

DAFTAR PUSTAKA

- Alarussi, A.S.A. (2020). Financial ratios and efficiency in Malaysian listed companies. *Asian Journal of Economics and Banking*. 5 (2), 116-135.
- Badan Pusat Statistik. (2014). Proyeksi Pertumbuhan Penduduk. Tersedia di .diakses pada 15 Agustus 2018.
- Badan Pusat Statistik. (2024). BI Rate. Tersedia di <https://www.bps.go.id/id/statistics-table/2/Mzc5IzI=/bi-rate.html>, diakses pada 10 Desember 2024.
- Barney, J.B. (2014). *Gaining and Sustaining Competitive Advantage (Fourth ed.)*. Pearson.
- Cooper, Donald R., and Pamela S. Schindler. 2014. *Business Research Methods*. McGraw-Hill: New York.
- Cooperrider, D. (1995). *Introduction to Appreciative Inquiry*. San Francisco: Berrett-Koehler Publishers.
- David, F. R. (2017). *Strategic Management: A Competitive Advantage Approach, Concepts and cases (16 ed.)*. Pearson Education.
- David, F. R., & David, F. R. (2016). *Manajemen Strategik: Suatu Pendekatan Keunggulan Bersaing (15th ed.)*. Salemba Empat.
- Forbes. (2024). *The Global 2000: The world's largest public companies*. Tersedia di <https://www.forbes.com/lists/global2000/>, diakses pada 3 September 2024.
- Hennink, M., Hutter, I. and Bailey, A., 2020, *Qualitative Research Methods 2E*, Sage Publications Ltd, London.
- Husein Umar, 2000, *Sumber Daya Manusia Dalam Organisasi*, PT. Gramedia Pustaka Utama, Jakarta.
- Kemenkeu (2024). Siaran Pers APBN 2025: Pemerintah Berkomitmen untuk Mengakselerasi Pertumbuhan Ekonomi yang Inklusif dan Berkelanjutan. Tersedia di <https://www.kemenkeu.go.id/informasi-publik/publikasi/siaran-pers/Siaran-Pers-APBN-2025>, diakses 10 Desember 2024.
- Library Guides. (2017). *University of Missouri*. Retrieved from <http://libraryguides.missouri.edu>
- Mateev, M., Sahyouni, A., & Al Masaeid, T. (2024). Bank performance before and during the COVID-19 crisis: Does efficiency play a role? *Review of Managerial Science*, 18, 29-82.
- Nguyen, G. X., Phengpis, C., Prombutr, W., dan Swanson, P.E. (2019). Relative efficiency, industry concentration and average stock returns. *Studies in Economics and Finance*. 35 (1), 63-82.

- Otoritas Jasa Keuangan. (2021). Peraturan Otoritas Jasa Keuangan tentang Bank Umum. (POJK No. 12/POJK.03/2021. Jakarta, DKI.
- Otoritas Jasa Keuangan. (2024). *Statistik Perbankan Indonesia*. Tersedia di <https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Default.aspx>, diakses 3 September 2024.
- Porter, M.E. (1980). *Competitive Strategy: Techniques for Analyzing Industries and Competitors*, 1st edition. The Free Press, New York.
- Presiden Republik Indonesia. (1998). Undang-Undang Republik Indonesia tentang Perubahan atas Undang-Undang no 7 Tahun 1992 tentang Perbankan. (UU No. 10 tahun 1998). Jakarta, DKI.
- PT. Bank Central Asia (Persero), Tbk. (2023). Laporan Tahunan 2023. Tersedia di <https://www.bca.co.id/id/tentang-bca/Hubungan-Investor/laporan-presentasi/Laporan-Tahunan>, diakses pada 21 September 2024.
- PT. Bank Central Asia (Persero), Tbk. (2024). Laporan Triwulan 30 Juni 2024. Tersedia di <https://www.bca.co.id/id/tentang-bca/Hubungan-Investor/laporan-presentasi/Laporan-Kuangan>, diakses pada 1 Desember 2024.
- PT. Bank Mandiri (Persero), Tbk. (2023). Laporan Tahunan 2023. Tersedia di <https://www.bankmandiri.co.id/web/ir/annual-reports>, diakses pada 3 Oktober 2024.
- PT. Bank Mandiri (Persero), Tbk. (2024). Laporan Quarterly Financials 30 Juni 2024. Tersedia di <https://www.bankmandiri.co.id/web/ir/quarterly-financials>, diakses pada 1 Desember 2024.
- PT. Bank Negara Indonesia (Persero), Tbk. (2023). Laporan Tahunan 2023. Tersedia di <https://bni.co.id/id-id/investor/laporan-keuangan>, diakses pada 30 September 2024.
- PT. Bank Negara Indonesia (Persero), Tbk. (2024). Laporan Keuangan 30 Juni 2024. Tersedia di <https://bni.co.id/id-id/investor/laporan-keuangan>, diakses pada 1 Desember 2024.
- PT. Bank Rakyat Indonesia (Persero), Tbk. (2023). Laporan Tahunan 2023. Tersedia di <https://www.ir-bri.com/ar.html>, diakses pada 20 September 2024.
- PT. Bank Rakyat Indonesia (Persero), Tbk. (2024). Laporan Keuangan 30 Juni 2024. Tersedia di <https://bri.co.id/report>, diakses pada 1 Desember 2024.
- SOAR Strategy. (2021). *SOAR Strategy: A framework for strategic planning and leadership*, diakses 16 Desember 2024, from <http://soar-strategy.com>
- Stavros, J. M., Cooperrider, D. L., & Kelley, D. L. (2003). *Strategic inquiry! Appreciative intent: Inspiration to SOAR a new framework for strategic planning*.
- Stavros, J. M., Hinrichs, G., & Hammond, S. A. (2009). *The thin book of SOAR: Building strengths-based strategy*. Thin Book Publishing.
- Stavros, J., & Cole, M. L. (2013). SOARing towards positive transformation and change. *Development Policy Review*, 1(1), 10-34.

- Thompson, A.A., Peteraf, M.A., Gamble, J.E., dan Strickland, A.J. (2022). *Crafting & Executing Strategy: The Quest for Competitive Advantage: Concepts and Cases*, 23e edition. McGraw Hill. New York.
- Wheelen, Thomas L., and J. David Hunger. 2012. *Strategic Management and Business Policy Towards Global Sustainability*. New Jersey: Pearson.
- Williams, Bary dan Laurie Prather. (2010). Bank Risk And Return: The Impact Of Bank Non-Interest Income. *International Journal of Managerial Finance*, Vol. 6 No. 3, 2010.
- Zaman, M. S., & Bhandari, A. K. (2020). Financial deregulation, competition and cost efficiency of Indian commercial banks: Is there any convergence? *Indian Economic Review*, 55, 283-312.