

DAFTAR PUSTAKA

- Ali, M. (2020). *Manajemen Risiko: Strategi Perbankan dan Dunia Usaha. Menghadapi Tantangan Globalisasi Bisnis*. Raja Grafindo Persada.
- Anagnostopoulos, I. (2018). Fintech and regtech: Impact on regulators and banks. *Journal of Economics and Business*, 100, 7–25. <https://doi.org/10.1016/j.jeconbus.2018.07.003>
- Anindiansyah, G. (2020). Pengaruh CAR, NPL, BOPO, Dan LDR Terhadap ROA Dengan NIM Sebagai Variabel Intervening (Studi Pada Bank Yang Go Publik Di Bursa Efek Indonesia Periode Tahun 2017-2018). *Proceeding SENDIU*.
- Arifin, Z. (2019). *Dasar-dasar Manajemen Bank Syariah*. Pustaka Alfabet.
- Aufa, Herindar, E., & Uula, M. M. (2022). Efficiency Analysis Of Rural Bank And Islamic Rural Bank In Central Java: Non Parametric Approach. *Journal of Islamic Economic Scholar*, 2, 93–113.
- Bank Indonesia. (1998). *Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 tentang Perubahan atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan*. Lembaran Negara Republik Indonesia Tahun 1998 Nomor 182. Jakarta: Sekretariat Negara.
- Bank Indonesia. (2008). *Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah*. Lembaran Negara Republik Indonesia Tahun 2008 Nomor 93. Jakarta: Sekretariat Negara.
- Bank Indonesia. (2016). *Peraturan Bank Indonesia (PBI) Nomor 18/40/PBI/2016 tentang Pemrosesan Transaksi Pembayaran*. Jakarta.
- Bank Indonesia. (2016). *Surat Edaran Bank Indonesia (SEBI) Nomor 18/22/DKSP tentang Penyediaan Layanan*. Jakarta.
- Badan Kajian Fiskal. (2022). *Kajian Diagnosa Awal Kinerja Bank Perkreditan Rakyat dan Bank Pembiayaan Rakyat Syariah dan Potensi Usaha Mikro dan Kecil (UMK)*. Kementerian Keuangan Republik Indonesia.
- Berg, T., Burg, V., Gombović, A., & Puri, M. (2020). On the rise of fintechs: Credit scoring using digital footprints. *The Review of Financial Studies*, 33(7), 2845–2897.
- Berger, A. N., & Udell, L. J. (1997). Inside the Black Box: What Explains Differences in the Efficiencies of Financial Institutions? *Journal of Banking and Finance*, 21, 895–947. [https://doi.org/10.1016/S0378-4266\(97\)00010-1](https://doi.org/10.1016/S0378-4266(97)00010-1)

- Bitler, M. P., Robb, A. M., & Wolken, J. D. (2001). Financial services used by small businesses: Evidence from the 1998 Survey of Small Business Finances. *Federal Reserve Bulletin, Board of Governors of the Federal Reserve System (U.S.)*, 87(183–205).
- Brigham, E. F., & Houston, J. F. (2020). *Dasar–Dasar Manajemen Keuangan*. Salemba Empat.
- Chen, K-C. (2020). Implications of Fintech Developments for Traditional Banks. *International Journal of Economics & Financial Issues*, 10 (5). <https://doi.org/10.32479/ijefi.10076>
- Cheng, M., & Qu, Y. (2020). Does bank FinTech reduce credit risk? Evidence from China. *Pacific-Basin Finance Journal*, 63. <https://doi.org/10.1016/j.pacfin.2020.101398>
- Damayanti, A. C., & Mawardi, W. (2022). Pengaruh Ukuran Bank (Size), Loans To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Non- Performing Loans (NPL), Diversifikasi Pendapatan, Dan BOPO Terhadap Kinerja Bank Di Indonesia. *Diponegoro Journal of Management*, 11(1), 1–13.
- Deng, L., Lv, Y., Liu, Y., & Zhao, Y. (2021). Impact of Fintech on Bank Risk – Taking : Evidence from China. *Risks*, 9 (99). <https://doi.org/10.3390/risks9050099>
- Ekinci, R., & Poyraz, G. (2019). The Effect of Credit Risk on Financial Performance of Deposit Banks in Turkey. *Procedia Computer Science*, 158, 979–987.
- Ernst, & Young. (2019). *Global FinTech adoption index 2019: As FinTech becomes the norm, you need to stand out from the crowd*. https://assets.ey.com/content/dam/ey-sites/ey-com/en_gl/topics/banking-and-capital-markets/ey-global-fintech-adoption-index.pdf
- Fahlevi, D. (2021). Pengaruh Manajemen Risiko Terhadap Kinerja Keuangan Bank Swasta Yang Terdaftar Di Bursa Efek Indonesia (BEI). *JBMI*, 17(3).
- Fahmi, I. (2018). *Analisis Laporan Keuangan*. Alfabeta.
- Ghozali, I. (2020). *25 Grand Theory : Teori Besar Ilmu Manajemen, Akuntansi Dan Bisnis : Untuk Landasan Teori Skripsi, Tesis Dan Disertasi*. Yoga Pratama Semarang.
- Gomber, P., Koch, J.-A., & Siering, M. (2017). Digital Finance and FinTech: current research and future research directions. *Journal of Business Economics, Springer*, 87(5), 537–580. <https://doi.org/10.1007/s11573-017-0852-x>

