

DAFTAR PUSTAKA

Anonymous. (2025, February 28). PT Bank CIMB Niaga Tbk (BNGA.JK) Stock Price, News, Quote & History - Yahoo Finance. Finance Yahoo.Com. <https://finance.yahoo.com/quote/BNGA.JK>

Bai, Z., Ban, Y., & Hu, H. (2024). Banking competition and digital transformation. *Finance Research Letters*, 61, 105068. <https://doi.org/10.1016/j.frl.2024.105068>

BCA. (2023). *Integrated Annual Report 2023*.

Begenau, J., Farboodi, M., & Veldkamp, L. (2018). Big data in finance and the growth of large firms. *Journal of Monetary Economics*, 97, 71–87. <https://doi.org/10.1016/j.jmoneco.2018.05.013>

Brigham, E. F., & Houston, J. F. (2015). *Fundamentals of Financial Management* (14th ed.). Cengage Learning.

Danamon. (2023). *Laporan Tahunan: Bertransformasi dan Berinovasi untuk Masa Depan*.

Hayes, A. (2024, April 28). Operating Margin: What It Is and the Formula for Calculating It, With Examples. Investopedia. <https://www.investopedia.com/terms/o/operatingmargin.asp>

Laporan Tahunan 2021: THE RISE OF INDONESIA. (2021).

Laporan Tahunan 2022: INDONESIA BERDAYA. (2022).

Laporan Tahunan 2023: From Local to Global. (2023).

Laporan Tahunan 2023: INDUSTRY LEADER YANG TANGGUH: SELALU MENGHADIRKAN SELALU TERDEPAN. (2023).

Laporan Tahunan 2023: KARENA HIDUP GAK CUMA TENTANG HARI INI. (2023).

Laporan Tahunan 2023: KEJAR MIMPI ASPIRASI JADI INSPIRASI UNTUK INDONESIA. (2023).

Laporan Tahunan 2023: Melayani Lebih Baik. (2023).

Laporan Tahunan 2023: One Family, One Team Becoming Stronger. (2023).

Laporan Tahunan 2023: STRONGER TOGETHER, FOR NOW AND BEYOND. (2023).

Laporan Tahunan 2023: Transformasi Berkelanjutan untuk Tumbuh Semakin Kuat dan Hebat. (2023).

OJK. (2024). Laporan Surveillance Perbankan Indonesia - Triwulan IV 2023.

Surat Edaran Bank Indonesia Nomor 15/15/DPNP Tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum, Pub. L. No. 15, Otoritas Jasa Keuangan (2013).

Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2020 Tentang Transparansi Dan Publikasi Laporan Bank Umum Konvensional, Pub. L. No. 9/SEOJK.03/2020, Otoritas Jasa Keuangan RI (2020).

Uddin, M. H., Mollah, S., Islam, N., & Ali, M. H. (2023). Does digital transformation matter for operational risk exposure? *Technological Forecasting and Social Change*, 197, 122919. <https://doi.org/10.1016/j.techfore.2023.122919>

Yu, W., Wong, C. Y., Chavez, R., & Jacobs, M. A. (2021). Integrating big data analytics into supply chain finance: The roles of information processing and data-driven culture. *International Journal of Production Economics*, 236, 108135. <https://doi.org/10.1016/j.ijpe.2021.108135>