

DAFTAR PUSTAKA

- Ahmad, K., & Krisnadi, I. (2020).** Digitalisasi Koperasi dalam Penyempurnaan Konsep Pasar Digital Nasional sebagai Penangkal Resesi Ekonomi di Masa Pandemi Covid-19. 1–12.
- Akhisar, I., Tunay, K. B., & Tunay, N. (2015).** The Effects of Innovations on Bank Performance: The Case of Electronic Banking Services. *Procedia - Social and Behavioral Sciences*, 195, 369–375. <https://doi.org/10.1016/j.sbspro.2015.06.336>
- Annur. (2022).** Bank Indonesia: Transaksi Uang Elektronik RI Tembus Rp 35 Triliun per Desember 2021. <https://databoks.katadata.co.id/datapublish/2022/01/31/bank-indonesia-transaksi-uang-elektronik-ri-tembus-rp-35-triliun-per-desember-2021>
- Claeys, P., & Arnaboldi, F. (2011).** Internet Banking in Europe: A Comparative Analysis. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.1343684>
- Darsono dan Ashari. 2005.** Pedoman Praktis Memahami Laporan Keuangan. Yogyakarta : CV. Andi Offset
- Dendawijaya, Lukman. 2009.** Manajemen Perbankan. Jakarta : Ghalia Indonesia.
- Gallup. (2013).** The State of the American Workplace: Employee Engagement Insights for U.S. Business Leaders. Gallup, 68. Tersedia di <http://employeeengagement.com/wp-content/uploads/2013/06/Gallup-2013-State-of-the-American-Workplace-Report.pdf>
- Ginovsky, John.** "What really is "digital banking"? Consensus on this oft-used term's meaning eludes". *Banking Exchange*. Retrieved 9 May 2017
- Hamidi, M. Luthfi. (2019)** Jejak-Jejak Ekonomi Syariah. Jakarta: Senayan Abadi Publishing

- Husnan, Suad., Enny Pudjiastuti, 2012.** Dasar-Dasar Manajemen Keuangan. Edisi. Keempat, Yogyakarta
- Kontan.co.id.2021.** BI Catat Nilai Transaksi Digital Banking Capai Rp 39.841,4 Triliun di 2021. <https://keuangan.kontan.co.id/news/bi-catat-nilai-transaksi-digital-banking-capai-rp-398414-triliun-di-2021>
- Mawarni, R., & Fasa, M. I. (2021).** Optimalisasi Kinerja Digital Banking Bank Syariah di Masa Pandemi Covid-19. *Jurnal Manajemen Bisnis (JMB)*, 34(1), 10–22.
- Manurung.2021.** Percepatan Digitalisasi Perbankan di Masa Pandemi COVID-19. <https://crmsindonesia.org/publications/percepatan-digitalisasi-perbankan-di-masa-pandemi-covid-19/>
- Pandia, Frianto. (2012).** Manajemen Dana dan Kesehatan Bank. Jakarta: Rineka. Cipta.
- Peraturan Otoritas JasaKeuangan (POJK) Nomor. 12/POJK.3/2018** tentang Penyelenggaraan Layanan Perbankan Digital Oleh Bank Umum
- Scott, S. V., Van Reenen, J., & Zachariadis, M. (2017).** The long-term effect of digital innovation on bank performance: An empirical study of SWIFT adoption in financial services. *Research Policy*, 46(5), 984-1004
- Shahabi, V., & Faezy Razi, F. (2019).** Modeling the effect of electronic banking expansion on profitability using neural networks and system dynamics approach. *Qualitative Research in Financial Markets*, 11(2), 197–210. <https://doi.org/10.1108/QRFM-11-2018-0117>
- Tripalupi, R. I., & Anggahegari, P. (2020).** The Impact of Covid-19 Pandemic: Challenges and Opportunities of Syariah Financial Technology. *International Journal of Nusantara Islam*, 8(1), 119–128. <https://doi.org/10.15575/ijni.v8i1.10207>

Tunay, K. B., Tunay, N., & Akhisar, İ. (2015). Interaction Between Internet Banking and Bank Performance: The Case of Europe. *Procedia - Social and Behavioral Sciences*, 195, 363–368.
<https://doi.org/10.1016/j.sbspro.2015.06.335>