

DAFTAR PUSTAKA

- Aaron, M., Rivadeneyra, F., & Sohal, S. (2017). *Fintech: Is This Time Different? A Framework for Assessing Risks and Opportunities for Central Banks.* www.bank-banque-canada.ca
- Abubakar, L., & Handayani, T. (2018). Financial technology: legal challenges for Indonesia financial sector. *IOP Conf. Ser. Earth Environ. Sci. 175 (1)*.
- AFPI. (2022). *Penyelenggaraa Fintech Pendanaan Bersama.* Asosiasi Fintech Pendanaan Bersama Indonesia.
- AFTECH. (2021). *Annual Members Survey 2021.*
- Alamsyah, A., & Muhammad, I. F. (2024). Unraveling the crypto market: A journey into decentralized finance transaction network. *Digital Business*, 4(1), 100074. <https://doi.org/10.1016/j.digbus.2024.100074>
- Alshater, M. M., & Othman, A. H. A. (2020). Financial Technology تطورات التقنية Developments and their Effect on Islamic Finance Education المالية وتأثيرها على التعليم المالي الإسلامي. *Journal of King Abdulaziz University: Islamic Economics*, 33(3), 161–187. <https://EconPapers.repec.org/RePEc:abd:kauiea:v:33:y:2020:i:3:no:9:p:161-187>
- Alshater, M. M., Saba, I., Supriani, I., & Rabbani, M. R. (2022). Fintech in islamic finance literature: A review. In *Heliyon* (Vol. 8, Issue 9). Elsevier Ltd. <https://doi.org/10.1016/j.heliyon.2022.e10385>
- Alwi, A. B. (2018). Pembiayaan Berbasis Teknologi Informasi (FinTech) yang Berdasarkan Syariah. *Al- Qanun: Jurnal Pemikiran Dan Pembaharuan Hukum Islam*, 21(2), 255–271.
- Arner, A., Arner, D. W., Barberis, J., & Buckley, R. P. (n.d.). *Title The Evolution of Fintech: A New Post-Crisis Paradigm? The Evolution of FinTech: A New Post-Crisis Paradigm?* <http://ssrn.com/abstract=2676553> <http://ssrn.com/abstract=2676553>
- Baber, H. (2019). Relevance of e-SERVQUAL for determining the quality of FinTech services. *International Journal of Electronic Finance*, 257–267.
- Baig, U., Zehra, S., Anjum, S., & Hussain, M. (2022). FinTech Past and Future: Ecosystem, Business Model, and its Proximate Challenges. *PAKISTAN BUSINESS REVIEW*, 24(1).
- Bank Indonesia. (2018, December 1). *MENGENAL FINANCIAL TEKNOLOGI.*

- Basya, M. M., Pratama, R. S. I., & Pratikto, M. I. S. (n.d.). *STRATEGI PENGEMBANGAN FINTECH SYARIAH DENGAN PENDEKATAN BUSINESS MODEL CANVAS DI INDONESIA*.
- Belouafi, A. (2020). *Reforming Islamic Finance Industry: Where from? .. Where to?* 121–136. <https://doi.org/10.4197/Islec.33-2.9>
- Bernardo Nicoletti. (2017). *The Future of FinTech*. Palgrave Studies in Financial Services Technology, Palgrave Macmillan.
- Bromley, D. B. (1986). *The case-study method in psychology and related disciplines*. Chichester: Wiley.
- C Lee, D. K., S Teo, E. G., C, D. K., S Emergence, E. G., LEE Kuo Chuen, D., Teo, E. G., Foo, P., Chang, S., Han, Z., & Yingying, C. (2015). Emergence of FinTech and the LASIC Principles Emergence of FinTech and the LASIC Principles Citation Emergence of FinTech and the LASIC Principles 1. In *Journal of Financial Perspectives* (Vol. 3, Issue 3). https://ink.library.smu.edu.sg/lkcsb_research
- Cheong, C. W. H. (2021). Risk, resilience, and Shariah-compliance. *Research in International Business and Finance*, 55, 101313. <https://doi.org/https://doi.org/10.1016/j.ribaf.2020.101313>
- Cooper, D. R., & Schindler, P. S. (2011). *Business Research Methods* (11th ed.). McGraw-Hill Education.
- D'Alvia, D. (2020). Risk, uncertainty and the market: a rethinking of Islamic and Western finance. *International Journal of Law in Context*, 16(4), 339–352. <https://doi.org/DOI: 10.1017/S1744552320000154>
- Davis, K., Maddock, R., & Foo, M. (2017). Catching up with Indonesia's fintech industry. *Law and Financial Markets Review*, 11(1), 33–40. <https://doi.org/10.1080/17521440.2017.1336398>
- Fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia No: 117/DSN-MUI/II/2018 Tentang Layanan Pembiayaan Berbasis Teknologi Informasi Berdasarkan Prinsip Syariah, (2018).
- FSB. (2017). *Financial Stability Implications from FinTech: Supervisory and Regulatory Issues that Merit Authorities' Attention*. www.fsb.org/emailalert
- Gerring, J. (2007). *Case Study Research: Principles and Practices*. Cambridge University Press.
- Grabowska, M. (2015). Innovativeness in Business Models. *Procedia Computer Science*, 1023–1030.

