

DAFTAR PUSTAKA

Allaoui, S., Bourgault, M., dan Pellerin, R. (2019). Business Transformation Frameworks: Comparison and Industrial Adaptation. *Journal of Enterprise Transformation*, 2.

Anderson, C., Bowman, K., Kinzler, D., Kovacevich, T., dan Pocharski, M. Thinking Big with Business Transformation Six Keys to Unlocking Breakthrough Value. Deloitte, 2.

Anthony, S. (2016). What Do You Really Mean by Business ‘Transformation’?”. *Harvard Business Review*, 3.

Berita Resmi Statistik No. 17/02/Th.XVIII, 5 Februari 2015 yang diterbitkan oleh Badan Pusat Statistik.

Bucy, M., Finlayson, A., Moye, C., dan Kelly, G. (2016). The ‘How’ of Transformation. McKinsey & Company, 1-3. Tersedia di <https://www.mckinsey.com/industries/retail/our-insights/the-how-of-transformation>, diakses pada 07 September 2019.

Buku Statistik Lembaga Pembiayaan Tahun 2017, diterbitkan oleh Otoritas Jasa Keuangan.

Day, G.S. (2003). “Creating a Superior Customer-Relating Capability”. *MIT Sloan Management Review*, 44 (3), 77-82.

Fæste, L., dan Hemerling, J. (2016). BCG on Transformation: Delivering and Sustaining Breakthrough Performance. The Boston Consulting Group, Inc., 3. Tersedia di <https://www.bcg.com/alumni/bcg-transformation-delivering-sustaining-breakthrough-performance>, diakses pada 18 September 2020.

Galbraith, R. (2005). Designing the Customer-Centric Organization: a Guide to Strategy, Structure, and Process. Jossey-Bass, San Fransisco.

Gumiwang, R. (2018). Apakah Fintech akan Membunuh Perusahaan Leasing?. Tersedia di <https://tirto.id/apakah-fintech-akan-membunuh-perusahaan-leasing-cNkV>, diakses pada 30 Agustus 2019.

Hämäläinen, M. (2014). Customer-Centric and Value-Based Business Model Design Impacts of the Additive Manufacturing Technology on Firm’s Business Model. *Master’s Thesis*. University of Jyväskylä, Jyväskylä.

Hana, O. D. B. (2019). OJK: POJK 35 untuk Pacu Pembiayaan. Tersedia di <https://finansial.bisnis.com/read/20190117/89/879514/ojk-pojk-35-untuk-pacu-pembiayaan>, diakses pada 28 Agustus 2019

Hana, O. D. B. dan Mali, A. R. (2018). Perusahaan Pembiayaan: Evolusi Tanpa Henti Pembiayaan Alternatif. Tersedia di <https://surabaya.bisnis.com/read/20180814/445/827428/perusahaan-pembiayaan-evolusi-tanpa-henti-pembiayaan-alternatif> diakses pada 08 Oktober 2019

Hernaus, T. (2018). Generic Process Transformation Model: Transition to Process-based Organization. *Working Paper Series No. 08-07*, 5.

Jumlah Perusahaan Pembiayaan di Indonesia. Tersedia di <https://databoks.katadata.co.id/datapublish/2018/10/17/berapa-jumlah-perusahaan-lembaga-pembiayaan-di-indonesia> diakses pada tanggal 28 Agustus 2019.

Killara, T., Rhyne, E. (2014). Customer-centricity for Financial Inclusion. CGAP Brief. Washington DC: World Bank Group, 3.

Laporan Keuangan Tahunan Adira Finance Tahun Buku 2014-2019

Martani, D. dan Munaische, R. R. (2010). Factors Affecting Profitability of Multi-finance Company in Indonesia. *Chinese Business Review*, 9 (5), 1.

Morgan, B. (2019). 100 of The Most Customer-Centric Companies. Tersedia di <https://www.forbes.com/sites/blakemorgan/2019/06/30/100-of-the-most-customer-centric-companies/?sh=783b4c7e63c3> diakses pada 12 Desember 2020.

Morris, M., Schindehutte, M. dan Allen, J. (2005). "The Entrepreneur's Business Model: Toward a Unified Perspective". *Journal of Business Research*, 58(6), 726-735.

POJK Nomor 29/POJK/.05/2014. Tersedia di <https://www.ojk.go.id/id/kanal/iknb/regulasi/lembaga-pembiayaan/peraturan-ojk/Pages/1peraturan-ojk-tentang-penyelenggaraan-usaha-perusahaan-pembiayaan.aspx> diakses pada 28 Agustus 2019.

Pwc: Global FinTech Report 2017. Redrawing the Lines: FinTech's Growing Influence on Financial Services, 5.

Roll, M. (2020). Building a Customer-Centric Mindset. INSEAD Knowledge. Tersedia di <https://knowledge.insead.edu/blog/insead-blog/buildinga-customer-centric-mindset-3963>, diakses pada 28 Oktober 2020.

Safrudin, N., Rosemann, M., Recker, J., dan Genrich, M. 2014. A Typology of Business Transformations. *The Business Transformation Journal*, (10), 25.

Sari, E. V. (2015). BPS: Ekonomi 2014 Tumbuh 5,02 Persen, Terendah Sejak 2009. Tersedia di <https://www.cnnindonesia.com/ekonomi/20150205122006-78-29850/bps-ekonomi-2014-tumbuh-502-persen-terendah-sejak-2009> diakses pada 08 Oktober 2019.

Shafer, S.M., Smith, J. dan Linder, J.C. (2005). “The Power of Business Models”. *Business Horizons*, 48(3), 199-207.

Shah, D., Rust, R.T., Parasuraman, A., Staelin, R., dan Day, G.S. (2006). The Path to Customer Centricity. *Journal of Service Research*, 9 (2), 113-124.

Srivastava, R. K., Shervani, T. A., dan Fahey, L. (1998). “Market-Based Assets and Shareholder Value: A Framework for Analysis”. *Journal of Marketing*, 62 (1), 2-18.

Sukiwan, M. Q. (2014). Persaingan di Industri Multifinance Kian Ketat. Tersedia di <https://keuangan.kontan.co.id/news/persaingan-di-industri-multifinance-kian-ketat> diakses pada 27 Agustus 2019.

Thompson, A.A., Gamble, J.E., Peteraf, M. A., dan Strickland III, A. J. (2018). *Crafting and Executing Strategy*, 21st edition. McGraw-Hill, New York.