



## DAFTAR PUSTAKA

- Aaker, D. A., & Keller, K. L. (1990). Consumer evaluations of brand extensions. *Journal of marketing*, 54(1), 27-41.
- Aduba Jr, J., Asgari, B., & Izawa, H. Causality between Financial Performance, Fintech, Financial Inclusion, and Financial Development in Emerging and Developing Economies: A Cross Country Analysis. *Fintech, Financial Inclusion, and Financial Development in Emerging and Developing Economies: A Cross Country Analysis*.
- Akbari, T. T., & Pratomo, R. R. (2022). Higher education digital transformation implementation in Indonesia during the COVID-19 pandemic. *Jurnal Kajian Komunikasi*, 10(1), 52-65.
- Apătăchioae, A. (2015). The performance, banking risks and their regulation. *Procedia economics and finance*, 20, 35-43.
- Arner, Douglas W. et al. "The Evolution of Fintech: A New Post-Crisis Paradigm?". Hong- Kong University Scholar Hub. 2015.
- Ayadi, R., Naceur, S. B., Casu, B., & Quinn, B. (2016). Does Basel compliance matter for bank performance?. *Journal of Financial Stability*, 23, 15-32.
- Barth, J. R., Lin, C., Ma, Y., Seade, J., & Song, F. M. (2013). Do bank regulation, supervision and monitoring enhance or impede bank efficiency?. *Journal of Banking & Finance*, 37(8), 2879-2892.
- Basel Committee on Banking Supervision. (1998). *International Convergence of Capital Measurement and Capital Standards*. Basel: Bank of International Settlements.
- Basel Committee on Banking Supervision. (2010b). Macroeconomic Assessment Group established by the Financial Stability Board and the Basel Committee on Banking Supervision. "Assessing the macroeconomic impact of the transition to stronger capital and liquidity requirements". BIS, August.
- Boudriga, A., Taktak, N. B., & Jellouli, S. (2010, September). Bank specific, business and institutional environment determinants of banks nonperforming loans: evidence from mena countries. In *Economic research forum, working paper*(Vol. 547, pp. 1-28).
- Buchak, G., Matvos, G., Piskorski, T., & Seru, A. (2018). Fintech, regulatory arbitrage, and the rise of shadow banks. *Journal of financial economics*, 130(3), 453-483.
- Casu, B., Deng, B., & Ferrari, A. (2017). Post-crisis regulatory reforms and bank performance: lessons from Asia. *The European Journal of Finance*, 23(15), 1544-1571.
- Chortareas, G. E., Girardone, C., & Ventouri, A. (2012). Bank supervision, regulation, and efficiency: Evidence from the European Union. *Journal of financial stability*, 8(4), 292-302.
- Christensen, C. M. (2013). *The innovator's dilemma: when new technologies cause great firms to fail*. Harvard Business Review Press.
- Cruz-García, P., de Guevara, J. F., & Maudos, J. (2021). Bank competition and multimarket contact intensity. *Journal of International Money and Finance*, 113, 102338.



- Dietrich, A., & Wanzenried, G. (2014). The determinants of commercial banking profitability in low-, middle-, and high-income countries. *The Quarterly Review of Economics and Finance*, 54(3), 337-354.
- Ghozali, I. (2018). Aplikasi Analisis Multivariate SPSS 25 (9th ed.). Semarang: Universitas Diponegoro.
- Grennan, J., & Michaely, R. (2021). Fintechs and the market for financial analysis. *Journal of Financial and Quantitative Analysis*, 56(6), 1877-1907.
- Lall, R. (2012). From failure to failure: The politics of international banking regulation. *Review of international political economy*, 19(4), 609-638.
- Lee, P. (2015). The fintech entrepreneurs aiming to reinvent finance. *Euromoney (UK)*, 46(552), 42-48.
- Leong, K., & Sung, A. (2018). FinTech (Financial Technology): what is it and how to use technologies to create business value in fintech way?. *International Journal of Innovation, Management and Technology*, 9(2), 74-78.
- Lepetit, L., Nys, E., Rous, P., & Tarazi, A. (2008). Bank income structure and risk: An empirical analysis of European banks. *Journal of banking & finance*, 32(8), 1452-1467.
- Li, Y., Spigt, R., & Swinkels, L. (2017). The impact of FinTech start-ups on incumbent retail banks' share prices. *Financial Innovation*, 3(1), 1-16.
- Luo, S., Sun, Y., Yang, F., & Zhou, G. (2022). Does fintech innovation promote enterprise transformation? Evidence from China. *Technology in Society*, 68, 101821.
- Mateev, M., & Bachvarov, P. (2021). Regulation, ownership and bank performance in the MENA region: Evidence for Islamic and conventional banks. *Emerging Markets Review*, 47, 100789.
- Muganyi, T., Yan, L., Yin, Y., Sun, H., Gong, X., & Taghizadeh-Hesary, F. (2022). Fintech, regtech, and financial development: evidence from China. *Financial innovation*, 8(1), 29.
- 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, 102103.
- Nastiti, N. D., & Kasri, R. A. (2019). The role of banking regulation in the development of Islamic banking financing in Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*.
- Nayak, R. (2021). Banking regulations: do they matter for performance?. *Journal of Banking Regulation*, 22(4), 261-274.
- Nguyen, L., Tran, S., & Ho, T. (2021). Fintech credit, bank regulations and bank performance: a cross-country analysis. *Asia-Pacific Journal of Business Administration*.
- Pasiouras, F., Tanna, S., & Zopounidis, C. (2009). The impact of banking regulations on banks' cost and profit efficiency: Cross-country evidence. *International review of financial analysis*, 18(5), 294-302.
- Phan, D. H. B., Narayan, P. K., Rahman, R. E., & Hutabarat, A. R. (2020). Do financial technology firms influence bank performance?. *Pacific-Basin finance journal*, 62, 101210.
- Plotkin, H. (1999). Beam me up some cash. *Silicon Valley Insider*, Sep, 8, 3.



