

DAFTAR PUSTAKA

- Alamsyahbana, M. I., Satria, H., Saputra, N. C., & Fauzi. (2021). Financial Distress: Analisis Kondisi Keuangan pada PT. Indosat Tbk. *Jurnal PROFITA: Akuntansi Dan Manajemen*, 1(1), 1–21.
- Almtiri, Z., Miah, S. J., & Noman, N. (2023). Application of E-commerce Technologies in Accelerating the Success of SME Operation. *Lecture Notes in Networks and Systems*, 448. https://doi.org/10.1007/978-981-19-1610-6_40
- Altman, E. L. (1968). Financial Ratios, Discriminat Analysisi and the Prediction of Corporate Bankruptcy. *The Journal of Finance*, 23(4), 589–609.
- Basri, B., Kuswantara, F., & Aulia, F. B. (2021). Retail Business Health That Go Public in Indonesia Stock Exchange Enters the Era of Industrial Revolution 4.0. *Proceedings of the 3rd International Conference on Banking, Accounting, Management and Economics (ICOBAME 2020)*, 169, 63–68.
- Basuki, A. T., & Prawoto, N. (2017). *Analisis Regresi dalam Penelitian Ekonomi dan Bisnis : Dilengkapi Aplikasi SPSS dan EVIEWS*. PT. RAJA GRAFINDO.
- Bestari, N. P. (2023). *Ada 22 Startup Unicorn di Indonesia, Ini Daftar Lengkapnya*. CNBC Indonesia - <https://www.cnbcindonesia.com/tech/20230620091053-37-447466/Ada-22-Startup-Unicorn-Di-Indonesia-Ini-Daftar-Lengkapnya>.
- bibli.com. (2023). *Bibli.com - Tentang Kami*. <https://about.bibli.com/id>.
- bukalapak.com. (2023). *Bukalapak - Tentang Kami*. <https://about.bukalapak.com/id/>.
- Ginting, N. O., Marnija, Gulo, O. B. H., Rosana, A. M., & Holiawati. (2023). Analisis Prediksi Kebangkrutan PT Matahari Departemen Store Tbk Menggunakan Metode Springate Z-Score dan Metode Grover Z-Score Tahun 2018 –2022. *Innovative: Journal of Social Science Research*, 3(6).

- Girsang, M. J., Candiwan, R. Hendayani, & Y. Ganesan. (2020). Can Information Security, Privacy, and Satisfaction Influence The E-Commerce Consumer Trust. 2020 8th International Conference on Information and Communication Technology (ICOICT)
- gotocompany.com. (2023). *Profil PT GoTo Gojek Tokopedia Tbk*. <https://www.gotocompany.com/>.
- Hamdani, Rahmi, S., & Juniar, A. (2023). Analysis of Financial Statements Using the Altman Z- Score, Springate and Zmijewski Models to Predict Bankruptcy. *Riwayat: Educational Journal of History and Humanities*, 6(2), 1090–1096.
- Handayani, S. (2018). PERANCANGAN SISTEM INFORMASI PENJUALAN BERBASIS E-COMMERCE STUDI KASUS TOKO KUN JAKARTA. *ILKOM Jurnal Ilmiah*, 10(2), 182–189.
- Hatamimi, J., & A. Krisnawati. (2018). Financial Literacy For Entrepreneur in the Industry 4.0 era: A Conceptual Framework in Indonesia. Preceeding In Proceedings of the 2018 10th International Conference on Information Management and Engineering (ICIME 2018). Association for Computing Machinery, New York, NY, USA, 183–187. <https://doi.org/10.1145/3285957.3285985>
- Helastica, M., & Paramita, S. (2020). Analysis Financial Distress Prediction With Model Altman Z-Score, Zmijewski, And Grover In The Sub Sector Retail Listed On The Indonesian Stock Exchange (Idx) 2014-2018 Period. *European Union Digital Library*. <https://doi.org/10.4108/eai.26-9-2020.2302717>
- Herawati, H. (2019). PENTINGNYA LAPORAN KEUANGAN UNTUK MENILAI KINERJA KEUANGAN PERUSAHAAN. *JAZ - Jurnal Akuntansi Unihaz*, 2(1).
- Hidayat, W. W. (2018). *Dasar-Dasar Analisa Laporan Keuangan* (Cetakan Pertama). Uwais Inspirasi Indonesia.
- Hikmawati, F. (2017). *Metodologi Penelitian*. Raja Grafindo.

