

DAFTAR PUSTAKA

- Abdelmoneim, Z., & Yasser, M. (2023). THE IMPACT OF BANK PERFORMANCE AND ECONOMIC GROWTH ON BANK PROFITABILITY: CAMEL MODEL APPLICATION IN MIDDLE-INCOME COUNTRIES. *Banks And Bank Systems*, 18(3), 205–220. [https://doi.org/10.21511/Bbs.18\(3\).2023.17](https://doi.org/10.21511/Bbs.18(3).2023.17)
- AFPI. (2018). *Jenis Fintech Yang Berkembang Di Indonesia*.
- Akbar, A., Lutfi Adi Kurniawan, M., & Saleh, R. (2024). Analisis Determinan Pertumbuhan Ekonomi Indonesia. *Fakultas Ekonomi Universitas Muhammadiyah Ponorogo*.
- Alfatihah, P., & Sundari, B. (2021). PENGARUH TRANSAKSI PERBANKAN ELEKTRONIK (ELECTRONIC BANKING) TERHADAP KINERJA KEUANGAN ENTITAS PUBLIK PERBANKAN. *Jurnal Ilmiah Ekonomi Bisnis*, 26(1), 30–40. <https://doi.org/10.35760/Eb.2021.V26i1.3383>
- Alharbi, A., Sbeiti, W., & Ahmad, M. (2024). Money Supply, Banking And Economic Growth: A Cross Country Analysis. *International Journal Of Economics And Financial Issues*, 14(2), 234–242. <https://doi.org/10.32479/Ijefi.15749>
- Aliu, M., & Çollaku, B. (2021). Impact Of Non-Performing Loans On Bank S Profitability: Empirical Evidence From Commercial Banks In Kosovo. *Journal Of Accounting Finance And Auditing Studies (JAFAS)*, 7(3), 226–242. <https://doi.org/10.32602/Jafas.2021.027>
- Amin, N. F., Garancang, S., & Abunawas, K. (2023). KONSEP UMUM POPULASI DAN SAMPEL DALAM PENELITIAN. *JURNAL PILAR: Jurnal Kajian Islam Kontemporer Volume 14, No. 1, Juni 2023 P-ISSN: 1978-5119; E-ISSN: 2776-3005, 14*.
- Apau, R., Sibindi, A., & Jeke, L. (2023). Effect Of Macroeconomic Dynamics On Bank Asset Quality Under Different Market Conditions: Evidence From Ghana. *Risks*, 11(9). <https://doi.org/10.3390/Risks11090158>

- Azkie, S., Seftarita, C., & Ekonomi Pembangunan Universitas Syiah Kuala, P. (2021). *KORELASI TRANSAKSI E-MONEY DAN PERTUMBUHAN JUMLAH UANG BEREDAR (M2) DI INDONESIA 2010-2019*. [Http://jurnal.Utu.Ac.Id/Ekombis/Article/Download/4471/2483](http://jurnal.utu.ac.id/ekombis/article/download/4471/2483)
- Bansal, P., Kumar, S., Mehra, A., & Gulati, R. (2022). Developing Two Dynamic Malmquist-Luenberger Productivity Indices: An Illustrated Application For Assessing Productivity Performance Of Indian Banks. *Omega (United Kingdom)*, 107. <https://doi.org/10.1016/j.omega.2021.102538>
- Cho, T. Y., & Chen, Y. S. (2021a). The Impact Of Financial Technology On China's Banking Industry: An Application Of The Metafrontier Cost Malmquist Productivity Index. *North American Journal Of Economics And Finance*, 57. <https://doi.org/10.1016/j.najef.2021.101414>
- Cho, T. Y., & Chen, Y. S. (2021b). The Impact Of Financial Technology On China's Banking Industry: An Application Of The Metafrontier Cost Malmquist Productivity Index. *North American Journal Of Economics And Finance*, 57. <https://doi.org/10.1016/j.najef.2021.101414>
- Coelli, T. J., Rao, D. S. P., O'Donnell, C. J., & Battese, G. E. (2005). *An Introduction To Efficiency And Productivity Analysis*. Springer. <http://dl.icdst.org/pdfs/files/3a67240be4e2274e4c95655ec16931de.pdf>
- Dalina, D. D., & Octrina, F. (2022). *Pengaruh Era Digital Terhadap Kinerja Keuangan Perbankan BUMN Periode 2013-2020*. https://openlibrary.telkomuniversity.ac.id/pustaka/files/179993/jurnal_eproc/Analisis-Pengaruh-Era-Digital-Terhadap-Kinerja-Kuangan-Perbankan-Bumn-Periode-2013-2020.pdf
- Djuli Sjafei Purba, Wico Jontarudi Tarigan, Mahaitin Sinaga, & Vitryani Tarigan. (2021). *Pelatihan Penggunaan Software SPSS Dalam Pengolahan Regressi Linear Berganda Untuk Mahasiswa Fakultas Ekonomi Universitas Simalungun Di Masa Pandemi Covid 19*. <https://online-journal.unja.ac.id/jkam/article/download/15257/11947/41805>
- Doriana, C. (2015). *The Impact Of Non-Performing Loans On Bank Lending Behavior: Evidence From The Italian Banking Sector*. *Eurasian Journal Of*

