

Daftar Pustaka

- Abdulquadri, Abdulazeez. 2022. "Digital Transformation in Financial Services Provision: A Nigerian Perspective to the Adoption of Chatbot." *Journal of Enterprising Communities: People and Places in the Global Economy* 15 (1750–6204): 258–81. <https://www.emerald.com/insight/content/doi/10.1108/JEC-06-2020-0126/full/html>.
- Al-ahdal, Waleed M., Mohammed H. Alsamhi, Mosab I. Tabash, and Najib H.S. Farhan. 2020. "The Impact of Corporate Governance on Financial Performance of Indian and GCC Listed Firms: An Empirical Investigation." *Research in International Business and Finance* 51 (August 2019): 101083. <https://doi.org/10.1016/j.ribaf.2019.101083>.
- Al-Okaily, Manaf, Ayman Abdalmajeed Alsmadi, Najed Alrawashdeh, Aws Al-Okaily, Yazan Oroud, and Anwar S. Al-Gasaymeh. 2024. "The Role of Digital Accounting Transformation in the Banking Industry Sector: An Integrated Model." *Journal of Financial Reporting and Accounting* 22 (2): 308–26. <https://doi.org/10.1108/JFRA-04-2023-0214>.
- Amankwah-Amoah, Joseph, Zaheer Khan, Geoffrey Wood, and Gary Knight. 2021. "COVID-19 and Digitalization: The Great Acceleration." *Journal of Business Research* 136 (November):602–11. <https://doi.org/10.1016/J.JBUSRES.2021.08.011>.
- Ancillai, Chiara, Andrea Sabatini, Marco Gatti, and Andrea Perna. 2023. "Digital Technology and Business Model Innovation: A Systematic Literature Review and Future Research Agenda." *Technological Forecasting and Social Change* 188 (January): 122307. <https://doi.org/10.1016/j.techfore.2022.122307>.
- Anna Slobodianyuk, Anna Maryna, Halyna Kosovets, Liudmyla Tsiukalo, George Abuselidze. 2024. "Ensuring Competitive Advantages of the Banking Sector of Ukraine in the



Context of Global Digital Transformation.” *Digital Technology and Changing Roles in*

Managerial and Financial Accounting: Theoretical Knowledge and Practical

Application 36:215–27.

Ashiru, Olawale, Gift Balogun, and Oluseun Paseda. 2023. “Financial Innovation and Bank Financial Performance: Evidence from Nigerian Deposit Money Banks.” *Research in Globalization* 6 (January): 100120. <https://doi.org/10.1016/j.resglo.2023.100120>.

Baffour Gyau, Emmanuel, Michael Appiah, Bright Akwasi Gyamfi, Theodoria Achie, and Muhammad Abubakr Naem. 2024. “Transforming Banking: Examining the Role of AI Technology Innovation in Boosting Banks Financial Performance.” *International Review of Financial Analysis* 96 (August). <https://doi.org/10.1016/j.irfa.2024.103700>.

Barney, Jay. 1991. “Firm Resources and Sustained Competitive Advantage.Pdf.”

Breaking, News. 2024. Top 7 Bank Digital di Indonesia Kuartal I/2024: Seabank Teratas, Hibank Melesat <https://finansial.bisnis.com/read/20240525/90/1768>.

Buer, Sven Vegard, Jo Wessel Strandhagen, Marco Semini, and Jan Ola Strandhagen. 2021. “The Digitalization of Manufacturing: Investigating the Impact of Production Environment and Company Size.” *Journal of Manufacturing Technology Management* 32 (3): 621–45. <https://doi.org/10.1108/JMTM-05-2019-0174>.

Bughin, Jacques, Tobias Kretschmer, and Nicolas Van Zeebroeck. 2021. “Digital Technology Adoption Drives Strategic Renewal for Successful Digital Transformation.” *IEEE Engineering Management Review* 49 (3): 103–8. <https://doi.org/10.1109/EMR.2021.3098663>.

