

DAFTAR PUSTAKA

- Agustina, D., Sholihin, M. & Fithria, A., (2019). *The Efficiency of Indonesian Islamic Rural Banks: A Stochastic Frontier Analysis*. International Journal of Islamic Economics and Finance, 1(2), pp. 229-248.
- Andolfatto, D. & Nosal, E. (2017). *Bank Panics and Scale Economies*, Missouri: Federal Reserve Bank of St. Louis.
- Ademi, V. F., Ajtene, A., Qazim, T. & Esat, D. (2022). *Analysis of the Banking Sector Competition in Kosovo*. Studia Universitatis Economics Series, 32(2), pp. 84 - 101.
- Adewoye, J. O., (2013). *Impact of Mobile Banking on Service Delivery in the Nigerian Commercial Banks*. International Review of Management and Business Research, 2(2), pp. 333-344.
- Agarwal, S., & Chua, Y. H. (2020). *FinTech and household finance: a review of the empirical literature*. China Finance Review International, 10(4), 361-376.
- Aigner, D., Lovell, C. K., & Schmidt, P. (1977). *Formulation and estimation of stochastic frontier production function models*. Journal of econometrics, 6(1), 21-37.
- Al-Matari, E. M. et al., (2023). *Fintech and Financial Sector Performance in Saudi Arabia*. Journal of Governance and Regulation, 12(2), pp. 43-65.
- Asandului, L., Roman, M., & Fatulescu, P. (2014). *The efficiency of healthcare systems in Europe: A data envelopment analysis approach*. Procedia Economics and Finance, 10, 261-268.
- Bank Indonesia. (2019). *Blueprint Sistem Pembayaran Indonesia 2025*. Tersedia di www.bankindonesia.go.id, diakses pada tanggal 2 Desember 2023.
- Bank Indonesia. (2023). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan*. Tersedia di www.bankindonesia.go.id, diakses pada tanggal 2 Desember 2023.
- Berger, A. N., Hasan, I., & Zhou, M. (2009). *Bank ownership and efficiency in China: What will happen in the world's largest nation?*. Journal of Banking & Finance, 33(1), pp. 113-130.

- Blatter, M. & Fuster, A. (2022). *Scale Effects on Efficiency and Profitability in the Swiss Banking Sector*. Swiss Journal of Economics and Statistics, 158(12), pp. 1-24.
- Charnes, A., Cooper, W.W., & Rhodes, E. (1978). Measuring the efficiency of decision making units. European Journal of Operational Research, Volume 2(6), pp. 429-444.
- Choudhry, M. (2012). *The Principles of Banking*. 1st ed. Singapore: John Wiley & Sons. Tersedia di www.bankindonesia.go.id, diakses pada tanggal 30 Oktober 2023.
- Coelli, T., Lefebvre, M., & Pestieau, P. (2008). *Social protection performance in the European Union: comparison and convergence* (No. UCL-Université Catholique de Louvain). CORE.
- Dar, A. H., Mathur, S. K. & Mishra, S. (2021). *The Efficiency of Indian Banks: A DEA, Malmquist and SFA Analysis with Bad Output*. Journal of Quantitative Economics, Volume 19, pp. 653-701.
- Darmawi, H. (2012). *Manajemen Perbankan*. (2012). Jakarta: Bumi Aksara.
- Delis, M. D. & Papanikolaou, N. I., (2014). *Determinants of bank efficiency: Evidence from a semi-parametric methodology*. Managerial Finance, 22 May.
- Farrel, M. J. (1957). *The Measurement of Productive Efficiency*. Journal of the Royal Statistical Society, Volume 120(3), pp. 253-290.
- Financial Stability Board. (2022) dilihat 8 November 2023, (<https://www.fsb.org/work-of-the-fsb/financial-innovation-and-structural-change/fintech/>).
- Fried, C., Lovell & Schmidt, S. (2008). *The Measurement of Productive Efficiency: Techniques and Applications*. New York: Oxford University Press: 120-159.
- Grmanová, E. & Ivanová, E., (2018). *Efficiency of banks in Slovakia: Measuring by DEA models*. Journal of International Studies, 11(1), pp. 257-272.
- Hadad, M.D., Santoso, W., Mardanugraha, E., & Illyas, D. (2003). Pendekatan Parametrik Untuk Efisiensi Perbankan Indonesia. Jurnal Bank Indonesia.
- Hodge, R. (2021). *How Efficiency Changes the Game: Developing Lean Operations for Competitive Advantage*. Business Expert Press, New York. Tersedia di

<https://ereader.perlego.com/1/book/2497204/3> diakses pada 14 November 2023.

Jayathilaka, A. & Madhavika, N. (2021). *Bridging the Digital Divide through the Mobile Banking*, Chisinau: Scholars' Press.

Kallel, H., Hamad, S. B. & Triki, M. (2018). *Modeling the Efficiency of Tunisian and Moroccan Banks using the SFA Approach*. International Journal of Productivity and Performance Management, 68(5), pp. 879-902.

Kautsar, M. H. (2018). Analisis Technical Efficiency Bank Umum Syariah Dengan Metode Stochastic Frontier Analysis. TALENTA Conference Series: Local Wisdom, Social and Arts (LWSA), 1(2), pp. 57-66.

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(3), 44. <https://doi.org/10.3390/ijfs9030044>

Lee, C.-C., Ni, W. & Zhang, X., (2023). *FinTech development and commercial bank efficiency in China*. Global Finance Journal, Volume 57, pp. 1-20.

Lema & Zenebe, T. (2017). *Determinants of bank technical efficiency: Evidence from commercial banks in Ethiopia*. Zenebe Lema, Cogent Business & Management, Volume 4, pp. 1-13.

