Universitas Islam Malang. Jurnal Ketahanan Pangan, 2(1), 66–75.
- Utami, D.F. (2019), Ketahui Potensi dan Risiko Bisnis Fintech Agregator. Online at <https://www.finansialku.com/agregator/>. Diakses pada 10 November 2022.
- Wahyuningtyas, R., Disastra, G. M., & Rismayani, R. (2021), *Digital Innovation and Capability to Create Competitiveness Model of Cooperatives in Bandung, Indonesia*. Jurnal Manajemen Indonesia, 21(2), 171.
- Westerlund, M., Leminen, S. and Rajahonka, M. (2014), *Designing Business Models for the Internet of Things*, Technology Innovation Management Review, 4, 5-14.
- Wijaya, T. (2018), Manajemen Kualitas Jasa, Edisi Kedua, Jakarta: PT.Indeks.
- Wijayanti, N., and Hidayat, H.H. (2020), Model Business Canvas (BMC) sebagai Strategi Penguatan Kompetensi UMKM Makanan Ringan di Kabupaten Kebumen, Jawa Tengah, Jurnal Agroindustri Halal Vol.6 No.2.

- Wirtz, B. W., Pistoia, A., Ullrich, S., & Göttel, V. (2016), *Business Models: Origin, Development and Future Research Perspectives*, Long Range Planning, 49(1), 36–54.
- Wladyslaw, P., dan Szopa, P. (2012), *Distribution Channels and Their Roles in the Enterprise*. Polish Journal of Management Studies, 6. Polandia.
- Wulandari, S., Rendra, M., Alam, P.A., Kusumasari, T.F., Dewi, A.S., and Gustyana, T.T. (2019), *The Development of Pantiku Application Business Strategy Using Business Model Canvas Approach*, Indonesian Journal of Business and Entrepreneurship, Vol. 5 No.3.
- Yudha, A. T. R. C., EI, S., SEI, M., Amiruddin, A. R., Hilmi, A. F., Kaffah, A. F., Fauzi, F. N., Evarianti, I., Maghfiroh, L., & El Nadia, N. (2020). *Fintech Syariah: Teori dan Terapan*. Scopindo Media Pustaka.
- Zhafira, A.N. (2021), AFTECH: Agregator Tekfin Tingkatkan Literasi Keuangan Digital. *Online at* <https://www.antaraneews.com/berita/2571665/aftech-aggregator-tekfin-tingkatkan-literasi-keuangan-digital>. Diakses pada 15 November 2022.
- Zott, C., Amit, R. and Massa, L. (2011), *The Business Model: Recent Developments and Future Research*, Journal of Management, Vol. 37 No. 4, pp. 1019-1042.