Cetindamar, Dilek, Babak Abedin, and Kunio Shirahada. 2024. “The Role of Employees in Digital Transformation: A Preliminary Study on How Employees’ Digital Literacy



71:7837–48. <https://doi.org/10.1109/TEM.2021.3087724>.

Chen, Shengqi, and Hong Zhang. 2021. “Does Digital Finance Promote Manufacturing Servitization: Micro Evidence from China.” *International Review of Economics & Finance* 76 (November):856–69. <https://doi.org/10.1016/J.IREF.2021.07.018>.

Davis, Fred D., Richard P. Bagozzi, and Paul R. Warshaw. 1989. “User Acceptance of Computer Technology: A Comparison of Two Theoretical Models.” *Management Science* 35 (8): 982–1003. <https://doi.org/10.1287/mnsc.35.8.982>.

GoodStats. 2024. “Melihat Perkembangan Layanan Perbankan Digital Di Indonesia, Mulai Dari Uang Elektronik Hingga QRIS.”

Hennink, M, I Hutter, and A Bailey. 2020. *Qualitative Research Methods*.

Hoque, Ariful, and et al. 2024. “Does Digital Transformation Reduce Bank’s Risk-Taking? Evidence from Vietnamese Commercial Banks.” *Journal of Open Innovation: Technology, Market, and Complexity* 10 (2): 100260.
<https://doi.org/10.1016/j.joitmc.2024.100260>.

Hornuf, Lars, Kulondwa Safari, and Johannes Voshaar. 2025. “Mobile Fintech Adoption in Sub-Saharan Africa: A Systematic Literature Review and Meta-Analysis.” *Research in International Business and Finance* 73 (December 2023).
<https://doi.org/10.1016/j.ribaf.2024.102529>.

Hsiao, Ming-Hsiung. 2024. “Resource Integration and Firm Performance through Organizational Capabilities for Digital Transformation.” *Digital Transformation and Society*. <https://doi.org/10.1108/dts-07-2023-0050>.

J.W, Creswell. 2014. *Research Design: Qualitative, Quantitative and Mixed Methods*



Katadata. 2020. Selamat Datang Era Bank Digital di Indonesia, Prospek & Tantangannya

Artikel ini telah tayang di [Katadata.co.id](http://katadata.co.id) dengan judul “Selamat Datang Era Bank Digital di Indonesia, Prospek & Tantangannya - Analisis Data Katadata” ,
<https://katadata.co.id/analisisdata/5fe2d448aca0a/>.

Kristinae, Vivy, Roby Sambung, and Meitiana Sahay. 2019. “The Role Of Entrepreneurial Orientation In Product Innovation In Emerging Markets On The Local Products.” *Ordea Journal of Business and Economics* 1 (1): 41–57.

<http://www.ghbook.ir/index.php?name=فرهنگ و رسانه های>
http://www.ghbook.ir/index.php?option=com_dbook&task=readonline&book_id=13650&page=73&chckhashk=ED9C9491B4&Itemid=218&lang=fa&tmpl=component%0Ahttp://www.albayan.ae%0Ahttp://scholar.google.co.id/scholar?hl=en&q=APLIKASI+PENGENA.

Lee, In, and Yong Jae Shin. 2018. “Fintech: Ecosystem, Business Models, Investment Decisions, and Challenges.” *Business Horizons* 61 (1): 35–46.
<https://doi.org/10.1016/J.BUSHOR.2017.09.003>.

Lei, Zhu, and Wang Zhaolei. 2021. “The Realization Path of Digital Transformation of China’s Economic Development Based on SWOT Analysis.” *Proceedings - 2021 International Conference on Public Management and Intelligent Society, PMIS 2021*, 115–18. <https://doi.org/10.1109/PMIS52742.2021.00032>.

Lisha, Zhang, and Lan Hongjie. 2025. “Business Model Innovation of Logistics Enterprise Based on the Pattern of Banking Business.” *2025 International Conference on Logistics, Informatics and Service Science, LISS 2025*, 1–5.
<https://doi.org/10.1109/LISS.2015.7369787>.