- Hanafi, M. (2019). *Manajemen keuangan*. BPFE.
- Hartono, J. (2020). *Teori Portofolio dan Analisis Investasi (Kelima)*. BPFE.
- Hediati, N. D. (2021). Pengaruh Capital Adequacy Ratio, Non Performing Loan Dan Biaya Operasional Pendapatan Operasional Terhadap Return On Assets. *COSTING:Journal of Economic, Business and Accounting*, 4(2).
- Imron, M., Hasni, M., Nizar, M. A., Cahyadi, A., Risnandar, Fahreza, R., Ramadhan, M. M., Priska Amalia, Indah Kurnia Junirda Effendi, R. Z., Pertiwi, C. N., Raz, A. F., Safitri, M., Nababan, F., & Pardede, A. (2024). Kajian Pengembangan Bank Perkreditan Rakyat (BPR) / Bank Perkreditan Rakyat Syariah BPRS di Indonesia. *Badan Kebijakan Fiskal*.
- Jakšič, M., & Matej, M. (2019). Relationship banking and information technology: The role of artificial intelligence and Fintech. *Risk Management*, 21, 1–18.
- Jumingan. (2017). *Analisis Laporan Keuangan*. PT. Bumi Aksara.
- Liao, G., Li, Z., Wang, M., & Albitar, K. (2022). Measuring China's digital financial inclusion: Index compilation and spatial characteristics. *China Economic Quarterly*, 6(3). <https://doi.org/10.3934/QFE.2022017>
- Le, T.D.Q., Ho, T.H., Nguyen, D.T., & Ngo, T. (2021). Fintech Credit and Bank Efficiency : International Evidence. *International Journal of Financial Studies*, 9:44. <https://doi.org/10.3390/ijfs9030044>
- Lee, C.-C., Li, X., Yu, C.-H., & Zhao, J. (2021). Does fintech innovation improve bank efficiency? Evidence from China's banking industry. *International Review of Economics & Finance*, 74(4). <https://doi.org/10.1016/j.iref.2021.03.009>
- Lipton, A., & Pentland, A. (2018). Breaking the bank. *Scientific American*, 318(1), 26–31.
- Maryunita, L., & Trinugroho, I. (2022). Fintech Innovation and Bank Efficiency in Indonesia. *Khazanah Sosial Vol 4 No.4:626-635*. <https://doi.org/10.15575/ks.v4i4.20239>
- Mardiana. (2018). Pengaruh Manajemen Risiko Terhadap Kinerja Keuangan (Study Pada Perbankan Syariah Yang Terdaftar Di BEI). *Iqtishoduna*, 151–166.
- Mulyadi. (2017). *Akuntansi Biaya*. Sekolah Tinggi Ilmu. Manajemen YKPN.
- Munawir, S. (2017). *Analisa Laporan Keuangan*. Liberty.