- Rangkuti, R. P., Amrullah, M., Januar, H., Rahman, A., Kaunang, C., Shihab, M. R., & Ranti, B. (2020, June). Fintech Growth Impact on Government Banking Business Model: Case Study of Bank XYZ. In *2020 8th International conference on information and communication technology (ICoICT)* (pp. 1-6). IEEE.
- Sironi, A. (2018). The evolution of banking regulation since the financial crisis: A critical assessment. *BAFFI CAREFIN Centre Research Paper*, (2018-103).
- Stevens, E. (2000). Evolution in banking supervision. *Economic Commentary*, (3/1/2000).
- Stiroh, K. J. (2004). Do community banks benefit from diversification?. *Journal of Financial Services Research*, 25, 135-160.
- Sugiyono, (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D
- Syed, A. A. (2020). Does banking efficiency, regulation, and operations affect banking performance in South Asia: dynamic correlated model approach. *Frontiers in Applied Mathematics and Statistics*, 6, 38.
- Syofyan, S. (2003). KEPUTUSAN" GO PUBLIC" DAN HUBUNGANNYA DENGAN KINERJA BANK-.'ANK SWASTA DI INDONESIA. *Media Riset Bisnis & Manajemen*, 3(1), 75-97.
- Team, M. (2015). Survey Shows American Trust Technology Firms More Than Banks and Retailers.
- Teixeira, J. C., Silva, F. J., Costa, F. A., Martins, D. M., & Batista, M. D. G. (2020). Banks' profitability, institutions, and regulation in the context of the financial crisis. *International Journal of Finance & Economics*, 25(2), 297-320.
- Thakor, A. V. (2020). Fintech and banking: What do we know?. *Journal of Financial Intermediation*, 41, 100833.
- Trujillo-Ponce, A. (2013). What determines the profitability of banks? Evidence from Spain. *Accounting & Finance*, 53(2), 561-586.
- Tseng, P. L., & Guo, W. C. (2022). Fintech, credit market competition, and bank asset quality. *Journal of Financial Services Research*, 61(3), 285-318.
- 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*, 55, 101338.
- Wapmuk, S. E. (2017). *Banking regulation and supervision in Nigeria: an analysis of the effects of banking reforms on bank performance and financial stability*. University of Salford (United Kingdom).
- Westlake, M. (2009). Basel Supervisors Endorse Tough New Regs Package. *Global Risk Regulator*, 8(2): 4 – 8.
- Wiranatakusuma, D., & Jami, D. (2022, August). Fintech Development and Banking Performance in Indonesia. In *Proceedings of the 3rd International Conference of Business, Accounting, and Economics, ICBAE 2022, 10-11 August 2022, Purwokerto, Central Java, Indonesia*.
- Yang, Y., Hsueh, H., Huang, M., Cho, T., & Kishi, Y. (2017). Effect of fintech on the productivity in the Taiwan banking industry. *International Journal of e-Education, e-Business, e-Management and e-Learning*, 7(4), 255-263.



*Website:*

Annur, Cindy Mutia. (2022, April 07). Sebanyak 102 Fintech P2P Lending Kantongi Izin dari OJK. *Databoks*. Retrieved from <https://databoks.katadata.co.id/datapublish/2022/04/07/sebanyak-102-fintech-p2p-lending-kantongi-izin-dari-ojk>

Dewi, Intan Rakhmayanti. (2022, June 09). Penetrasi Internet di Indonesia Melesat Saat Pandemi Covid. *CNBC Indonesia*. Retrieved from <https://www.cnbcindonesia.com/news/20220609201729-4-345834/penetrasi-internet-di-indonesia-melesat-saat-pandemi-covid>