

DAFTAR PUSTAKA

- Ali, M., Gernowo, R., & Warsito, B. (2023). Performance Analysis of Islamic Banks in Indonesia Using Machine Learning. *E3S Web of Conferences*, 448. <https://doi.org/10.1051/e3sconf/202344802026>
- Almomani, M. A. A., & Al-Momani, A. (2024). Risk disclosure and financial performance of Islamic banks in Jordan: the moderating role of financial technology. *Indonesian Journal of Electrical Engineering and Computer Science*, 36(3), 1711–1720. <https://doi.org/10.11591/ijeecs.v36.i3.pp1711-1720>
- Alqahtani, H. A., Alqubaysi, R., Musa, A. M. H., & Boreik, D. A. S. (2024). The effect of financial technology on the financial performance of national Saudi banks. *International Journal of Data and Network Science*, 8(3), 1399–1404. <https://doi.org/10.5267/j.ijdns.2024.4.003>
- Al-Shouha, L., Khasawneh, O., El-Qawaqneh, S., Al-Naimi, A. A., Saram, M., & Ismail, W. N. S. W. (2024). The impact of financial technology on bank performance in Arabian countries. *Banks and Bank Systems*, 19(2), 234–244. [https://doi.org/10.21511/bbs.19\(2\).2024.19](https://doi.org/10.21511/bbs.19(2).2024.19)
- Arbar, T. F. (2023). Kronologi Bank Terbesar di AS Kolaps Dalam 48 Jam. *CNBC Indonesia*.
- Ariesta, A. (2024). Industri Perbankan Tetap Resilien, Kredit Tumbuh 10,38 Persen. *IDX Channel*.
- Asosiasi Fintech Indonesia. (2024). Laporan AFTECH Annual Members Survey 2024. *Fintech Indonesia*.
- Awaludin, M., Maryam, S., & Firmansyah, M. (2023). ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PENYERAPAN TENAGA KERJA PADA SEKTOR INDUSTRI KECIL DAN MENENGAH DI PROVINSI

- NUSA TENGGARA BARAT. In *Jurnal Konstanta Ekonomi Pembangunan* (Vol. 2).
- Baker, H., Kaddumi, T. A., Nassar, M. D., & Muqattash, R. S. (2023). Impact of Financial Technology on Improvement of Banks' Financial Performance. *Journal of Risk and Financial Management*, 16(4). <https://doi.org/10.3390/jrfm16040230>
- Basuki, A. T., & Prawoto, N. (2016). *Analisis Regresi Dalam Penelitian Ekonomi & Bisnis (Dilengkapi Aplikasi SPSS & Eviews)*.
- Ben Abdallah, M., & Bahloul, S. (2024). The influence of solvency and liquidity ratios on profitability of Tunisian banks: the moderating effect of asset quality. *African Journal of Economic and Management Studies*. <https://doi.org/10.1108/AJEMS-02-2024-0136>
- Bollaert, H., Lopez-de-Silanes, F., & Schwienbacher, A. (2021). Fintech and access to finance. In *Journal of Corporate Finance* (Vol. 68). Elsevier B.V. <https://doi.org/10.1016/j.jcorpfin.2021.101941>
- Brandl, Barbara, & Lars Hornuf. (2020). Where Did FinTechs Come From, and Where Do They Go? The Transformation of the Financial Industry in Germany After Digitalization. *Frontiers in Artificial Intelligence* 3.
- Braune, R., Sahut, J., & Teulon, F. (2020). The Role of Financial Performance as an Indicator for Operational Success in Companies,. *Journal of Business and Economic Studies*.
- Brigham, Eugene F, & Joel F. (2019). *Fundamentals of Financial Management* (15th Edition). Cengage Learning.
- Burhan, F. A. (2023). Rapor Hijau Kinerja Industri Perbankan Indonesia Sepanjang 2023 dari OJK. *Finansial Bisnis*.
- CNN Indonesia. (2023). Kronologi Dugaan Serangan Siber Terhadap BSI, Transaksi Sempat Lumpuh. *CNN Indonesia*.

