



DAFTAR PUSTAKA

- Bank Central Asia. (2024). Laporan Tahunan Bank Central Asia tahun 2021-2024 (versi elektronik)
- Bank Central Asia. (2025). Ocean by BCA. Tersedia di <https://ocean.bca.co.id/id> diakses pada 10 Agustus 2025
- Bank Mandiri. (2024). Laporan Tahunan Bank Mandiri tahun 2021 – 2024 (versi elektronik)
- Bank Mandiri. (2025). Ocean by BCA. Tersedia di <https://koprabymandiri.com/> diakses pada 10 Agustus 2025
- Bank Rakyat Indonesia. (2024). Laporan Tahunan BRI tahun 2022 – 2024 (versi elektronik)
- Bank Rakyat Indonesia. (2022). Qlola by BRI. Tersedia di <https://qlola.bri.co.id/> diakses pada 10 Agustus 2025
- Bank Syariah Indonesia. (2025). Bewize by BSI. Tersedia di <https://www.bankbsi.co.id/produk&layanan/tipe/bisnis/kategori/bewize> diakses pada 10 Agustus 2025
- Bank UOB. (2023). UOB Infinity. Tersedia di <https://www.uob.co.id/corporate/infinity/index.page> diakses pada 10 Agustus 2025
- Barney, Jay B., William. (2012). *Gaining and Sustaining Competitive Advantage*. Third Edition. New Jersey
- Bond, R. S. dan D. F. Lean. (1977). *Sales, Promotion and Product Differentiation in Two Prescription Drug Markets*. U. S. Federal Trade Commission
- Cunningham, Jennifer H. (2025). World's Most Trustworthy Companies 2025. Tersedia di <https://rankings.newsweek.com/worlds-most-trustworthy-companies-2025/banks>, Diakses pada 10 Oktober 2025
- David, Fred R. dan Forest R. David. (2017). *Strategic Management: A Competitive Advantage, Approach, Concept and Cases*, 12th Edition. Pearson Education Limited, England
- Gawer, Annabelle, and Michael A. Cusumano. (2013). Industry Platforms and Ecosystem Innovation. *J Prod Innov Manag* 31, no. 3: 417–433.
- Green D.H., Barclay D.W., Ryans A.B. (1995). Entry strategy and long term performance: conceptualization and empirical examination. *Journal of Marketing Research*. 59:1-16
- Kapoor, Rahul. (2018). Ecosystems: broadening the locus of value creation. *Kapoor Journal of Organization Design* 7:12
- Kasmir. (2018). *Bank dan Lembaga Keuangan Lainnya*, Edisi Revisi 2014. Rajawali Pers, Depok
- Mansfield, E., M. Schwartz, dan S. Wagner. (1981). Imitation cost and patents: an empirical study. *Economic Journal*. 91:907-918
- Mueller, D. C. (1997). First mover advantages and path dependance. *International Journal of Industrial Organization*. 15:827-850
- Muhamad, Nabila. (2025). BRI Jadi Bank yang Paling Dikenali Masyarakat Indonesia pada 2025. Tersedia di <https://databoks.katadata.co.id/keuangan/statistik/68f840601d1f4/bri-jadi->



- [bank-yang-paling-dikenali-masyarakat-indonesia-pada-2025](#), Diakses 12 pada November 2025
- Porter, M. E. (1980). *Competitive Strategy: Techniques for Analyzing Industries and Competitors*. Free Press: New York
- Porter, M. E. (1985). *Competitive Advantage: Creating and Sustaining Superior Performance*. Free Press: New York
- Rothaermel, F. T. (2017). *Strategic Management*. Third Edition. McGraw-Hill Education. New York
- Schnaars SP. 2002. *Managing Imitation Strategies*. Free Press: New York
- Siamat, Dahlan. (2005). *Manajemen Lembaga keuangan: kebijakan moneter dan perbankan*. Edisi 5. Jakarta
- Thompson, Arthur A., Margaret A. Peteraf, and John E. Gamble. (2022). *Crafting and Executing Strategy*. MCGraw-Hill Education, New York.
- Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 Tentang Perbankan
- Wheelen, T. L., Hunger, J. (2010). *Strategic Management and Business Policy: Achieving Sustainability*, 12th Edition. Pearson International Edition. New Jersey