



DAFTAR PUSTAKA

- Andy, P. (2019). Analisis Strategi Bersaing Bisnis Unit *Smart Digital Banking*, Studi Kasus PT Bank Tabungan Pensiunan Nasional, Tbk (*tesis tidak diterbitkan*). Universitas Gadjah Mada, Yogyakarta.
- Arner, D. W., Barberis, J., & Buckley, R. P. (2015). The Evolution of Fintech: A New Post-Crisis Paradigm. *Geo. J. Int'l L.*, 47, 1271.
- Bank Indonesia. (2018). *Mengenal Financial Technology*. Tersedia di <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>, diakses pada 26 Juli 2022.
- Cooper, R. G., & Edgett, S. J. (2010). Developing a product innovation and technology strategy for your business. *Research-Technology Management*, 53 (3), 33-40.
- Creswell, J. W. (2017). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches, Third Edition*. Sage publications, California.
- David, F. R. (2003). *Strategic Management: Concepts and Cases*. Prentice hall, New Jersey.
- David, F.R, David, F.R (2017). *Strategic Management, A Competitive Advantage Approach, Concept and Case, Sixteenth Edition*. Pearson Education Limited, England.
- Dorfleitner, G., Lars H., Schmitt M., & Weber M. (2017). *Fintech in Germany: Definition of FinTech and Description of the FinTech Industry*. Cham Springer, Denmark.
- Fitriyani, L.R., Nurhajati, L. & Wijayanto, X.A. (2021). *Cara Bijak Menggunakan Dompet Elektronik*. LP3M LSPR, Jakarta.
- Gaubinger, K., Rabl, M., Swan, S., & Werani, T. (2015). *Innovation and Product Management: A holistic and practical approach to uncertainty reduction*. Springer, Austria.
- Gurel, E., & Tat, M. (2017). SWOT analysis: A Theoretical Review. *The Journal of International Social Research*, Vol. 10, 994-1006.
- Heizer, J., Render, B., Munson, C., & Sachan, A. (2017). *Operations Management: Sustainability and Supply Chain Management, 12/e*. Pearson Education, United States of America.



- Hennink, M., Hutter, I., & Bailey, A. (2020). *Qualitative Research Methods*. Sage, UK.
- Jose, K. J. (2020). Revamping Finance via Fintech: Promises, Perils, and Practices in ASEAN. *Foreign Policy Review*, 13, 129-144.
- Katz, B. R., Du Preez, N. D., & Schutte, C. S. L. (2010). Definition and Role of An Innovation Strategy. *SAIIE Conference Proceedings* (pp. 60-74).
- Kotler, P., Kertajaya, H., Setiawan, I. (2019). *Marketing 4.0 Bergerak dari Tradisional ke Digital*. PT Gramedia Pustaka, Jakarta.
- Krishnan, V. and Ulrich, K.T. (2001). Product Development Decisions: A Review of The Literature, *Management Science*, Vol. 47, No. 1, 1-21.
- Kurniawan, S.S. (2017). *Berkat Fintech Bayar Tagihan Jadi Lebih Mudah*. Tersedia di <https://keuangan.kontan.co.id/news/bayar-tagihan-apapun-jadi-lebih-mudah>, diakses pada 22 Mei 2022.
- Lee, J., Kao, H. A., & Yang, S. (2014). Service Innovation and Smart Analytics for Industry 4.0 and Big Data Environment. *Procedia Cirp*, Vol. 16, 3-8.
- Lestari, I. (2019). *Manajemen Inovasi: Upaya Meraih Keunggulan Kompetitif*. UB Press, Malang.
- Lukas, B. A., & Ferrell, O. C. (2000). The Effect of Market Orientation on Product Innovation. *Journal of The Academy of Marketing Science*, 28(2), 239-247.
- Morrar, R., Arman, H., & Mousa, S. (2017). The Fourth Industrial Revolution (Industry 4.0): A Social Innovation Perspective. *Technology innovation management review*, 7 (11), 12-20.
- Nasution, A. H., & Kartajaya, H. (2018). *Inovasi*. Penerbit Andi, Yogyakarta.
- Nylén, D., & Holmström, J. (2015). Digital innovation strategy: A framework for diagnosing and improving digital product and service innovation. *Business Horizons*, 58(1), 57-67.
- Osterwalder, A., & Pigneur, Y. (2002). *An Ebusiness Model Ontology for Modeling eBusiness*. Bled, Slovenia.
- Osterwalder, A., Pigneur, Y., Bernarda, G., & Smith, A. (2014). *Value Proposition Design: How to Create Products and Services Customers Want*. John Wiley & Sons, New Jersey.
- O'Sullivan, D., & Dooley, L. (2008). *Applying innovation*. Sage publications, Los Angeles.