- Dewi Anggraeni Chairunnisa, A., & Fauzan, A. (2023). Implementation of Panel Data Regression in the Analysis of Factors Affecting Poverty Levels in Bengkulu Province in 2017-2020. *EKSAKTA: Journal of Sciences and Data Analysis*, 40–45. <https://doi.org/10.20885/EKSAKTA.vol4.iss1.art5>
- Edi, S. N., Yeni, W., & Doddy, S. (2024). The Impacts of Banks Financial Performance on Environmental Social Governance Disclosures: The Case of Asean Banks. *International Research Journal of Multidisciplinary Scope*, 5(3), 28–38. <https://doi.org/10.47857/irjms.2024.v05i03.0377>
- Fuad, H. (2021). Kondisi Perbankan di 2020, Mesin Pencetak Laba Tidak Berfungsi Maksimal. *SINDONEWS.CCOM*.
- Geyer, A. (2021). *Data Analysis and Decision Making*. <http://www.wu.ac.at/~geyer>
- Ghozali, I., & Ratmono, D. (2017). *Analisis Multivariat dan Ekonometrika Teori, Konsep, dan Aplikasi dengan EViews 10* (2nd ed.).
- Hasyim, M. A. N., & Nuraeni, Y. A. (2023). Analysis of the Effect of Current Ratio, Total Asset Turnover, Debt to Equity Ratio, Net Profit Margin Toward Return on Equity. *International Journal Of Science Education and Technology Management*.
- Hsiao, C. (2022). *Analysis of Panel Data*. Cambridge University Press. <https://doi.org/10.1017/9781009057745>
- Hsueh, S. C. (2017). *Financial technology innovation and the future of banking*. *Journal of Financial Innovation*.
- Indah Perdanawati, L. P. V. (2019). Analysis of differences in Banking Profitability Ratios before and after adoption of Internet Banking to bank listed on the Indonesian Stock Exchange (IDX). *International Journal of Advanced Trends in Computer Science and Engineering*, 212–220. <https://doi.org/10.30534/ijatcse/2019/3981.52019>

- Indonesia Fintech Summit dan Bulan Fintech Nasional 2022: Sinergi Pemerintah, Asosiasi, dan Pelaku Industri untuk Resiliensi Ekonomi dan Stabilitas Keuangan. (2022). *Bank Indonesia*.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi* (1st ed.). PT Refika Aditama.
- Indrianti, S., Gamayuni, R. R., Yuni, R., & Susilowati, N. (2022). *PENGARUH FINANCIAL TECHNOLOGY TERHADAP KINERJA KEUANGAN PERBANKAN KONVENSIONAL YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) TAHUN 2017-2021* (Vol. 14).
- Khatami, F., Cagno, E., Smrčka, L., & Rozsa, Z. (2024). Assessing the role of FinTech in entrepreneurial ecosystems at the international level. *International Entrepreneurship and Management Journal*. <https://doi.org/10.1007/s11365-024-00949-7>
- Laporšek, S., Švagan, B., Stubelj, M., & Stubelj, I. (2025a). Profitability Drivers in European Banks: Analyzing Internal and External Factors in the Post-2009 Financial Landscape. *Risks*, 13(1). <https://doi.org/10.3390/risks13010002>
- Laporšek, S., Švagan, B., Stubelj, M., & Stubelj, I. (2025b). Profitability Drivers in European Banks: Analyzing Internal and External Factors in the Post-2009 Financial Landscape. *Risks*, 13(1). <https://doi.org/10.3390/risks13010002>
- Laras, A. (2024). Rasio Kredit terhadap Simpanan (LDR) Bank Mendaki, Dekati Era sebelum Pandemi. *Finansial Bisnis*.
- Lewokeda, A. (2023). Ekonom Proyeksikan LDR perbankan turun memasuki 2024 dipicu dua aspek. *ANTARA*.
- Litimi, H., BenSaïda, A., & Raheem, M. M. (2024). Impact of FinTech Growth on Bank Performance in GCC Region. *Journal of Emerging Market Finance*, 23(2), 227–245. <https://doi.org/10.1177/09726527231218423>