- Indirawati. (2015). *Metode Penelitian Manajemen dan Bisnis*. Refika Aditama.
- Indonesia Stocks Exchange. (2023a). *IDX Industrial Classification*. https://Gopublic.Idx.Co.Id/Media/1401/Daftar-Sektor_web-Gopublic_id.Pdf.
- Indonesia Stocks Exchange. (2023b). *Ikhtisar dan Sejarah BEI*. <https://Idx.Co.Id/Id/Tentang-Bei/Ikhtisar-Dan-Sejarah-Bei/>.
- Intan, R. D. (2022, December 18). *Daftar 14 Ecommerce Asli RI*. CNBC Indonesia - <https://Www.Cnbcindonesia.Com/Tech/20221218162131-37-397897/Daftar-14-Ecommerce-Asli-Ri-Banyak-Yang-Sudah-Tutup-Lapakhttps://Www.Cnbcindonesia.Com/Tech/20221218162131-37-397897/Daftar-14-Ecommerce-Asli-Ri-Banyak-Yang-Sudah-Tutup-Lapak>.
- Isnain, F., Kusumayuda, Y., & Darwis, D. (2022). Penerapan Model Altman Z-Score Untuk Analisis Kebangkrutan Perusahaan Menggunakan (Sub Sektor Perusahaan Makanan Dan Minuman Terdaftar Di Bursa Efek Indonesia). *Jurnal Ilmiah Sistem Informasi Akuntansi*, 2(1).
- Januri, Sari, E. N., & Diyanti, A. (2017). The Analysis of the Bankruptcy Potential Comparative by Altman Z-Score, Springate And Zmijewski Methods at Cemen Companies Listed in Indonesia Stock Exchange. *IOSR Journal of Business Management*.
- Kementerian Komunikasi dan Informatika. (2019). *Kemkominfo: Pertumbuhan e-Commerce Indonesia Capai 78 Persen*. https://Www.Kominfo.Go.Id/Content/Detail/16770/Kemkominfo-Pertumbuhan-e-Commerce-Indonesiacapai-78-Persen/0/Sorotan_media.
- Kencana, M. R. B. (2022). *Jokowi: Hati-Hati, 90 Persen Startup Gagal Saat Merintis*. <https://Www.Liputan6.Com/Bisnis/Read/5080106/Jokowi-Hati-Hati-90-Persen-Startup-Gagal-Saat-Merintis>.
- Maryani, Meyliana, Hadiyanto, A. N., & Prabowo, H. (2020). E-commerce Model Adoption by Small-Medium Enterprises for Business

- Development E-commerce Model Adoption by Small-Medium Enterprises for Business Development. *International Journal of Recent Technology and Engineering (IJRTE)*, 8(5).
- Masdiantini, P. R., & Warasniasih, N. M. S. (2020). Laporan Keuangan dan Prediksi Kebangkrutan Perusahaan. *JIA Jurnal Ilmiah Akuntansi*, 5(1), 196–220.
- Mubtadi, N. A. (2020). Analisis Pengaruh Prediksi Kebangkrutan, Leverage, dan Pertumbuhan Perusahaan terhadap Opini Audit Going Concern. *JIFA (Journal of Islamic Finance and Accounting)*, 3(2). <https://doi.org/10.22515/jifa.v3i2.2488>
- Muhammad, I. (2023). *Pengertian E-Commerce*. Universitas Pasundan.
- Mustajibah, T., & Trilaksana, A. (2021). DINAMIKA E-COMMERCE DI INDONESIA TAHUN 1999-2015 Tutik Mustajibah Agus Trilaksana. *AVATAR, e-Journal Pendidikan Sejarah*, 10(3).
- Mutia, A. (2021). *Mengapa Banyak Bisnis Startup Gagal? Ini Penyebabnya*.
- Muzanni, M., & Yuliana, I. (2021). Comparative Analysis of Altman, Springate, and Zmijewski Models in Predicting the Bankruptcy of Retail Companies in Indonesia and Singapore. *TIJAB (The International Journal of Applied Business)*, 5(1), 81–93.
- Pahlevi, R. (2023). *Nilai Transaksi E-Commerce Indonesia Diperkirakan Capai US\$137,5 Miliar pada 2025*.
- Permatasari, P. I., & Yunita, I. (2019a). ANALISIS KEBANGKRUTAN DENGAN MENGGUNAKAN METODE ALTMAN Z-SCORE, SPRINGATE, DAN ZMIJEWSKI PADA PERUSAHAAN SUBSEKTOR MINYAK DAN GAS BUMI YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2012-2017. *E-Proceeding of Management*, 6(1).
- Permatasari, P. I., & Yunita, I. (2019b). ANALISIS KEBANGKRUTAN DENGAN MENGGUNAKAN METODE ALTMAN ZSCORE, SPRINGATE, DAN ZMIJEWSKI PADA PERUSAHAAN SUBSEKTOR MINYAK DAN GAS BUMI YANG TERDAFTAR DI

BURSA EFEK INDONESIA PERIODE 2012-2017. *E-Proceeding of Management Telkom University*, 6(1).