Business And Economics, 8(16), 59–71.
<https://doi.org/10.17015/Ejbe.2015.016.04>

- DR.Fenti Hikmawati, M. Si. (2020). *Metodologi Penelitian* (4th Ed.). PT Rajagrafindo Persada.
<https://etheses.uinsgd.ac.id/31676/1/Metodologi%20Penelitian.Pdf>
- Duwi Puriyatno. (2022). *Olah Data Sendiri Analisis Regresi Linier Dengan SPSS Dan Analisis Regresi Data Panel Dengan Eviews* (Th. Arie Prabawati, Ed.; 1st Ed.). Cahaya Harapan.
- Efendi, N. A. (2023). Analisis Pengaruh Mobile Banking Terhadap Kinerja Teller Melayani Transaksi Studi Kasus (BSI KCP Medan Kampung Baru). *CEMERLANG : Jurnal Manajemen Dan Ekonomi Bisnis*, 4(1), 160–167.
<https://doi.org/10.55606/Cemerlang.V4i1.2308>
- Fajari, S., & Sunarto. (2017). PENGARUH CAR, LDR, NPL, BOPO TERHADAP PROFITABILITAS BANK (STUDI KASUS PERUSAHAAN PERBANKAN YANG TERCATAT DI BURSA EFEK INDONESIA PERIODE TAHUN 2011 SAMPAI 2015). *PROSIDING SEMINAR NASIONAL MULTI DISIPLIN ILMU & CALL FOR PAPERS UNISBANK KE-3(SENDI_U 3) 2, 3, 2017*.
- Fare, R., & Grosskopf, S. (1994). Estimation Of Returns To Scale Using Data Envelopment Anab, Sis: A Comment. In *European Journal Of Operational Research* (Vol. 79). <https://doi.org/10.1016/0377-2217%2894%2990366-2>
- Fitriyani, E., Husni Kamal, & Mukhtasar. (2023). INFLUENCE OF MOBILE BANKING SERVICE THE NUMBER OF CUSTOMERS BANK ACEH ISLAMIC KCP BATUPHAT, LHOKSEUMAWE. *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah*, 5(2), 68–80.
<https://doi.org/10.52490/Attijarah.V5i2.1946>
- Fu, J., & Mishra, M. (2021). *Fintech In The Time Of COVID-19: Technological Adoption During Crises*. <https://ssrn.com/abstract=3588453>
- Gopal Maji, S., & Kumar Ghosh, S. (2019). Profitability Of Banks In India: Impacts Of Market Structure And Risk. In *Journal Of Applied Finance & Banking* (Vol.