- Liu, H., & Hu, J. (2025). Bank Fintech and firm leverage adjustment speed: Evidence from China. *Research in International Business and Finance*, 73. <https://doi.org/10.1016/j.ribaf.2024.102613>
- Mayasari, S. (2023). Jurus PERbankan Mengerek ROE pada Tahun Ini. *Keuangan Kontan*.
- Meizir, & Rikumahu, B. (2019). Prediction of Agriculture and Mining Stock Value Listed in Kompas100 Index Using Artificial Neural Network Backpropagation. *2019 7th International Conference on Information and Communication Technology (ICoICT)*, 1–5. <https://doi.org/10.1109/ICoICT.2019.8835284>
- Mertha Jaya, I. M. L. (2020). *Metode Penelitian Kuantitatif dan Kualitatif*. Anak Hebat Indonesia.
- Muhammed, S., Desalegn, G., & Emese, P. (2024). Effect of Capital Structure on the Financial Performance of Ethiopian Commercial Banks. *Risks*, 12(4). <https://doi.org/10.3390/risks12040069>
- Murinde, V., Rizopoulos, E., & Zachariadis, M. (2022). The impact of the FinTech revolution on the future of banking: Opportunities and risks. *International Review of Financial Analysis*, 81. <https://doi.org/10.1016/j.irfa.2022.102103>
- Naushad, M., & Malik, S. A. (2020). Corporate Governance and Bank Performance: A Study of Selected Banks in GCC Region. *Asian Social Science*, 11(9). <https://doi.org/10.5539/ass.v11n9p226>
- Naz, F., Karim, S., Houcine, A., & Naeem, M. A. (2024). Fintech Growth during COVID-19 in MENA Region: Current Challenges and Future prospects. *Electronic Commerce Research*, 24(1), 371–392. <https://doi.org/10.1007/s10660-022-09583-3>
- Nguyen, P. D. (2024). DETERMINANTS OF BANK PROFITABILITY IN VIETNAM: A FOCUS ON FINANCIAL AND COVID-19 CRISES. *Journal of Business Economics and Management*, 25(4), 709–730. <https://doi.org/10.3846/jbem.2024.22070>

- Pandoyo, & Sofyan, M. (2018). *Metode Penelitian Keuangan dan Bisnis*. iNMedia.
- Phan, D. H. B., Narayan, P. K., Rahman, R. E., & Hutabarat, A. R. (2020). Do financial technology firms influence bank performance? *Pacific-Basin Finance Journal*, 62, 101210. <https://doi.org/10.1016/j.pacfin.2019.101210>
- Priadana, M. S., & Sunarsi, D. (2021). *Metode Penelitian Kuantitatif*. Pascal Books.
- Priyatno, D. (2022). *Olah Data Sendiri Analisis Regresi Linier Dengan SPSS dan Analisis Regresi Data Panel dengan EViews*.
- Putri, S. N. (2023). 3 Perusahaan Fintech yang Sudah Melantai di BEI, Ada di Portofolio Para Investor? *IDX CHANNEL*.
- Rafiuddin. (2020). “PENGARUH INFLASI DAN SUKU BUNGA TERHADAP RETURN ON ASSET BANK YANG LISTING PADA BEI. *Fakultas Ekonomi Unidayan Baubau*.
- Rianti, B. Pr. D., & Rikumahu, B. (2020). DETERMINAN MINAT INDIVIDU MENGGUNAKAN LAYANAN FINANCIAL TECHNOLOGY LINKAJA DENGAN KERANGKA INNOVATION DIFFUSION THEORY. *Jurnal Mitra Manajemen*, 4(6).
- Rupeika-Apoga, R., Wendt, S., & Geyfman, V. (2024). Shareholders in the Driver’s Seat: Unraveling the Impact on Financial Performance in Latvian Fintech Companies. *Risks*, 12(3). <https://doi.org/10.3390/risks12030054>
- Saadouni, S., Guennoun, A., & Habbani, S. (2024). The impact of financial structure on performance: The case of ISO-certified, listed Moroccan companies. *Data and Metadata*, 4. <https://doi.org/10.56294/dm2025337>
- Safiullah, M., & Paramati, S. R. (2024a). The impact of FinTech firms on bank financial stability. *Electronic Commerce Research*, 24(1), 453–475. <https://doi.org/10.1007/s10660-022-09595-z>

