

DAFTAR PUSTAKA

- Adlia, D., S., & Wahyuni, D., U. Analisis Laporan Keuangan yang Menilai dari Kinerja Keuangan Pada PT Kimia Farma, Tbk. Periode 2012-2016; *Jurnal Ilmu Dan Riset Manajemen* : Volume 7, Nomor 1; 2018
- Ali, A., & Shaik, A. R. (2022). Effect of Debt Financing on Firm Performance: A Study on Energy Sector of Saudi Arabia. *International Journal of Energy Economics and Policy*, 12(6), 10–15. <https://doi.org/10.32479/ijeep.13677>
- Ali, Anis & Rahman, Abdul. (2022). Effect of Debt Financing on Firm Performance: A Study on Energy Sector of Saudi Arabia. *International Journal of Energy Economics and Policy*. 12. 10-15. 10.32479/ijeep.13677.
- Astutik, E. P., Retnosari, Nilasari, A. P., & Hutajulu, D. M. (2019). Analisis Pengaruh Rasio Likuiditas, Solvabilitas, dan Profitabilitas Terhadap Kinerja Keuangan Perusahaan Manufaktur. *Prosiding Seminar Nasional Dan Call For Papers*, 103–118.
- Aviyanti, I., & Triyono. (2021). *Ekosistem Fintech di Indonesia (1st ed)*. Jakarta: PT. Kaptain Komunikasi Indonesia
- Basuki, A.T., Prawoto, N. 2017. *Analisis Regresi dalam Penelitian Ekonomi dan Bisnis: Dilengkapi aplikasi SPSS & EVIEWS*. Depok: PT Rajagra Findo Persada.
- Brandenburger, A. M. & Nalebuff, B.J., Co-opetition. (1996), A revolutionary mindset that combines competition and cooperation. The Game Theory strategy that's changing the game of business, Currency Doubleday, pp 236-237.
- Chakraborty, S. (2018). *FINTECH: Evolution or Revolution (1st ed.)*. India: Business Analytics Research Lab.
- Chandra, B., & Rahadian, D. (2020). *Factors Affecting Profitability of Retail Company in Indonesia with DUPONT Model Approach*. *Icib 2019*, 136– 142. <https://doi.org/10.5220/0008428401360142>
- Chanifah, S., & Budi, A. (2019). ANALISIS RASIO KEUANGAN TERHADAP KINERJA KEUANGAN (Studi Kasus Pada Perusahaan Manufaktur sektor Makanan dan Minuman yang Terdaftar di BEI Tahun 2015-2017).

Dynamic Management Journal, 3(2), 1–13.

<https://doi.org/10.31000/dmj.v3i2.1957>

- Chowdhury, M. A., Haron, R., Sulistyowati, M. I. K., & Masud, Md. A. (2022). The efficiency of commercial banks in Indonesia. *International Journal of Economic Policy in Emerging Economies*, 15(2/3/4), 280. <https://doi.org/10.1504/ijepee.2022.121346>
- Davidson, Wallace. (2019). *Financial Statement Analysis: Basis for Management Advice* (3rd ed). USA: Association of International Certified Professional Accountants.
- Dimiyati, M., Supeni, N., & Saputri, K. D. (2021). the Effect of Liquidity Ratio and Profitability Ratio on Financial Performance At Unilever Indonesia Company. *E-Proceeding Stie Mandala*, 140–144.
- Dubey, U., & Kothari, D. (2022). *Research Methodology Techniques and Trends* (1st ed). Boca Raton: CRC Press.
- Fauji, D., & Widodo, M. (2020). *Financial Technology*. Kediri: Penerbit Fakultas Ekonomi Universitas Nusantara PGRI Kediri .Fridson, M., & Alvarez, F. (2022). *Financial Statement Analysis* (5th ed.). Hoboken: John Wiley & Sons, Inc.
- Gjoni, A., Çela, S., Mlouk, A., & Marku, G. (2022). Determinants of Financial Performance in Albanian Economic Entities, Case of Construction Industry in Albania. *WSEAS Transactions on Business and Economics*, 19, 453–461. <https://doi.org/10.37394/23207.2022.19.41>
- Gruszczynski, M. (2020). *Financial Microeconometrics*. Switzerland: Springer Nature.
- Harahap, A. P., & Saraswati, D. (2020). Bank dan Lembaga Keuangan Lainnya. CV. Jakad Media Publishing
- Haryono, E. (2022). *BULAN FINTECH NASIONAL, 1,5 JUTA MASYARAKAT BERPARTISIPASI DAN DAPATKAN EDUKASI FINTECH DARI PEMERINTAH, ASOSIASI, DAN PELAKU INDUSTRI*. Retrieved from bi.go.id. [online]: https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2433922.aspx [3 April 2023]