- Griffoli, T. M. (2017). *New technologies promise to reshape the financial services industry*.
- Hanafizadeh, P., & Marjaie, S. (2021). Exploring banking business model types: A cognitive view. *Digital Business*, 1(2), 100012.
<https://doi.org/10.1016/j.digbus.2021.100012>
- Herdiansyah, H. (2011). *Metode Penelitian Kualitatif untuk Ilmu-Ilmu Sosial*. Salemba Humanika.
- Iman, N. (2018). Is mobile payment still relevant in the fintech era? *Electronic Commerce Research and Applications*, 30, 72–82.
<https://doi.org/10.1016/j.elerap.2018.05.009>
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*. Aditama.
- Islamic Finance Development Report. (2019). *Shifting Islamic Finance Development*.
- Jasnovaria, J., & Sasanti Munir Sekolah Tinggi Manajemen PPM Jakarta, N. (2020). *Business Model Development of PT. XYZ Using Business Model Canvas*.
- Joyce, A., & Paquin, R. L. (2016). The triple layered business model canvas: A tool to design more sustainable business models. *Journal of Cleaner Production*, 135, 1474–1486.
<https://doi.org/10.1016/J.JCLEPRO.2016.06.067>
- Keane, S. F., Cormican, K. T., & Sheahan, J. N. (2018). Comparing how entrepreneurs and managers represent the elements of the business model canvas. *Journal of Business Venturing Insights*, 9, 65–74.
<https://doi.org/10.1016/j.jbvi.2018.02.004>
- Lee, I., & Shin, Y. J. (2018). Fintech: Ecosystem, business models, investment decisions, and challenges. *Business Horizons*, 61(1), 35–46.
<https://doi.org/10.1016/j.bushor.2017.09.003>
- Leminen, S., Rajahonka, M., Wendelin, R., & Westerlund, M. (2020). Industrial internet of things business models in the machine-to-machine context. *Industrial Marketing Management*, 84, 298–311.
<https://doi.org/10.1016/J.INDMARMAN.2019.08.008>
- M. Bhatti. (2011). Mudaraba, Musharaka, Murabaha - New Terms to Bank on: A Basic Knowledge of Islamic Banking and Finance Has Become Important for Legal Practitioners. *Law Institute Journal* 85(8).