- 9, Issue 6). Online) Scientific Press International Limited.
<https://www.researchgate.net/publication/339069516>
- Hamid Nst, A., Rosa Maharani Sembiring, E., Andini Al-Khoiri, P., & Nurbaiti. (2023). PERSEPSI NASABAH UNIVERSITAS ISLAM NEGERI SUMATERA UTARA TERHADAP LAYANAN FITUR MOBILE BANKING BSI. In *Jurnal Manajemen Dan Ekonomi* (Vol. 1, Issue 1).
<https://jurnaluniv45sby.ac.id/index.php/trending/article/view/480>
- Harahap, M. I., Imsar, I., & Dongoran, R. N. (2022). Pengaruh Sukuk Korporasi Dan Total Aset Perbankan Syariah Terhadap Pertumbuhan Ekonomi Di Indonesia Tahun 2016-2020. *Jurnal Ilmiah Ekonomi Islam*, 8(1), 370.
<https://doi.org/10.29040/jiei.v8i1.3592>
- Ibrahim, M. H., & Law, S. H. (2020). Financial Intermediation Costs In A Dual Banking System: The Role Of Islamic Banking. *Buletin Ekonomi Moneter Dan Perbankan*, 22(4), 529–550.
<https://doi.org/10.21098/bemp.v22i4.1236>
- Imamah, N., & Ayu Safira, D. (2021). PENGARUH MOBILE BANKING TERHADAP PROFITABILITAS BANK DI BURSA EFEK INDONESIA.
<https://profit.ub.ac.id>
- Islam, J. E., Harahap, M. A., Hafizh, M., & Info, A. (2020). Pengaruh Pembiayaan Bank Syariah, Suku Bunga Dan GDP Terhadap Uang Beredar Di Indonesia (Vol. 1, Issue 1). <https://creativecommons.org/licenses/by-sa/4.0/>
- Jahan, N. (2019a). International Journal Of Economics And Financial Issues Productivity Analysis Of Commercial Banks Of Bangladesh: A Malmquist Productivity Index Approach. *International Journal Of Economics And Financial Issues*, 9(1), 108–115. <https://doi.org/10.32479/ijefi.7302>
- Jahan, N. (2019b). International Journal Of Economics And Financial Issues Productivity Analysis Of Commercial Banks Of Bangladesh: A Malmquist Productivity Index Approach. *International Journal Of Economics And Financial Issues*, 9(1), 108–115. <https://doi.org/10.32479/ijefi.7302>
- Kamboj, S., Sharma, M., & Sarmah, B. (2022). Impact Of Mobile Banking Failure On Bank Customers' Usage Behaviour: The Mediating Role Of User

- Satisfaction. *International Journal Of Bank Marketing*, 40(1), 128–153.
<https://doi.org/10.1108/IJBM-10-2020-0534>
- Karimi, B., Davtalab Olyaie, M., & Abdali, A. A. (2018). A Suitable Business Model For Bank Branches: Combining Business Model And Malmquist Productivity Index (MPI). *Business And Economics Journal*, 09(02).
<https://doi.org/10.4172/2151-6219.1000348>
- Kasmir, S. E. , M. M. (2022). *Pengantar Metodologi Penelitian* (Monalisa, Ed.; 1st Ed.). PT. Rajagrafindo Persada.
- Khaksar, M., & Mohammad Ali Malakoutian, M. (2020a). Productivity Evaluation For Banking System In Developing Countries: DEA Malmquist Productivity Index Based On CCR, BCC, CCR-BCC (A Case Study) Productivity Evaluation For Banking System In Developing Countries: DEA Malmquist Productivity Index Based On CCR, BCC, CCR-BCC (A Case Study) Productivity Evaluation For Banking System In Developing Countries: DEA Malmquist Productivity Index Based On CCR, BCC, CCR-BCC (A Case Study). In *ENG Transactions* (Vol. 1). <http://www.engtransactions.com>
- Khaksar, M., & Mohammad Ali Malakoutian, M. (2020b). Productivity Evaluation For Banking System In Developing Countries: DEA Malmquist Productivity Index Based On CCR, BCC, CCR-BCC (A Case Study). *ENG Transactions*, 1, 1–15. <http://www.engtransactions.com>
- Kusairi, S., Wong, Z. Y., Wahyuningtyas, R., & Sukemi, M. N. (2023). Impact Of Digitalisation And Foreign Direct Investment On Economic Growth: Learning From Developed Countries. *Journal Of International Studies*, 16(1), 98–111.
<https://doi.org/10.14254/2071-8330.2023/16-1/7>
- Laporšek, S., Trunk, A., & Stubej, I. (2022). Productivity Change In European Banks In The Post-Crisis Period. *Systems*, 10(5).
<https://doi.org/10.3390/Systems10050186>
- Lembaga Keuangan. (1998). *Undang-Undang (UU) Nomor 10 Tahun 1998 Tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 Tentang Perbankan*. LN. 1998/ No. 182, TLN NO. 3790, LL SETNEG : 32 HLM