Lóska, Gergely, and Juha Uotila. 2024. “Digital Transformation in Corporate Banking:



Toward a Blended Service Model.” *California Management Review* 66 (3): 93–115.

<https://doi.org/10.1177/00081256231207429>.

Mancuso, Ilaria, Antonio Messeni Petruzzelli, Umberto Panniello, and Giovanni Vaia. 2025.

“Business Model Innovation in the Banking Sector: How Digital Technologies Transform Innovation Drivers in Value Mechanisms Innovations.” *Journal of Engineering and Technology Management - JET-M* 75 (December 2023).

<https://doi.org/10.1016/j.jengtecman.2024.101858>.

Nasiri, Mina, Juhani Ukko, Minna Saunila, and Tero Rantala. 2020. “Managing the Digital Supply Chain: The Role of Smart Technologies.” *Technovation* 96–97 (August):102121.

<https://doi.org/10.1016/J.TECHNOVATION.2020.102121>.

Navaretti, Giorgio Barba, Giacomo Calzolari, José Manuel Mansilla-Fernández, and Alberto

Franco Pozzolo. 2017. “FinTech and Banking. Friends or Foes? FinTech and Banks: Friends or Foes?” *Journal European Economy – Banks, Regulation, and the Real Sector*, no. 2017.2, 9–30.

<https://ssrn.com/abstract=3099337><https://ssrn.com/abstract=3099337>Electroniccopyavailable at:<https://ssrn.com/abstract=3099337>.

Oduro, Stephen, Alessandro De Nisco, and Giada Mainolfi. 2023. “Do Digital Technologies

Pay off? A Meta-Analytic Review of the Digital Technologies/Firm Performance Nexus.” *Technovation* 128 (August): 102836.

<https://doi.org/10.1016/j.technovation.2023.102836>.

OJK. 2015. Program Transformasi BPD: Menjadi Bank yang Kompetitif, Kuat, dan

Kontributif bagi Pembangunan Daerah <https://www.ojk.go.id/id/kanal/perbankan/berita-da>.

Okafor, Anthony, Michael Adusei, and Bosede Ngozi Adeleye. 2021. “Corporate Social



Responsibility and Financial Performance: Evidence from U.S Tech Firms.” *Journal of*

Cleaner Production 292. <https://doi.org/10.1016/j.jclepro.2021.126078>.

Peng, Xiaonan. 2025. “Digital Business Model Innovation and Operational Efficiency.”

Finance Research Letters 85 (July). <https://doi.org/10.1016/j.frl.2025.108036>.

Penrose, Edith. 1959. “The Theory of the Growth of the Firm.” Oxford University Press.

<https://doi.org/10.1093/0198289774.001.0001>.

Rachinger, Michael, Romana Rauter, Christiana Müller, Wolfgang Vorraber, and Eva

Schirgi. 2019. “Digitalization and Its Influence on Business Model Innovation.” *Journal of Manufacturing Technology Management* 30 (8): 1143–60.

<https://doi.org/10.1108/JMTM-01-2018-0020>.

Rahman, Mahfuzur. 2023. “Adoption of Artificial Intelligence in Banking Services: An

Empirical Analysis.” *International Journal of Emerging Markets* 18 (10): 4270–4300.

Ramdhony, Dineshwar, and Aijaz A Shaikh. 2021. “Consumption Values and Mobile

Banking Services: Understanding the Urban–Rural Dichotomy in a Developing Economy.” *International Journal of Bank Marketing* 39:2.

Ren, Xingzi, Ke Song, Kairan Zhu, and Xinyu Yang. 2024. “Does Digital Transformation

Increase Bank Profit Efficiency? Evidence from China.” *Pacific Basin Finance Journal* 86 (May): 102388. <https://doi.org/10.1016/j.pacfin.2024.102388>.

