

DAFTAR PUSTAKA

- Acharya, R., Kagan, A., & Lingam, S. R. (2008). Online banking applications and community bank performance. *International Journal of Bank Marketing*, 418-439.
- Athreya, K., Tam, X. S., & Young, E. R. (2012). A Quantitative Theory of Information and Unsecured Credit. *AMERICAN ECONOMIC JOURNAL: MACROECONOMICS*.
- Bank Indonesia. (2. January 2022). *INFLASI 2021 TETAP RENDAH*. Von Bank Indonesia: https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_240222.aspx abgerufen
- Bisnis. (3. January 2021). *Inflasi Akhir 2020 Diproyeksi Rendah, Ini Beberapa Faktor Pendorongnya*. Von [Bisnis.com: https://ekonomi.bisnis.com/read/20210103/9/1338038/inflasi-akhir-2020-diproyeksi-rendah-ini-beberapa-faktor-pendorongnya](https://ekonomi.bisnis.com/read/20210103/9/1338038/inflasi-akhir-2020-diproyeksi-rendah-ini-beberapa-faktor-pendorongnya) abgerufen
- Blalock, G., & Gertler, P. J. (2008). Welfare gains from Foreign Direct Investment through technology transfer to local suppliers. *Journal of International Economics*, 402-421.
- Cheng, M., & Qu, Y. (2020). Does bank FinTech reduce credit risk? Evidence from China . *Pacific-Basin Finance Journal* , 101398.
- CIMB Niaga. (2016). *Laporan Tahunan 2016*. Jakarta: CIMB Niaga.
- CIMB Niaga. (2017). *Laporan Tahunan 2017*. Jakarta: CIMB Niaga.
- CIMB Niaga. (2018). *Laporan Tahunan 2018*. Jakarta: CIMB Niaga.
- CIMB Niaga. (2019). *Laporan Tahunan 2019*. Jakarta: CIMB Niaga.
- CIMB Niaga. (2020). *Laporan Tahunan 2020*. Jakarta: CIMB Niaga.
- CIMB Niaga. (2021). *Laporan Tahunan 2021*. Jakarta: CIMB Niaga.

- Cornett, M. M., Adair, T. A., & Nofsinger, J. (2012). *Finance: Applications & Theory*. New York: McGraw-Hill Irwin.
- Dapp, T. F. (2014). *Fintech – The digital (r)evolution in the financial sector*. German: Deutsche Bank Research.
- Demirguc-Kunt, A., & Huizinga, H. (2010). Bank activity and funding strategies: The impact on risk and returns. *Journal of Financial Economics*, 626-650.
- Dendawijaya, L. (2005). *Manajemen Perbankan*. Jakarta: Ghalia Indonesia.
- Deyoung, R., Frame, W. S., Glennon, D., & Nigro, P. (2011). The Information Revolution and Small Business Lending: The Missing Evidence. *Journal of Financial Services Research*, 19-33.
- DeYoung, R., Lang, W. W., & Nolle, D. L. (2007). How the Internet affects output and performance at community banks. *Journal of Banking & Finance*, 1033-1060.
- Dorfleitner, G., Hornuf, L., Schmitt, M., & Weber, M. (2018). *FinTech in Germany*. Germany: Springer International Publishing.
- Eubank, R. L. (1999). *Nonparametric Regression and Spline Smoothing*. Boca Raton: CRC Press.
- Haas, P., Blohm, I., Peters, C., & Leimeister, J. M. (2015). Modularization of Crowdfunding Services – Designing Disruptive Innovations in the Banking Industry. *Thirty Sixth International Conference on Information Systems, Fort Worth 2015*.
- Hu, Z., Ding, S., Li, S., Chen, L., & Yang, S. (2019). Adoption Intention of Fintech Services for Bank Users: An Empirical Examination with an Extended Technology Acceptance Model. *Symmetry*, Vol. 11 No. 3.
- Kamaludin, Darmansyah, & Usman, B. (2015). Determinan Non Performing Loan (NPL) pada Industri Perbankan (Bukti Empiris Perusahaan Go Publik di Bursa Efek Indonesia). *Fakultas Ekonomi dan Bisnis Universitas Bengkulu*.