Prameswari, A., I. Yunita, & M. Azhari. (2018). Prediksi Kebangkrutan dengan Metode Altman Z-score, Springate, dan Zmijewski pada Perusahaan Delisting Di Bursa Efek Indonesia (BEI). *Jurnal Riset Akutansi Kontemporer*, 10(1), 8-15.

Puspadini, M. (2023). *Perusahaan Bangkrut RI Cetak Rekor, Pengamat Sarankan Ini*. CNBC Indonesia.

Putri, S. K., & Harun, E. (2022). Analisis Laporan Keuangan Sebagai Bukti Pengukuran

Kinerja Pada Pt Goto Gojek Tokopedia Tbk Tahun 2021. *Jurnal Ilmiah Akuntansi, Keuangan Dan Bisnis*, 3(1), 82–89.

Rachma Sari, K., Martini, R., Almira, N., Hartati, S., & Husin, F. (2022). Prediction of Bankruptcy Risk Using Financial Distress Analysis. *Golden Ratio of Finance Management*, 2(2), 77–86. <https://doi.org/10.52970/grfm.v2i2.127>

Raharjo, B. (2022). *Analisa Laporan Keuangan* (1st ed.). Yayasan Prima Agus Teknik.

Rochimin, F., Listyani, I., & Hendratmoko, S. (2023). ANALISIS KESEHATAN KEUANGAN DENGAN METODE ALTMAN Z-SCOREDAN SPRINGATE S-SCOREPADA PT MATAHARI DEPARTEMEN STORE, TBK PERIODE 2017-2021. *Mufakat: Jurnal Ekonomi, Manajemen, Dan Akuntansi*, 2(6), 374–384.

Springate, G. L. V. (1978). Predicting the Possibility of Failure in a Canadian Firm. *M.B.A Research Project, Simon Fraser University*.

Sudarmanto, E., Astuti, Kato, I., Basmar, E., Yuningsih, H. M. P. S., Wisnujati, N. S., & Siagian, V. (2021). *Manajemen Risiko Perbankan*. Penerbit Yayasan Kita Penulis.

Sugiyono. (2023). *Metode Penelitian Pendidikan*. ALFABETA.

Sujarweni, V. W. (2015). *Metodologi Penelitian Ekonomi Dan Bisnis*. Pustaka Baru Press.

- Susetyo, A., & Susilowati, D. (2023). HOTEL CHAIN BANKRUPTCY PREDICTION: COMPARISON OF THE ALTMAN, SPRINGATE, AND ZMIJEWSKI MODELS. *International Student's Conference on Accounting & Business*, 2(1).
- Uddin, M. H., Mollah, S., & Ali, M. H. (2020). Does cyber tech spending matter for bank stability? *International Review of Financial Analysis*, 72. <https://doi.org/10.1016/j.irfa.2020.101587>
- Viciwati. (2020). BANKRUPTCY PREDICTION ANALYSIS USING THE ZMIJEWSKI MODEL (X-SCORE) AND THE ALTMAN MODEL (Z-SCORE). *Dinasti Publisher*, 1(5). <https://doi.org/10.38035/DIJEFA>
- Wijayanti, R. I. (2023, July 4). *5 Jenis Laporan Keuangan Menurut PSAK, Apa Saja?* Idxchannel.Com.
- Williem, N., & Ugut, G. S. (2022). ANALISIS RASIO KEUANGAN TERHADAP FINANCIAL DISTRESS PADA PERUSAHAAN RITEL YANG TERDAFTAR DI BEI PERIODE 2013-2019. *Progress: Jurnal Pendidikan, Akuntansi Dan Keuangan*, 5(1). <https://doi.org/10.47080/progress.v5i1.1586>
- Zatravina, S. V., & Nezametdinova, E. V. (2022). THE ROLE AND IMPORTANCE OF FINANCIAL REPORTING IN COMPANY MANAGEMENT. *The Herald of KSUCTA n a N Isanov*, 2-2-2022. <https://doi.org/10.35803/1694-5298.2022.2.777-782>
- Zmijewski, M. (1984). Methodological Issues Related to the Estimation of Financial Distress Prediction Models. *Journal Account*, 22, 59-82.