Schwertner, K. 2017. “Digital Transformation of Business.” *Trakia Journal of Science* 15

(Suppl.1): 388–93. <https://doi.org/10.15547/tjs.2017.s.01.065>.

Shahi, Chinmay, and Manish Sinha. 2021. “Digital Transformation: Challenges Faced by

Organizations and Their Potential Solutions.” *International Journal of Innovation*

Science 13 (1): 17–33. <https://doi.org/10.1108/IJIS-09-2020-0157>.



Theiri, Saliha, and Slim Hadoussa. 2024. "Digitization Effects on Banks' Financial

Performance: The Case of an African Country." *Competitiveness Review* 34 (1): 144–62.

<https://doi.org/10.1108/CR-10-2022-0147>.

Tsindeliani, Imeda A., Maxim M. Proshunin, Tatyana D. Sadovskaya, Zhanna G. Popkova,

Mariam A. Davydova, and Oksana A. Babayan. 2022. "Digital Transformation of the

Banking System in the Context of Sustainable Development." *Journal of Money*

Laundering Control 25 (1): 165–80. <https://doi.org/10.1108/JMLC-02-2021-0011>.

Urbinati, Andrea, Marcel Bogers, Vittorio Chiesa, and Federico Frattini. 2019. "Creating and

Capturing Value from Big Data: A Multiple-Case Study Analysis of Provider

Companies." *Technovation* 84–85 (June):21–36.

<https://doi.org/10.1016/J.TECHNOVATION.2018.07.004>.

Verhoef, Peter C., Thijs Broekhuizen, Yakov Bart, Abhi Bhattacharya, John Qi Dong,

Nicolai Fabian, and Michael Haenlein. 2021. "Digital Transformation: A

Multidisciplinary Reflection and Research Agenda." *Journal of Business Research* 122

(November 2019): 889–901. <https://doi.org/10.1016/j.jbusres.2019.09.022>.

Vial, Gregory. 2019a. "Understanding Digital Transformation: A Review and a Research

Agenda." *The Journal of Strategic Information Systems* 28 (2): 118–44.

<https://doi.org/10.1016/J.JSIS.2019.01.003>.

———. 2019b. "Understanding Digital Transformation: A Review and a Research Agenda."

Journal of Strategic Information Systems 28 (2): 118–44.

<https://doi.org/10.1016/j.jsis.2019.01.003>.

Wang, Guangying. 2024. "The Issue of Interconnections and Mutual Influence of Digital

Transformation in International Trade: How Digitization Affects Customer

Satisfaction?" *Heliyon* 10 (18): e36854.



Wang, Zhaozhi, Shoufu Lin, Yang Chen, Oleksii Lyulyov, and Tetyana Pimonenko. 2023.

“Digitalization Effect on Business Performance: Role of Business Model Innovation.”

Sustainability (Switzerland) 15 (11): 1–19. <https://doi.org/10.3390/su15119020>.

Wu, Chia Hung, Che Wei Chou, Chen Fu Chien, and Yun Siang Lin. 2024. “Digital

Transformation in Manufacturing Industries: Effects of Firm Size, Product Innovation, and Production Type.” *Technological Forecasting and Social Change* 207 (April 2023):

123624. <https://doi.org/10.1016/j.techfore.2024.123624>.

Zhang, Yimeng, Xinyu Ma, Jianing Pang, Hailong Xing, and Jian Wang. 2023. “The Impact

of Digital Transformation of Manufacturing on Corporate Performance — The

Mediating Effect of Business Model Innovation and the Moderating Effect of Innovation

Capability.” *Research in International Business and Finance* 64 (January):101890.

<https://doi.org/10.1016/J.RIBAF.2023.101890>.

Zheng, Panpan, Zhen Li, and Ziyin Zhuang. 2024. “The Impact of COVID-19 on Corporate

Digital Innovation in China: A Study Based on the DDD Model.” *Finance Research*

Letters 59 (January):104754. <https://doi.org/10.1016/J.FRL.2023.104754>.