- Kasmir. (2003). *Manajemen Perbankan*. Jakarta: PT. Raja Grafindo Persada.
- Kommel, K. A., Sillasoo, M., & Lubloy, A. (2019). Could crowdsourced financial analysis replace the equity research by investment banks? *Finance Research Letters*, 280-284.
- Krugman, P. R., Obstfeld, M., & Melitz, M. J. (2011). *International Economics Theory and Policy*. Pearson Education.
- Livshits, I., Gee, J. C., & Tertilt, M. (2016). The Democratization of Credit and the Rise in Consumer Bankruptcies. *The Review of Economic Studies*, 1673-1710.
- Mahardian, P. (2008). ANALISIS PENGARUH RASIO CAR, BOPO, NPL, NIM, DAN LDR TERHADAP KINERJA KEUANGAN PERBANKAN. *Universitas Diponegoro Semarang*.
- Marshal, I., & Onyekachi, O. (2014). Credit Risk and Performance of Selected Deposit Money . *European Journal of Humanities and Social Sciences*, Vol. 31 No. 1.
- Newman, C., Rand, J., Talbot, T., & Tarp, F. (2015). Technology transfers, foreign investment and productivity spillovers. *European Economic Review*, 168-187.
- Oshodin, O., Molla, A., Karanasios, S., & Ong, C. E. (2017). Is FinTech a Disruption or New Eco-system? An Exploratory Investigation of Banks' Response to Fintech in Australia. *Australasian Conference on Information Systems*, 95.
- Petralia, K., Philippon, T., Rice, T., & Veron, N. (2019). Banking Disrupted? Financial Intermediation in an Era of Transformational Technology. *ICMB International Center for Monetary and Banking Studies*.
- Philippon, T. (2016). The FinTech Opportunity. *National Bureau of Economic Research*, No. w22476.

- Sanchez, J. M. (2018). THE INFORMATION TECHNOLOGY REVOLUTION AND THE UNSECURED CREDIT MARKET. *Economic Inquiry*, 914-930.
- Sanditiyo, H. (2020). *PERSPEKTIF HUKUM KREDIT PERBANKAN YANG MELAKUKAN PEMBIAYAAN BERSAMA (CHANNELING) DENGAN PERUSAHAAN FINTECH DI MASA PANDEMI COVID-19*. Jakarta: Otoritas Jasa Keuangan.
- Santoso, W. (2020). *PERSPEKTIF HUKUM KREDIT PERBANKAN YANG MELAKUKAN PEMBIAYAAN BERSAMA (CHANNELING) DENGAN PERUSAHAAN FINTECH DI MASA PANDEMI COVID-19*. Jakarta: Otoritas Jasa Keuangan.
- Sawir, A. (2001). *Analisa Kinerja Keuangan dan Perencanaan Keuangan Perusahaan*. Jakarta: Grammedia Pustaka Utama.
- Sedunov, J. (2017). DOES BANK TECHNOLOGY AFFECT SMALL BUSINESS LENDING DECISIONS? *Journal of Financial Research*, 5-32.
- Siamat, D. (2005). *Manajemen Keuangan, Kebijakan Moneter, dan Perbankan*. Jakarta: Fakultas Ekonomi Universitas Indonesia.
- Sujianto, A. E. (2009). *Aplikasi Statistik dengan SPSS 16,0*. Jakarta: Prestasi Pustaka Karya.
- Sutherland, A. (2018). Does credit reporting lead to a decline in relationship lending? Evidence from information sharing technology. *Journal of Accounting and Economics*, 123-141.
- Syahrul, M. A. (2014). *Kamus Lengkap Ekonomi*. Jakarta: Gagas Promosindo.
- Tandelilin, E. (2010). *Portofolio dan Investasi Teori dan Aplikasi*. Yogyakarta: Kanisius.
- Thakor, A. V. (2012). Incentives to innovate and financial crises. *Journal of Financial Economics*, 130-148.

Thakor, A. V. (2020). Fintech and banking: What do we know? *Journal of Financial Intermediation*, 100858.

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 and Finance*, 101338.

Widiyanto. (2013). *Statistika Terapan*. Jakarta: PT. Alex Media Komputindo.

Yunita, M. L. (2020). ANALISIS KERJASAMA PERBANKAN DENGAN FINTECH: KASUS DI BANK BRI JAKARTA SUDIRMAN. *Universitas Gadjah Mada*.