- Massa, L., & Tucci, C. L. (2014). *Business Model Innovation*. Oxford University Press. <https://doi.org/10.1093/oxfordhb/9780199694945.013.002>
- Meitri Rama, A., & Rahadian, D. (2022). Analysis of acceptance factors and market potential of digital wallets of college students. *BISMA (Bisnis Dan Manajemen*, 15(1). <https://doi.org/10.26740/bisma/v15n1.p1-19>
- Miles, M. B. (1979). Qualitative data as an attractive nuisance: The problem of analysis. *Administrative Science Quarterly*, 590–601.
- Miles, Matthew B.; Huberman, A. M. (2007). *Analisis Data Kualitatif: Buku Sumber Tentang Metode-metode Baru*. UI Press.
- Moleong, L. J. (2014). *Metode Penelitian Kualitatif*. Remaja Rosdakarya.
- Moro-Visconti, R., Rambaud, S. C., & Pascual, J. L. (2020). Sustainability in FinTechs: An explanation through business model scalability and market valuation. *Sustainability (Switzerland)*, 12(24), 1–24. <https://doi.org/10.3390/su122410316>
- Muadzan, T. G., & Nugroho, B. Y. (2021). Analisis Optimasi Model Bisnis Perusahaan Fintech Berbasis Equity Crowdfunding Menggunakan Business Model Canvas. *Syntax Literate ; Jurnal Ilmiah Indonesia*, 6(6), 3065. <https://doi.org/10.36418/syntax-literate.v6i6.2919>
- Muhtaroğlu, F. C. P., Demir, S., Obalı, M., & Girgin, C. (2013). Business model canvas perspective on big data applications. *2013 IEEE International Conference on Big Data*, 32–37. <https://doi.org/10.1109/BigData.2013.6691684>
- Mujahidin, M. (2019). Opportunities and Challenges of Sharia Technology Financials in Indonesia. *MPRA Paper*.
- Muneeza, A., & Mustapha, Z. (2019). Blockchain and Its Shariah Compliant Structure. In M. M. Billah (Ed.), *Halal Cryptocurrency Management* (pp. 69–106). Springer International Publishing. https://doi.org/10.1007/978-3-030-10749-9_6
- Myers, M. D. (Michael D. (2009). *Qualitative research in business and management*. SAGE.
- Nurfa'alah, I. , & R. A. S. (2019). Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 55–76.
- Financial Services Authority Regulation Number 77 of 2016 Concerning Information Technology-Based Lending and Borrowing Services, 77, OJK 1 (2016).

- OJK. (2019, August). *Perkembangan fintech lending (pendanaan gotong royong online)*. Otoritas Jasa Keuangan.
- OJK. (2022a). *Statistik Fintech Lending Indonesia*.
- OJK. (2022b, November 7). *Siaran Pers Bersama: Indonesia Fintech Summit dan Bulan Fintech Nasional 2022: Sinergi Pemerintah, Asosiasi, dan Pelaku Industri untuk Resiliensi Ekonomi dan Stabilitas Keuangan*.
- OJK. (2023a). *Statistic Fintech Lending*.
- OJK. (2023b, March 9). *Perusahaan Fintech Lending Berizin*.
<Https://Www.Ojk.Go.Id/Id/Kanal/Iknb/Financial-Technology/Documents/Penyelenggara%20Fintech%20Lending%20Berizin%20di%20OJK%20per%209%20Maret%202023.Pdf>.
- Osterwalder, A., & Pigneur, Y. (2009). *Business Model Generation: A Handbook for Visionaries, Game Changers, and Challengers*. John Wiley & Sons.
- Osterwalder, A., & Pigneur, Y. (2010). *Business Model Generation: A Handbook for Visionaries, Game Changers, and Challengers*. Business Model Foundry.
- Osterwalder, A., Pigneur, Y., & Tucci, C. L. (2005). Clarifying Business Models: Origins, Present and Future of the Concept. *Communications of the Association for Information Science*, 16(1), 1–25.
- Partalidou et. al. (2024). Business Model Canvas Analysis on Greek Farms Implementing Precision Agriculture. *Agricultural Economics Review*, 1–26.
<file:///F:/Spec 2/Traffic Delay Model.pdf>
- Pinem, N. A., Sulistyawati, F., & Pangkey Gulo, E. N. (2023). Analysis Of Business Implementation on Shopeepay Digital Wallet using Business Model Canvas (BMC) and Swot Analysis. *Jurnal Impresi Indonesia*, 2(1), 71–82.
<https://doi.org/10.58344/jii.v2i1.2042>
- Pişkin, M., & Kuş, M. C. (2019). Islamic Online P2P Lending Platform. *Procedia Computer Science*, 158, 415–419.
<https://doi.org/10.1016/j.procs.2019.09.070>
- Plenter, F., Fielt, E., Hoffen, M., Chasin, F., & Rosemann, M. (2017). *Association for Information Systems AIS Electronic Library (AISel) REPAINTING THE BUSINESS MODEL CANVAS FOR PEER-TO-PEER SHARING AND COLLABORATIVE CONSUMPTION*. http://aiselaisnet.org/ecis2017_rp/142
- Putri Astari, N., & Nurmalina, R. (2021). Strategi Bisnis PT Crowd Membangun Bangsa dengan Pendekatan Business Model Canvas (BMC). *Forum Agribisnis*, 11(2), 122–132. <https://doi.org/10.29244/fagb.11.2.122-132>