- Hasyim, M. A. N., & Nuraeni, Y. A. (2022). Analysis Of The Effect Of Current Ratio, Total Asset Turnover, Debt To Equity Ratio, Net Profit Margin Toward Return on Equity. *International Journal Of Science Education and Technology Management Pages 1-15*, 1(1), 1–15. <https://ijsetm.my.id>
- Hidayah, H. N., & Santosa, H. P. (2022). the Influence of Liquidity Ratio, Leverage, Profitability Activities on Profit Growth of Food and Beverage Companies in the Indonesia Stock Exchange. *Mantik Journal*, 6(1), 883–890.
- Hutabarat, F. (2020). Analisis Kinerja Keuangan Perusahaan. Desanta Multiavisitama.
- IBM. (2018). Branch Transformation in the Digital Era.
- IFSB. (2020). IFSB Working Paper Series (Issue December).
- Irman, M., & Purwati, A. (2020). Analysis On The Influence Of Current Ratio, Debt to Equity Ratio and Total Asset Turnover Toward Return On Assets On The Automotive and Component Company That Has Been Registered In Indonesia Stock Exchange Within 2011-2017. *International Journal of Economics Development Research (IJEDR)* 1(1), 36-44.
- Izmi, N., Zannati, A., & Ginting, W. (2022). THE EFFECT OF CURRENT RATIO, DEBT TO EQUITY RATIO, AND TOTAL ASSETS TURNOVER ON RETURN ON EQUITY WITH COMPANY SIZE AS A MODERATION VARIABLE Studies in Automotive and Components Manufacturing Companies Listed on the Indonesia Stock Exchange for the 2013-2. *Journal of Accountancy Inaba*, 01(02)
- Jain, S. (2019). *Research Methodology in Arts, Science, and Humanities*. Oakville: Society Publishing.
- Jihadi, M., Vilantika, E., Hashemi, S. M., Arifin, Z., Bachtiar, Y., & Sholichah, F. (2021). The Effect of Liquidity, Leverage, and Profitability on Firm Value: Empirical Evidence from Indonesia. *Journal of Asian Finance, Economics and Business*, 8 (3), 423–431. <https://doi.org/10.13106/jafeb.2021.vol8.no3.0423>.
- Kaymaz, O., Kaymaz, O., & Sayar, A. (2015). *Corporate Financial Reporting and Performance: A New Approach*. New York: Palgrave Macmillan.
- King, B. (2018). *Bank 4.0*. <https://doi.org/10.1002/9781119506515>