- Lestari, I. A., & Umilah, L. (2022). *PERSEPSI PENGGUNAAN MOBILE BANKING TERHADAP KEMUDAHAN DALAM BERTRANSAKSI*. [Https://Transpublika.Co.Id/Ojs/Index.Php/Transekonomika](https://Transpublika.Co.Id/Ojs/Index.Php/Transekonomika)
- Mahmood, S., Ali, M. A. , Riaz, A., & Riaz, N. (2023). Impact Of Credit Risk Management On Bank Performance. *Journal Of Finance And Accounting Research (JFAR)*, 5(1). [Https://Doi.Org/10.29145/Jfar.51.04](https://doi.org/10.29145/jfar.51.04)
- Miah, M. D., & Uddin, H. (2017). Efficiency And Stability: A Comparative Study Between Islamic And Conventional Banks In GCC Countries. *Future Business Journal*, 3(2), 172–185. [Https://Doi.Org/10.1016/J.Fbj.2017.11.001](https://doi.org/10.1016/j.fbj.2017.11.001)
- Mobonggi, I. D., Achmad, N., Resmawan, & Hasan, I. K. (2022). *ANALISIS REGRESI DATA PANEL DENGAN PENDEKATAN COMMON EFFECT MODEL DAN FIXED EFFECT MODEL PADA KASUS PRODUKSI TANAMAN JAGUNG. 2*.
- Mohammad Faizal Amir, M. Pd., & Septi Budi Sartika, M. P. (2017). *BUKU AJAR METODOLOGI PENELITIAN DASAR BIDANG PENDIDIKAN* Penulis. [Https://Press.Umsida.Ac.Id/Index.Php/Umsidapress/Article/Download/978-979-3401-67-6/793/](https://press.umsida.ac.id/index.php/umsidapress/article/download/978-979-3401-67-6/793/)
- Muslim, A. I. (2022). *DEFINISI PENELITIAN*. [Https://Www.Researchgate.Net/Publication/364316221](https://www.researchgate.net/publication/364316221)
- Nartey, S. B., Osei, K. A., & Sarpong-Kumankoma, E. (2020). Bank Productivity In Africa. *International Journal Of Productivity And Performance Management*, 69(9), 1973–1997. [Https://Doi.Org/10.1108/IJPPM-09-2018-0328](https://doi.org/10.1108/IJPPM-09-2018-0328)
- Nasution, A. F. M. P. (2023). *Metode Penelitian Kualitatif*. [Http://Repository.Uinsu.Ac.Id/19091/1/Buku%20metode%20penelitian%20kualitatif.Abdul%20Fattah.Pdf](http://repository.uinsu.ac.id/19091/1/Buku%20metode%20penelitian%20kualitatif.Abdul%20Fattah.Pdf)
- Novitasari, C. A., Manggabarani, A. S., & Astuti, M. (2021). Analisis Kepuasan Nasabah Mobile Banking Pada Bank BCA. *Jurnal Teknologi Dan Manajemen*, 19(2), 1–12. [Https://Doi.Org/10.52330/Jtm.V19i2.26](https://doi.org/10.52330/jtm.v19i2.26)
- Nupus, W. H. (2022). DATA ENVELOPMENT ANALYSIS DAN MALMQUIST PRODUCTIVITY INDEX TERHADAP EFISIENSI DAN

