

## DAFTAR PUSTAKA

- Arif, M. E., & Anggraeni, R. (2023). *Strategi Bisnis*. Universitas Brawijaya Press.
- Arthesa, A., & Handiman, E. (2006). *Bank dan Lembaga Keuangan Bukan Bank*. PT. Indeks.
- Babbie, E. (2021). *The Practice of Social Research* (15th ed.). Cengage Learning.
- Bain, J. S. (1951). Relation of Profit Rate to Industry Concentration: American Manufacturing. *The Quarterly Journal of Economics*, 65(3), 293–324. <https://doi.org/https://doi.org/10.2307/1882217>
- Bain, J. S. (1956). *Barriers to New Competition: Their Character and Consequences in Manufacturing Industries*. Harvard University Press.
- Barney, J. B., & Hesterly, W. (2018). *Strategic Management and Competitive Advantage: Concepts & Cases*. Pearson.
- Basuki, A. T., & Yuliadi, I. (2015). *Ekonometrika Teori & Aplikasi*. Mitra Pustaka Nurani.
- Belleflamme, P., & Peitz, M. (2010). *Industrial organization: markets and strategies*. Cambridge University Press.
- Bessis, J. (2015). *Risk Management in Banking* (4th ed.). John Wiley & Sons.
- Bhatti, G. A., & Hussain, H. (2010). Evidence on Structure Conduct Performance Hypothesis in Pakistani Commercial Banks. *International Journal of Business and Management*, 5(9), 174–187. <https://doi.org/10.5539/ijbm.v5n9p174>
- Bryman, A. (2016). *Social Research Methods* (5th ed.). Oxford University Press. <https://doi.org/10.1007/978-0-230-22911-2>
- Carroll, A. B. (1999). Corporate social responsibility: Evolution of a definitional construct. *Business and Society*, 38(3), 268–295. <https://doi.org/10.1177/000765039903800303>
- Fradinata, E. (2021). *Strategi Perusahaan* (Z. M. Kesuma & P. Asadini (eds.)).

Syiah Kuala University Press.

Greuning, H. van, & Bratanovic, S. B. (2020). *Analyzing Banking Risk (Fourth Edition): A Framework for Assessing Corporate Governance and Risk Management* (4th ed.). World Bank Publications.

Gujarati, D. N., & Porter, D. C. (2009). *Basic Econometrics* (5th ed.). McGraw-Hill.

Heather, K. (2002). *The Economics Of Industries and Firms*. Prentice-Hall.

Hijriyani, N. Z., & Setiawan, S. (2017). Analisis Profitabilitas Perbankan Syariah di Indonesia sebagai Dampak dari Efisiensi Operasional. *Jurnal Kajian Akuntansi*, 1(2), 194–209. <https://doi.org/10.33603/jka.v1i2.823>

Hoskins, C., McFadyen, S., & Finn, A. (2004). Market structure, theory of the firm, and industrial organization. In *Market structure, theory of the firm, and industrial organization* (pp. 141–156). SAGE Publications, Inc. <https://doi.org/https://doi.org/10.4135/9781452233109.n7>

Hull, J. C. (2018). *Risk Management and Financial Institutions* (5th ed.). John Wiley & Sons.

Juanda, B., & Junaidi. (2012). *Ekonometrika Deret Waktu Teori & Aplikasi*. IPB Press.

Kotler, P., & Keller, K. (2016). *Manajemen Pemasaran* (15th ed.). Pearson Education.

Lasrin, D. A., Hidayati, S., & Permadhy, Y. T. (2021). Analisis Faktor-Faktor Kinerja Keuangan Yang Mempengaruhi Market Share Perbankan Syariah Di Indonesia. *KORELASI: Konferensi Riset Nasional Ekonomi, Manajemen, Dan Akuntansi*, 2, 728–743.

Lütkepohl, H. (2005). *New Introduction To Multiple Time Series Analysis*. Springer.

Lynch, R. L., & Cross, K. F. (1991). *Measure Up! The Essential Guide to*

*Measuring Business Performance*. Blackwell Publishers.

Martin, S. (1994). *Industrial Economics: Economic Analysis and Public Policy* (2nd ed.). MacMillan Pharpe.

Martin, S. (2010). *Industrial Organization in Context*. Oxford University Press.

Muhammad, A. (2002). *Hukum Perusahaan Indonesia*. Citra Aditya Bakti.

Nabieu, G. A. (2013). The structure, conduct and performance of commercial banks in Ghana. *European Journal of Business and Innovation Research*, 1(4), 34–47.