- King, B. (2019). *Bank 4.0: Banking Everywhere, Never at a Bank*. 1st Edition. Chichester, West Sussex:
- Laela, R. H., & Hendratno. (2019). APENGARUH CURRENT RATIO, DEBT TO EQUITY RATIO, DAN TOTAL ASSET TURNOVER TERHADAP RETURN ON ASSET. *Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi*, 121-122.
- Laras Widyanto, M. (2019). Comparative Analysis of PT. Bank Cimb Niaga Tbk 114 Financial Performance Period of 2016 And 2017, Through Implementasion of RGEC (Risk Profile, Good Corporate Governance, Earning, Capital) Method. *Saudi Journal of Humanities and Social Sciences*, 6256, 254–260. <https://doi.org/10.21276/sjhss.2019.4.4.5>
- Lette, M. (2019). PENGARUH NET PROFIT MARGIN, CURRENT RATIO, DAN DEBT TO EQUITY RATIO TERHADAP KINERJA KEUANGAN (Studi Empiris Pada Perusahaan Manufaktur Sub Sektor Plastik Dan Kemasan Yang Terdaftar Dalam BEI Tahun (2016-2019)). *Soetomo Management Review*, 1(1), , 48-65.
- Linggadajaya, R. I., Sitio, B., & Situmorang, P. (2022). Transformasi Digital PT Bank Jago Tbk Dari bank Konvensional Menjadi Bank Digital. *International Journal of Digital Entrepreneurship and Business*, 3(1), 9–22. <https://doi.org/10.52238/ideb.v3i1.76>
- Mahmudin, M., Lau, E. A., & Tandirerung, B. (2019). the Effect of Current Ratio (Cr), Debt To Equity Ratio (Der), Total Asset Turnover (Tat) and Firms Size (Fs) To Return on Equity (Roe) in Mining Companies Listed on the Indonesia Stock Exchange in 2013 -2018. *Research Journal of Accounting and Business Management*, 3(2), 297. <https://doi.org/10.31293/rjabm.v3i2.4431>
- Mauris, F. I., & Rizal, N. A. (2021). The Effect of Collaterallizable Assets, Growth in Net Assets, Liquidity, Leverage and Profitability on Dividend Policy (Case Studies on Non-Financial Services Sector Companies Listed on the Indonesia Stock Exchange for the 2016-2019 Period). *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 4(1), 937–950. <https://doi.org/10.33258/birci.v4i1.1695>

- Monographs, E. S., Hsiao, C., & California, S. (n.d.). *Analysis of Panel Data, Fourth Edition*.
- Moosa, I. A. (2022). *Fintech A Revolution or a Transitory Hype?* Cheltenham: Edward Elgar Publishing Limited.
- Napitupulu, R. B., Simanjuntak, T. P., Hutabarat, L., Danamik, H., Harianja, H., Sirait, R. T., Ria, C. E. (2021). *Penelitian Bisnis, Teknik dan Analisa dengan SPSS - STAT - EVIEWS. 1st ed.* Madenatera.
- Niva, & Hafni, D. A. (2023). The effect of financial ratios on the financial performance in pharmaceutical sector companies. *International Conference on Accounting and Finance volume (1)*, 76-83. doi:DOI: 10.20885/InCAF.vol1.art9
- Nopiantika, T., Asnaini, A., & Indra, Y. A. (2023). Analisis Kinerja Keuangan Bank syariah dengan Menggunakan Rasio Likuiditas, Solvabilitas Dan Efisiensi. *Al-Intaj : Jurnal Ekonomi Dan Perbankan Syariah*, 9(1), 55. <https://doi.org/10.29300/aij.v9i1.7040>
- Novyarni, N., & Permana, R. Y. (2020). *Effect of Current Ratio, Return on Asset, Net Profit Margin and Debt to Equity Ratio on Dividend Pay Out Ratio (For company listed in the LQ45 on Indonesian Stock Exchange)*. 127(Aicar 2019), 41–45. <https://doi.org/10.2991/aebmr.k.200309.010>
- Nuraliyah, A., & Iradianty, A. (2021). Analisis Rasio Likuiditas, Solvabilitas, Aktivitas, dan Profitabilitas Untuk Mengukur Kinerja Keuangan PT Tunas Ridean, Tbk. Periode 2017-2020 Analysis of Liquidity Ratio, Solvency, Activity, and Profitability to Measure Financial Performance of P. *E-Procending Of Management*, 8(5), 4340–4347.
- Octrina, F., Primiana, I., Anwar, M., Herwany, A., & Susanto, Moh. R. (2019). *Malmquist Index Productivity of Indonesian Bank: Based on Commercial Bank Business Group. International Journal of Recent Technology and Engineering (IJRTE), Vol. 8 (1C2), 688–694.*
- Pakpahan, Z., Parlina, A., Trisinggih, J. A., Pangabean, J., & Aruan, D. A. (2020). Pengaruh Current Ratio (CR), Debt to Asset Ratio (DAR), Intensitas Modal (IM), dan Net Profit Margin (NPM) terhadap Kinerja Keuangan Pada