- PRODUKTIVITAS PADA BANK TAHUN 2019 – 2021. *Jurnal Industry Xplore*, 7. <https://doi.org/10.36805/Teknikindustri.V7i2.2408>
- Nurfikasari, A., Tanuatmodjo, H., Suci, D., & Utami, A. (2019). *ANALISIS PRODUKTIVITAS PERBANKAN SYARIAH DI INDONESIA BERDASARKAN MALMQUIST PRODUCTIVITY INDEX* (Vol. 10, Issue 2). <https://journal.uinmataram.ac.id/index.php/Iqtishaduna>
- Octrina, F., & Pratinidina, R. (2021). *PRODUKTIVITAS BANK UMUM KONVENSIONAL DI INDONESIA MENGGUNAKAN MALMQUIST PRODUCTIVITY INDEX (Studi Kasus Pada BUKU I Dan BUKU II Tahun 2016-2019) PRODUCTIVITY OF CONVENTIONAL COMMERCIAL BANKS IN INDONESIA USING THE MALMQUIST PRODUCTIVITY INDEX (Case Studies On BUKU I And BUKU II 2016-2019)*. <https://sinta.kemdikbud.go.id/authors/profile/6653291/?view=researches#!>
- Octrina, F., Setiawati, R., Asnawi, A., & Putri, R. K. (2020). Produktivitas Perbankan Indonesia Dengan Pendekatan Malmquist Index Productivity. In *Jurnal Sain Manajemen* (Vol. 2, Issue 1). <http://ejournal.ars.ac.id/index.php/jsm/index>
- OJK. (2020). *UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 10 TAHUN 1998*. https://www.ojk.go.id/waspada-investasi/id/regulasi/documents/uu_perbankan.pdf
- OJK. (2023). STATISTIK PERBANKAN INDONESIA. In *Annual Report*. <https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia---mei-2023/statistik%20perbankan%20indonesia%20-%20mei%202023.pdf>
- Pakpahan, Andrew Fernando And Prasetio, Adhi And Negara, Edi Surya And Gurning, Kasta And Situmorang, Risanti Febrine Ropita And Tasnim, Tasnim And Sipayung, Parlin Dony And Sesilia, Ayudia Popy And Rahayu, Puspita Puji And Purba, Bonaraja And Chaerul, Muhammad And Yuniwati, Ika And

- Siagian, Valentine And Rantung, & Gilny Aileen Joan. (2021). *Metodologi Penelitian Ilmiah*. <https://Repository.Unai.Edu/Id/Eprint/656>
- Pasaribu, M. O. E. (2023). *PENGARUH CARITAL ADEQUACY RATIO (CAR), NON PERFORMING LOAN (NPL), LOAN TO DEPOSIT RATIO (LDR) DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP KINERJA KEUANGAN PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2016-2020*.
- Rafika Ulfa. (2020). *VARIABEL PENELITIAN DALAM PENELITIAN PENDIDIKAN*. <https://Jurnal.Stitbb.Ac.Id/Index.Php/Al-Fathonah/Article/Download/44/29>
- Ralević, P., Dobrodolac, M., Švadlenka, L., Šarac, D., & Đurić, D. (2020). Efficiency And Productivity Analysis Of Universal Service Obligation: A Case Of 29 Designated Operators In The European Countries. *Technological And Economic Development Of Economy*, 26(4), 785–807. <https://doi.org/10.3846/Tede.2020.12062>
- Rashid, M. H. U., Zobair, S. A. M., Chowdhury, M. A. I., & Islam, A. (2020). Corporate Governance And Banks' Productivity: Evidence From The Banking Industry In Bangladesh. In *Business Research* (Vol. 13, Issue 2, Pp. 615–637). Springer. <https://doi.org/10.1007/S40685-020-00109-X>
- Riady, D. K., Soemitra, A., & Nawawi, Z. M. (2022). Growth In Financial Technology (Fintech) Transactions In Banking During The Covid- 19 Pandemic. In *Management Studies And Entrepreneurship Journal* (Vol. 3, Issue 2). <http://Journal.Yrpiuku.Com/Index.Php/Msej>
- Ripeba, T., & Octrina, F. (2022). The Influence Of Bank's Health Level On Profit Growth (Case Study On Registered Buku 4 Banks On The Indonesia Stock Exchange For The Period. *E-Proceeding Of Management*, 9(2). <https://Openlibrarypublications.Telkomuniversity.Ac.Id/Index.Php/Management/Article/View/17739>
- Rohmawati, A., Bhayangkara, U., Raya, J., Kuntadi, C., Pramukty, R., Raya Perjuangan, J., Utara, B., Bekasi, K., & Barat, J. (2023). Pengaruh E-Wallet, Mobile Banking, Dan E-Money Terhadap Transaksi Bisnis Digital Pasca