- Safiullah, M., & Paramati, S. R. (2024b). The impact of FinTech firms on bank financial stability. *Electronic Commerce Research*, 24(1), 453–475. <https://doi.org/10.1007/s10660-022-09595-z>
- Saidy, E. N., Amri, M., Fattah, S., & Nurbayani, S. U. (2024). Determinants of Bank Credit Distribution in Supporting Regional Economic Growth in South Sulawesi Province. *Journal of Distribution Science*, 22(8), 17–27. <https://doi.org/10.15722/jds.22.08.202408.17>
- Samodra, F. P. (2024). Biang Keladi Kehancuran Silicon Valley Bank, Begini Kronologinya. *Liputan 6*.
- Siauwijaya, R., Meiryani, & Lesmana, T. (2023). The Impacts of Green Credit Policy, Bank-Specific, Industry-Specific, and Macroeconomic Variables on Bank Profitability in Indonesia. *Journal of System and Management Sciences*, 13(6), 502–522. <https://doi.org/10.33168/JSMS.2023.0629>
- Siew, R. Y. J., Balatbat, M. C. A., & Carmichael, D. G. (2013). *The relationship between sustainability practices and financial performance of construction companies* (Vol. 2). <https://doi.org/10.1108/20466091311325827>
- Simamora, N. (2023). Rasio BOPO Perbankan Terus Menyusut, Ini Jajaran Bank yang Paling Efisien. *Kontan.Co.Id*.
- Solin, M. M., Alamsyah, A., Rikumahu, B., & Arya Saputra, M. A. (2019). Forecasting Portfolio Optimization using Artificial Neural Network and Genetic Algorithm. *2019 7th International Conference on Information and Communication Technology (ICoICT)*, 1–7. <https://doi.org/10.1109/ICoICT.2019.8835344>
- Spigel, B. (2022). Examining the cohesiveness and nestedness entrepreneurial ecosystems: evidence from British FinTechs. *Small Business Economics*, 59(4), 1381–1399. <https://doi.org/10.1007/s11187-021-00589-z>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif*. Alfabeta.

- Sugiyono. (2022). *Metode Penelitian Manajemen* (Revisi 2). Alfabeta.
- Sukamulja, S. (2021). *MANAJEMEN KEUANGAN KORPORAT* (S. Tjen, Ed.). Penerbit ANDI dengan BPFE.
- Suryanto, S., Muhyi, H. A., Kurniati, P. S., & Mustapha, N. (2022). BANKING FINANCIAL PERFORMANCE IN THE INDUSTRY FINANCIAL TECHNOLOGY ERA. *Journal of Eastern European and Central Asian Research*, 9(5), 889–900. <https://doi.org/10.15549/jeecar.v9i5.1075>
- Susanti, R., & Rikumahu, B. (2024). *Potential Value Analysis and Benchmarking to Calculate the Current Business Value and How the Potential to Become a Unicorn Company (PT Finnet Indonesia Case Study)* (pp. 25–34). https://doi.org/10.1007/978-3-031-75960-4_3
- Titik, F., & Utama, E. P. (2019). *PENGARUH LEVERAGE, UKURAN PERUSAHAAN, KEPEMILIKAN MANAJERIAL DAN PROFITABILITAS TERHADAP KONSERVATISME AKUNTANSI*.
- Widyandari, R. R., & Rikumahu, B. (2023). Pengaruh Return On Equity Dan Debt To Equity Ratio Terhadap Harga Saham Pada Sub Sektor Farmasi (Studi pada Perusahaan Farmasi yang Terdaftar di Bursa Efek Indonesia Periode 2019-2021). In *Agustus* (Vol. 10, Issue 4).
- Wu, M., Tortosa-Ausina, E., & Cruz-García, P. (2024). The impact of diversification on the profitability and risk of Chinese banks: evidence from a semiparametric approach. *Empirical Economics*, 67(6), 2565–2606. <https://doi.org/10.1007/s00181-024-02619-7>
- Wuryasti, F. (2024). NIM Bank di Indonesia Tinggi Terjadi Karena Kesalahan Masa Lalu. *Media Indonesia*.
- Xhoxhi, O., Sinaj, Z., & Ismaili, L. (2024). Exploring Profitability in Albanian Banks through Decision Tree Analysis. *Theoretical and Practical Research in Economic Fields*, 15(3), 507. [https://doi.org/10.14505/tpref.v15.3\(31\).01](https://doi.org/10.14505/tpref.v15.3(31).01)

Zheng, C., Rahman, M. A., Hossain, S., & Moudud-Ul-Huq, S. (2023). Does Fintech-Driven Inclusive Finance Induce Bank Profitability? Empirical Evidence from Developing Countries. *Journal of Risk and Financial Management*, 16(10). <https://doi.org/10.3390/jrfm16100457>