Matousek, R., Nguyen, T. N. & Stewart, C., (2016). *Efficiency in the Vietnamese banking system: a DEA double bootstrap approach*. Research in International Business and Finance, Volume 36, pp. 96-111.

Matthews, K. & Thompson, J. (2014). *The Economics of Banking*. 3rd ed. West Sussex: John Wiley & Sons Ltd.

Munyoki, K. S., G, R. & W, A., (2015). *Effect of Mobile Banking on the Financial Performance of Banking Institution in Kenya*. The Strategic Journal of Business and Change Management, 2(98), pp. 1440-1457.

Nainggolan, R. (2020). Efisiensi Teknis Bank di Indonesia : Kelompok BUKU I-IV, Jurnal Muara Ilmu Ekonomi dan Bisnis, vol. 4, pp. 274-284

Nguyen, N. T., Vu, L. T. & Dinh, L. H. (2019). *Measuring Banking Efficiency in Vietnam: Parametric and Non Parametric Method*. Bank and Bank Systems, Volume 14, pp. 55-64.

- Olele & Hilda, E. (2020). *Technical Efficiency in The Nigerian Banking Sector: A Stochastic Production Frontier Approach*. Scientific Papers of the University of Pardubice, 28(1).
- Otoritas Jasa Keuangan. (2015). Buku Bijak Ber-Electronic Banking. Tersedia di <https://ojk.go.id>, diakses pada tanggal 30 Oktober 2023.
- Otoritas Jasa Keuangan. (2017). Booklet Perbankan Indonesia. Tersedia di <https://ojk.go.id>, diakses pada tanggal 30 Oktober 2023.
- Otoritas Jasa Keuangan. (2019). Master Plan Sektor Jasa Keuangan Indonesia 2021-2025. Tersedia di <https://ojk.go.id>, diakses pada tanggal 30 Oktober 2023.
- Otoritas Jasa Keuangan. (2021). Cetak Biru Transformasi Digital Perbankan. Tersedia di <https://ojk.go.id>, diakses pada tanggal 30 Oktober 2023.
- Otoritas Jasa Keuangan. (2021). Roadmap Pengembangan Perbankan Indonesia 2020-2025. Tersedia di <https://ojk.go.id>, diakses pada tanggal 30 Oktober 2023.
- Otoritas Jasa Keuangan. (2023). Booklet Perbankan Indonesia. Tersedia di <https://ojk.go.id>, diakses pada tanggal 30 Oktober 2023.
- Panzarino, H. & Hatami, A. (2020). *Reinventing Banking and Finance*. 1st ed. London: Kogan Page.
- Pertiwi, H. F. & Solehudin, (2023). Pengaruh Perkembangan Fintech Peer To Peer Lending (P2P) terhadap Bank Umum Konvensional di Indonesia. Jurnal Pendidikan Tambusai, 7(2), pp. 6064-6071.
- Prakash, S., Singh, S., & Sharma, S. (2021). *Technological diffusion, banking efficiency and Solow's paradox: A frontier-based parametric and non-parametric analysis*. Structural Change and Economic Dynamics, Volume 58, pp. 534-551.
- Predana, P. G. W. et al., (2020). *Effect of Easy in the Use, Trust and Benefits of the Use of Mobile Banking Service*. International Journal of Environmental, Sustainability, and Social Sciences, Volume 1(2), pp. 41-45.

- Rabbaniyah, L. & Afandi, A. (2019). *Analisis Efisiensi Perbankan Syariah di Indonesia Metode Stochastic Frontier Analysis*. Conference on Islamic Management Accounting and Economics, Volume 2, pp. 200-211.
- Rashidghalam, M. (2018). *Measurement and Analysis of Performance of Industrial Crop Production*. Singapore: Springer Nature.
- Rizk, S. (2022). *Efficiency in the MENA banking industry, the stochastic frontier approach (SFA)*. Financial Markets, Institutions and Risks, vol. 6, pp. 56-59, DOI:10.21272/ fmir.6(2).56-59.2022
- Sajic, M., Bundalo, D., Bundalo, Z. & Pašalic, D., (2017). *Using Digital and Mobile Technologies for Increasing Efficiency of Financial Institutions*. Belgrade, 25th Telecommunications forum TELFOR.
- Sari, D. W., Khalifah, N. A., & Suyanto, S. (2016). *The spillover effects of foreign direct investment on the firms' productivity performances*. Journal of Productivity Analysis, 46, 199-233.
- Sari, P. Z. & Saraswati, E., (2017). *The Determinant of Banking Efficiency in Indonesia (DEA Approach)*. Journal Of Accounting And Business Education, 1(2), pp. 208-229.
- Singh, D. & Fida, B. A. (2015). *Technical efficiency and its determinants: an empirical study on banking sector of Oman*. Problems and Perspectives in Management, 13(1), pp. 168-175.
- Subandi & Ghazali, I. (2014). *An Efficiency Determinant of Banking Industry in Indonesia*. Research Journal of Finance and Accounting, 5(3), pp. 18-26.
- Syafril. (2020). *Bank dan Lembaga Keuangan Modern Lainnya*. 1st ed. Jakarta: Prenada Media.
- Thakor, A. V. (2020). *Fintech and banking: What do we know?*. Journal of Financial Intermediation, 41, 100833.
- Vives, X. (2019). *Competition and Stability in Modern Banking: A Post-Crisis Perspective*. International Journal of Industrial Organization, vol. 64, pp. 55-69, DOI:10.1016/ j.ijindorg.2018.08.011

Wewege, L., Thomsett, M. C. (2020). *The Digital Banking Revolution, 3rd edn.*

Walter de Gruyter, Berlin. Tersedia di

https://ereader.perlego.com/1/book/1272135/3?element_

originalid=d17841e36 diakses pada 8 November 2023.