

DAFTAR PUSTAKA

Anderson, K., & Strutt, A. (2011). Asia's Changing Role in World Trade: *Prospects for South–South Trade Growth to 2030*. Asia's Changing Role in World Trade: Prospects for South–South Trade Growth to 2030.

Badan Pusat Statistik (2017). Nilai ekspor Indonesia November 2017. Tersedia di <https://www.bps.go.id/pressrelease/2017/12/15/1338/nilai-ekspor-indonesia-november-2017-mencapai-us-15-28-miliar-dan-nilai-impor-indonesia-november-2017-mencapai-us-15-15-miliar.html>, diakses pada 15 Februari 2018.

Bower, J. L., & Christensen, C. M. (1995). *Disruptive Technologies: Catching the Wave*. Harvard Business Review, 1-13.

Carey, M.A. (1994). *The group effect in focus groups: planning, implementing, and interpreting focus group research*. In *Critical Issues in Qualitative Research Methods* (Morse J.M., ed.). Sage: Thousand Oaks, 225-241.

Carr, N. G. (2005, May 23). *strategy+business: Top-Down Disruption*. Retrieved from *The PwC strategy*. Tersedia di Web site: <http://www.strategy-business.com/article/05203?pg=all> diakses pada 21 November 2017.

Casterman, A. (2015). Digitisation of Trade flows The Bank Payment Obligation, a new open account payment method. Swift Financial Services.

Christensen, C. M. (1997). *The Innovator's Dilemma: When New Technologies Cause Great Firms to Fail*. Boston: Harvard Business School Press.

Christensen, C. M. (2006). *The Ongoing Process of Building a Theory of Disruption*. The Journal of Product Innovation Management, 39-55.

Christensen, C. M., & Raynor, M. E. (2003). *The Innovator's Solution: Creating and Sustaining Successful Growth*. Boston: Harvard Business School Press.

Christensen, C. M., & Bower, L. J. (1995). *Disruptive Technologies Catching the Wave*: Harvard Business School Press.

Cohan, P. S. (2000, January 10). *The Dilemma of the ‘Innovator’s Dilemma’*: Clayton Christensen’s Management Theories Are Suddenly All the Rage, but Are They Ripe for Disruption? Industry Standard.

Davis, F. (1986). *A Technology Acceptance Model for Empirically Testing New End-user Information Systems: Theory and Result*. In Doctoral dissertation Sloan School of Management MIT.

Davis, F. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*. MIS Quarterly (13:3), pp. 319-339.

Govindarajan, V., & Kopalle, P. K. (2006a). *The Usefulness of Measuring Disruptiveness of Innovations Ex Post in Making Ex Ante Predictions*. The Journal of Product Innovation Management, 12-18.

Govindarajan, V., & Kopalle, P. K. (2006b). *Research Notes and Commentaries. Disruptiveness of Innovations: Measurement and an Assessment of Reliability and Validity*. Strategic Management Journal, 189-199.

Hang, C. C., Chen, J., & Yu, D. (2011). *An assessment framework for disruptive innovation*. foresight, 4-13.

Hill C.W.L. & Jones G.R. (2010). *Strategic Management: An Integrated Approach*. 9th Edition, South-Western Cengage Learning

M. McDougall, MSc *Business Information Technology*, 2014

Howard, E., Hubelbank, J. & Moore, P. (1999). *Employer evaluation of graduates: use of the focus group*. Nurse Educator, 14(5), 38-41.

Jogiyanto, P. (2008). *Sistem Informasi Keperilakuan Edisi Revisi*. Yogyakarta: Penerbit Andi.

Kitzinger, J. (1994). *The methodology of focus group interviews: the importance of interaction between research participants*. Sociology of Health and Illness, 16, 103-121.

Michael, E.Porter., Edisi Revisi, alih bahasa Sigit Suryanto 2007, *Strategi Bersaing: Teknik menganalisis Industri dan Pesaing.*, KARISMA Publishing Group, Tangerang.

Michael, E.Porter., Edisi Revisi, alih bahasa Dr. Lindon sasputra, Sigit Suryanto,2007, *Competitive Advantage (Keunggulan Bersaing)*., KARISMA Publishing Group, Tangerang.

Ortega, M. J. R. (2010). *Competitive strategies and firm performance: Technological capabilities' moderating roles*. Journal of Business Research, 63(12), 1273-1281.

Porter, M. E. (1985). *Competitive Advantage*. New York: The Free Press

Sugiyono, P. D. (2010). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.

Thompson, J. A., Strickland, A. J. And Gamble, E.J., 2010 *Crafting and Executing Strategy.*, Seventeenth Edition, Mc Graw- Hill/Irwin, Inc., New

YU, D. & HANG, C. C. 2010. *A reflective review of disruptive innovation theory.* International Journal of Management Reviews, 12, 435-452.

Yahyapour, Nima. 2008. *Determining Factors Affecting Intention to Adopt Banking Recommender System, Case of Iran*, Thesis, Lulea University of Technology Division of Industrial Marketing and E-commerce.

Yong, J. H. *Digital disruption in financial services The innovation imperative.* Deloitte Southeast Asia Financial Services Newsletter diterbitkan 11 Desember 2015.