- Otoritas Jasa Keuangan Indonesia. (2018). *Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 13/POJK.02/2018 Tentang Inovasi Keuangan Digital Di Sektor Jasa Keuangan*. OJK, Jakarta.
- Pamungkas, A. (2021). Analisis Strategi Bank Dalam Menghadapi Fenomena Penetrasi *Financial Technology*, Studi Empiris Pada Bank Perkreditan Rakyat XYZ (*tesis tidak diterbitkan*). Universitas Gadjah Mada, Yogyakarta.
- Pemerintah Indonesia. (2016). *Peraturan Presiden Republik Indonesia Nomor 82 Tahun 2016 Tentang Strategi Nasional Keuangan Inklusif*. Sekretariat Negara, Jakarta.
- Porter, M. E. (2008). The Five Competitive Forces That Shape Strategy. *Harvard Business Review*, 86(1), 25-40.
- PT Finnet Indonesia. (2020). *Laporan Tahunan 2020*. PT Finnet Indonesia, Jakarta.
- Rafinejad, D. (2007). *Innovation, Product Development and Commercialization: Case Studies and Key Practices for Market Leadership*. J. Ross Publishing, USA.
- Rangkuti, F. (2016). *Teknik Membedah Kasus Bisnis Analisis SWOT*. PT Gramedia Pustaka Utama, Jakarta.
- Restiwati, W. (2019). Innovation in Banks Comparison to Fin-Techs and Potential Opportunities (*tesis tidak diterbitkan*). Universitas Gadjah Mada, Yogyakarta.
- Riyanto, A.D. (2022). *Hootsuite (We are Social): Indonesian Digital Report 2022*. Tersedia di <https://andi.link/hootsuite-we-are-social-indonesian-digital-report-2022/>, diakses pada 25 Juli 2022.
- Schindler, P. (2019). *Business Research Methods, 13th Edition*. McGraw-Hill/Irwin, New York.
- Schwab, K. (2017). *The Fourth Industrial Revolution*. Crown Business, New York.
- Sofianti, N.A. & Sudaryo, Y. (2020). *Digital Marketing dan Fintech di Indonesia*. Penerbit Andi, Yogyakarta.
- Sudaryo, Y & Sofiati, N.A. (2020). *Digital Marketing dan Fintech di Indonesia*. Penerbit Andi, Yogyakarta.
- Sugiarto, I. (2022). *Metodologi Penelitian Bisnis*. Penerbit Andi, Yogyakarta.
- Thompson, A.A., Peteraf, M.A., Gamble, J. E., & Strickland III, A. J. (2020). *Crafting & Executing Strategy: The Quest for Competitive Advantage, Concepts & Cases 22nd Edition*. McGraw-Hill Education, New York.



Trott, P. (2017). *Innovation Management and New Product Development Sixth Edition*. Pearson Education, United Kingdom.

Weihrich, H. (1982). The TOWS Matrix: A Tool for Situational Analysis. *Long Range Planning*, 15(2), 54-66.