Neuman, W. L. (2014). *Social Research Methods: Qualitative and Quantitative Approaches* (7th ed.). Pearson Education.

Nigmonov, A., & Shams, S. (2021). COVID-19 pandemic risk and probability of loan default: evidence from marketplace lending market. *Financial Innovation*, 7(1), 83. <https://doi.org/10.1186/s40854-021-00300-x>

Nugraha, R. I. (2020). *Pengaruh literasi keuangan terhadap pengelolaan keuangan (Studi kasus UMKM sektor perdagangan di wilayah Kota Tasikmalaya)*. Universitas Islam Indonesia.

Pindyck, R. S., & Rubinfeld, D. L. (2018). *Microeconomics* (9th ed.). Pearson Education.

Pradnyani, N. L. P. S. P., & Artaningrum, R. G. (2021). Faktor Pendukung Perilaku Beralih Layanan Perbankan Ke Layanan Pembiayaan Berbasis Finansial Teknologi. *Jurnal Riset Akuntansi (JUARA)*, 11(1), 34–54. <https://doi.org/10.36733/juara.v11i1.2823>

Prasmiasih, O., Saputeri, N. P., & Fakhrurozi, M. (2025). Strategi Pemasaran Pembiayaan KPR di BTN Syariah Bandar Lampung. *Jurnal Ilmiah Mahasiswa Perbankan Syariah*, 5(1), 325–334. <https://doi.org/10.36908/jimpa>

Rifki, M., Samuji, A., Raishal, M., & Panjaitan, J. (2024). Peran OJK dalam

- Regulasi dan Pengawasan Industri Leasing di Indonesia. *Journal of Management and Creative Business*, 2(3), 294–300.
- Saraswati, A. M., & Nugroho, A. W. (2021). Perencanaan Keuangan dan Pengelolaan Keuangan Generasi Z di Masa Pandemi Covid 19 melalui Penguatan Literasi Keuangan. *Warta LPM*, 24(2), 309–318. <https://doi.org/10.23917/warta.v24i2.13481>
- Sari, H. N., Adenan, M., & Luthfi, A. (2019). Analisis Industri Perbankan Tahun 2007-2016 dengan Pendekatan SCP: Studi Kasus Negara Indonesia dan Filipina. *E-Journal Ekonomi Bisnis Dan Akuntansi*, 6(1), 33. <https://doi.org/10.19184/ejeba.v6i1.11072>
- Saunders, A., & Allen, L. (2010). *Credit Risk Management in and out of the Financial Crisis: New Approaches to Value at Risk and Other Paradigms*. John Wiley & Sons, Inc. <https://doi.org/https://doi.org/10.1002/9781118267981>
- Scherer, F. M., & Ross, D. (1990). *Industrial Market Structure and Economic Performance* (3rd ed.). Houghton-Mifflin.
- Shy, O. (1995). *Industrial Organization: Theory and Application*. The MIT Press.
- Suciati, F. (2021). Analisis Industri Perbankan Syariah Indonesia dengan Pendekatan SCP (Structure-Conduct-Performance). *Jurnal Ekonomak*, 7(3), 32–41.
- Teece, D. J., Pisano, G., & Shuen, A. (1997). Dynamic Capabilities and Strategic Management. *Strategic Management Journal*, 18(7), 509–533.
- Ullah, S., Ullah, A., & Zaman, M. (2024). Nexus of governance, macroeconomic conditions, and financial stability of banks: a comparison of developed and emerging countries. *Financial Innovation*, 10(1). <https://doi.org/10.1186/s40854-023-00542-x>
- Waldman, D. E. (2007). *Industrial Organization: Theory and Practice* (3rd ed.).

Pearson.

Widarjono, A. (2015). *Ekonometrika: Teori Dan Aplikasi Untuk Ekonomi Dan Bisnis*. Ekonisia.

Winarno. (2015). *Analisis Ekonometrika Dan Statistik Dengan Eviews*. UPP STIM YKPN.

Yuwono, S., & Sukarno. (2003). *Balanced Scorecard: Menuju Organisasi yang Berfokus Pada Strategi*. PT. Gramedia Pustaka Utama.

Zen, N., & Firmansyah. (2015). *Analisis Structure, Conduct, And Performance Industri Perbankan Syariah Indonesia Tahun 2011-2014 (Hipotesis Tradisional, Diferensiasi, dan Efisiensi)*. Fakultas Ekonomika dan Bisnis.