- 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(C). <https://doi.org/10.1016/j.irfa.2022.102103>
- Nurfitriani, I. (2021). Pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Loan to Deposit Ratio (LDR) Terhadap Return On Asset (ROA) Pada PT Bank Muamalat Indonesia. *At-Tamwil*, 3(1).
- Otoritas Jasa Keuangan. (2015). *Peraturan Otoritas Jasa Keuangan (POJK) Nomor 13/POJK.03/2015 tentang Penerapan Manajemen Risiko bagi Bank Perkreditan Rakyat*. Jakarta.
- Otoritas Jasa Keuangan. (2019). *Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 1/SEOJK.03/2019 tentang Penerapan Manajemen Risiko bagi Bank Perkreditan Rakyat*. Jakarta.
- Otoritas Jasa Keuangan. (2021). *Buku Panduan Kerja Sama Bank Perkreditan Rakyat (BPR) dengan Lembaga Layanan Pinjam Meminjam Berbasis Teknologi Informasi*. Jakarta.
- Otoritas Jasa Keuangan. (2022). *Peraturan Otoritas Jasa Keuangan Nomor 10/POJK.05/2022 tentang Layanan Pendanaan Bersama Berbasis Teknologi Informasi*. Jakarta.
- Otoritas Jasa Keuangan. (2022). *Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 11/SEOJK.03/2022 tentang Penilaian Tingkat Kesehatan Bank Perkreditan Rakyat dan Bank Perkreditan Rakyat Syariah*. Jakarta.
- Prasetyo, A. A. (2022). Minimizing Information Asymmetry through Disclosure of Financial Statements. *Transekonomika: Akuntansi, Bisnis Dan Keuangan*, 2(1), 45–54. <https://doi.org/10.55047/transekonomika.v2i1.104>
- Rahardjo, A. W. (2017). *Bank dan Lembaga Keuangan Non Bank di Indonesia*. UII Press.
- Rusdianto. (2020). *Akuntansi Manajemen Informasi Untuk Pengambilan Keputusan Strategis*. Erlanga.
- Sajid, R., Ayub, H., Malik, B.F., & Ellahi, A. (2023). The Role of Fintech on Bank Risk-Taking: Mediating Role of Bank's Operating Efficiency. *Human Behavior and Emerging Technologies*, article ID 7059307. <https://doi.org/10.1155/2023/7059307>
- Sawir, A. (2020). *Analisis Kinerja Keuangan dan Perencanaan Keuangan Perusahaan*. PT. Gramedia Pustaka Utama.
- Silalahi, F. (2017). *Manajemen Risiko dan Asuransi*. PT. Gramedia Pustaka Utama.

- Wang, Y., Xiuping, S., & Zhang, Q. (2021). Can fintech improve the efficiency of commercial banks? – An analysis based on big data. *Research in International Business & Finance*, 55. <https://doi.org/10.1016/j.ribaf.2020.101338>
- Widyastuti, P. F. (2021). Pengaruh CAR, NPL, LDR Terhadap Profitabilitas Bank (ROA) TaHUN 2017-2019. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 12(03).
- Yanti, B. C. D. (2021). Analisis Pengaruh Manajemen Risiko Terhadap Kinerja Keuangan Perbankan Yang Terdaftar Di BEI. *Journal Of Applied Managerial Accounting*, 5(2), 95–104.
- Zhao, J., Li, X., Yu, C.-H., Chen, S., & Lee, C.-C. (2022). Riding the FinTech innovation wave: FinTech, patents and bank performance. *Journal of International Money and Finance*, 122. <https://doi.org/10.1016/j.jimonfin.2021.102552>
- Mishkin, F. S., & Eakins, S. G. (2019). *Financial markets*. Pearson Italia
- Drake, P. P., & Fabozzi, F. J. (2012). *Analysis of financial statements* (Vol. 205). John Wiley Achmad, E. Kuncoro, & Riduwan. (2014). *Cara Menggunakan dan Memakai. Path Analysis (Analisis Jalur)*. Cetakan ke-6. Bandung: Alfabeta.
- Saunders, A., Cornett, M. M., & Erhemjamts, O. (2021). *Financial institutions management: A risk management approach*. McGraw-Hill.