- Covid-19. *Bisnis Dan Akuntansi*, 2(3), 206–219.
<https://doi.org/10.58192/profit.v2i3.1002>
- Safari, A., & Riyanti, A. (2023). ANALISIS TECHNOLOGY ACCEPTANCE MODEL (TAM) TERHADAP MINAT PENGGUNAAN MOBILE BANKING. *Edunomika*, 08(01). <https://jurnal.stie-aas.ac.id/index.php/jie/article/view/10490>
- Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2020). 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>
- Sanusi, N. A., Moosin, A. F., & Kusairi, S. (2020). Neural Network Analysis In Forecasting The Malaysian GDP. *Journal Of Asian Finance, Economics And Business*, 7(12), 109–114.
<https://doi.org/10.13106/JAFEB.2020.VOL7.NO12.109>
- Saputra, N., Nasip, I., & Sudiana, K. (2021). The Effect Of Availability Digital Facility At Home On Work Productivity. *Proceedings Of 2021 International Conference On Information Management And Technology, Icimtech 2021*, 783–788. <https://doi.org/10.1109/Icimtech53080.2021.9535103>
- Sari, M., Rachman, H., Juli Astuti, N., Win Afgani, M., & Abdullah Siroj, R. (2022). Explanatory Survey Dalam Metode Penelitian Deskriptif Kuantitatif. *Jurnal Pendidikan Sains Dan Komputer*, 3(01), 10–16.
<https://doi.org/10.47709/jpsk.v3i01.1953>
- Setyarini, A. (2019). ANALISIS PENGARUH CAR, NPL, NIM, BOPO, LDR TERHADAP ROA (Studi Pada Bank Pembangunan Daerah Di Indonesia Periode 2015-2018). 4(1).
- Siregar Erwin Saputra. (2023). ANALISIS PENGARUH FAKTOR INTERNAL DAN EKSTERNAL PERBANKAN SYARIAH TERHADAP MARKET SHARE ASET PERBANKAN SYARIAH DI INDONESIA.
<https://journalsains.id/index.php/zhafir/article/view/68>