- Perusahaan Sektor Infrastruktur di Bursa Efek Indonesia. *Jurnal Ilmiah MEA*, 4(3), 1132–1147.
- Pamungkas, B. (2020). *Analisis Rasio Profitabilitas, Rasio Likuiditas, Dan Rasio Solvabilitas Untuk Menilai Kinerja Keuangan Pada PT. Indocement Tunggal Prakarsa. Tbk Tahun 2016-2019*. 2(4), 1–9.
- Puspitarini, S. (2019). Analisis Pengaruh Rasio Likuiditas, Solvabilitas, Aktivitas Dan Size Perusahaan Terhadap Kinerja Keuangan Perusahaan. *Jurnal Ilmiah Manajemen Dan Bisnis*, 5(1), 78.
<https://doi.org/10.22441/jimb.v5i1.5627>
- Rizal, N., Hatammimi, J., & Isnaeni, N. (2019). *Creative Industry's Startup: How Can Investors Indicate Important Factors To Fund It? 353(IcoSIHESS)*, 168–172. <https://doi.org/10.2991/icosihess-19.2019.28>
- Rogers, D. L. (2016). *The Transformation Digital Playbook Rethink Your Business for The Digital Age, 2016, Columbia Business School Publishing, pp 20-169*. DOI: 10.7312/roge17544.
- Saleh, R., Mannan, A., & Aswan, A. (2022). Analysis of the Effect of Financial Ratios on Profit Growth. *Hasanuddin Journal of Business Strategy*, 4(1), 32-41., 4(1), 1–10.
- Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2021). Talent mapping: A strategic approach toward digitalization initiatives in the banking and Financial Technology (Fintech) industry in Indonesia. *Journal of Science and Technology Policy Management*, 12(3), 399–420. <https://doi.org/10.1108/jstpm-04-2020-0075>
- Sari, D. W. (2019). Ratio analysis of financial performance of companiesl Q45 index listed. *Humanities and Social Sciences Reviews*, 7(3), 419–423.
<https://doi.org/10.18510/hssr.2019.7361>
- Saunders, M., Lewis, P., & Thornhill, A. (2019). *Reserach Method For Business Student* (8nd ed.). British: Library of Congress Cataloging-in-Publication Data.
- Sia, S., Weill, P., & Zhang, N. (2021). *Designing a Future-Ready Enterprise: The Transformasi Digital of DBS Bank, Berkeley Haas, University of California*

Berkeley, *California Management Review. Sage Journal*, pp 18-20. DOI: 10.1177/0008125621992583

Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, R&D*. Bandung: CV. Alfabeta.

Tania, R., & Nainggolan, B. R. M. (2021). Analisis Current Ratio, Debt To Equity Ratio, Total Assets Turn Over dan Net Profit Margin dalam Menilai Kinerja Keuangan Perusahaan Sektor Aneka Industri pada Bursa Efek Indonesia 2016-2019. *Owner*, 5(2), 536–544.

<https://doi.org/10.33395/owner.v5i2.430>.

Teng, S. H., Sitohang, P. R., Feronika, P. C., & Damanik, R. O. (2022). Pengaruh NPM, ROA, DER dan Size terhadap Kinerja Keuangan pada Sektor Real Estate dan Property yang terdaftar di BEI Periode 2018-2020. *Owner*, 6(2), 1425–1437. <https://doi.org/10.33395/owner.v6i2.761>.

Titman, S., Keown, A., & Martin, J. (2018). *Financial Management Principles and Applications (13th ed)*. Boston: Pearson Education, Inc.

Widyastuti, M. (2019). Analysis Of Liquidity, Activity, Leverage, Financial Performance And Company Value In Food And Beverage Companies Listed On The Indonesia Stock Exchange. *International Journal of Economics and Management Studies*, 6(5), 52–58. <https://doi.org/10.14445/23939125/ijems-v6i5p109>

Winarno, S. H. (2019). Analisis NPM, ROA, dan ROE dalam Mengukur Kinerja Keuangan. *Jurnal STEI Ekonomi*, 28(02), 254–266. <https://doi.org/10.36406/jemi.v28i02.254>