- Stock, J. H., & Watson, M. W. (2020). *Introduction To Econometrics* (4th Ed.). British Library Cataloguing . www.pearson.com/mylab/economics
- Sudaryono. (2017). *METODOLOGI PENELITIAN* (1st Ed.). PT. Rajagrafindo Persada.
- Sugiyono. (2020). *Metode Penelitian Kuantitatif, Kualitatif Dan R&D* (M. Dr. Ir. Sutopo. S.Pd, Ed.; 2nd Ed.). CV. ALFABETA.
- Sunarti, Muh. R., & Syafar, F. N. (2020). "Perbankan Konvensional Versus Perbankan Syariah Dalam Realitas Sosiologisnya." 2. [https://ejournal.iainpare.ac.id/index.php/latihan/article/download/1556/759/#:~:Text=Pierson%2C%20seorang%20ahli%20ekonomi%20dari,Giro%2C%20deposito%20berjangka%20dan%20tabungan.](https://ejournal.iainpare.ac.id/index.php/latihan/article/download/1556/759/#:~:text=Pierson%2C%20seorang%20ahli%20ekonomi%20dari,Giro%2C%20deposito%20berjangka%20dan%20tabungan.)
- Susanto, P. C., Dewi, U. A., Lily, Y., & Josua, P. S. (2024). Konsep Penelitian Kuantitatif: Populasi, Sampel, Dan Analisis Data (Sebuah Tinjauan Pustaka). <https://doi.org/10.38035/jim.v3i1>. <https://doi.org/10.38035/jim.v3i1>
- Syariah, P. (2022). *ANALISIS PERBANDINGAN TINGKAT PRODUKTIVITAS BANK UMUM SYARIAH DAN UNIT USAHA SYARIAH MENGGUNAKAN METODE MALMQUIST PRODUCTIVITY INDEX PERIODE 2016-2020 DALAM PERSPEKTIF EKONOMI ISLAM Skripsi NETI FITRI PRASTIANI NPM. 1851020055.* <http://repository.radenintan.ac.id/21364/1/bab%201%205%20dapus.pdf>
- Tribun News. (2019, May 10). *Menkoinfo Bersama Wapresdir BCA Di Acara Forum Banking.*
- Veluthedan, S. P., & Kiran, K. B. (2024). DIGITAL FINANCIAL SERVICES (DFS) AND PRODUCTIVITY OF INDIAN BANKING SECTOR - EMPIRICAL EVIDENCE USING MALMQUIST PRODUCTIVITY INDEX AND PANEL DATA REGRESSION. *Revista De Gestao Social E Ambiental*, 18(8). <https://doi.org/10.24857/rgsa.v18n8-002>
- Wati, D. C., Azka, D. A., & Utami, H. (2021). The Model Of Per-CARita Expenditure Figures In Sumatera Selatan Uses A Geographically Weighted Panel Regression. *Indonesian Journal Of Statistics And Its Applications*, 5(1), 61–74. <https://doi.org/10.29244/ijsa.v5i1p61-74>

- Wooldridge, J. M. (2019). Correlated Random Effects Models With Unbalanced Panels. *Journal Of Econometrics*, 211(1), 137–150. <https://doi.org/10.1016/j.jeconom.2018.12.010>
- Yam, J. H., & Taufik, R. (2021). *Hipotesis Penelitian Kuantitatif*. 3(2).
- Yusuf, D. Y., & Kristiyanto, S. (2022). *Transaksi Digital Perbankan Dan Dampaknya Dengan Perekonomian Indonesia*. 04(1).
- Zakhra, A., Tannady, H., Septiani, R., Yuniwati, I., Widjaja, W., Batam, S., Banyuwangi, P. N., Kebangsaan, U., & Indonesia, R. (2023). Analysis Of The Influence Of Service Quality And Perceived Price On Electronic Product Purchase Decisions Analisis Pengaruh Service Quality Dan Persepsi Harga Terhadap Purchase Decision Produk Elektronik. In *Management Studies And Entrepreneurship Journal* (Vol. 4, Issue 1). <http://journal.yrpiiku.com/index.php/msej>
- Zavolokina, L., Dolata, M., & Schwabe, G. (2016). The Fintech Phenomenon: Antecedents Of Financial Innovation Perceived By The Popular Press. In *Financial Innovation* (Vol. 2, Issue 1). Springeropen. <https://doi.org/10.1186/s40854-016-0036-7>
- Zellatifanny, C. M., & Mudjiyanto, B. (2018). THE TYPE OF DESCRIPTIVE RESEARCH IN COMMUNICATION STUDY. *Jurnal Diakom*, 1(2), 83–90. https://www.researchgate.net/profile/Cut-Zellatifanny/publication/332168438_TIPE_PENELITIAN_DESKRIPSI_DALAM_ILMU_KOMUNIKASI/links/5f8ea114a6fdccfd7b6e9d1a/TIPE-PENELITIAN-DESKRIPSI-DALAM-ILMU-KOMUNIKASI.pdf