- Ragin, C. (1997). Turning the tables: How case-oriented research challenges variable- oriented research. *Comparative Social Research*, 27–42.
- Rubin, H. J., & Rubin, I. S. (2005). *Qualitative Interviewing: The Art of Hearing Data* (2nd ed.). Sage.
- Ryu, H. S., & Ko, K. S. (2020). Sustainable development of Fintech: Focused on uncertainty and perceived quality issues. *Sustainability (Switzerland)*, 12(18). <https://doi.org/10.3390/su12187669>
- Sahir, S. H. (2021). *Metodologi Penelitian*. Penerbit KBM Indonesia.
- Saunders, M., Lewis, P., & Thornhill, A. (2016). *Research Methods for Business Students*. www.pearsoned.co.uk/saunders
- Schueffel, P. mname. (2018). Taming the Beast: A Scientific Definition of Fintech. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3097312>
- Sekaran, U. (2016). *Research Methods for Business: Metode Penelitian untuk Bisnis* (4th ed.). Salemba Empat.
- Shafer, S. M., Smith, H. J., & Linder, J. C. (2005). The power of business models. *Business Horizons*, 48(3), 199–207. <https://doi.org/10.1016/j.bushor.2004.10.014>
- Siregar, S. (2017). *Metode Penelitian Kuantitatif: Dilengkapi dengan Perbandingan Perhitungan Manual & SPSS*. Prenada Media.
- Smith, S. (2015, October 25). *What is FinTech?: A Simple Explanation*. [Https://Www.Ashburnham-Insurance.Co.Uk/Blog/2015/11/What-Is-Fintech-a-Simple-Explanation/](https://Www.Ashburnham-Insurance.Co.Uk/Blog/2015/11/What-Is-Fintech-a-Simple-Explanation/).
- Sparviero, S. (2019). The Case for a Socially Oriented Business Model Canvas: The Social Enterprise Model Canvas. *Journal of Social Entrepreneurship*, 10(2), 232–251. <https://doi.org/10.1080/19420676.2018.1541011>
- Strulak-Wójcikiewicz, R., Wagner, N., Lapko, A., & Hacia, E. (2020). Applying the business model canvas to design the E-platform for sailing tourism. *Procedia Computer Science*, 176, 1643–1651. <https://doi.org/10.1016/j.procs.2020.09.188>
- Sugiyono. (2012). *Memahami Penelitian Kualitatif*. Alfabeta.
- Sugiyono. (2013). *Metode Penelitian Bisnis*. Alfabet, Bandung.
- Sugiyono, P. D. (2019). Metode Penelitian Kuantitatif Kualitatif dan R\&D (M. Dr. Ir. Sutopo. S. Pd. ALFABETA, Cv.
- Suliyanto. (2018). *Metode Penelitian Bisnis*. Andi.

- Suryono, R. R., Purwandari, B., & Budi, I. (2019). Peer to peer (P2P) lending problems and potential solutions: a systematic literature review. *Proc. Comp. Sci.* 161, 204–214.
- Suyanto, B., & Sutinah. (2010). *Metode Penelitian Sosial: Berbagai Alternatif Pendekatan*. Kencana Prenada.
- Thakor, A. v. (2020a). Fintech and banking: What do we know? *Journal of Financial Intermediation*, 41. <https://doi.org/10.1016/j.jfi.2019.100833>
- Thakor, A. v. (2020b). Fintech and banking: What do we know? *Journal of Financial Intermediation*, 41. <https://doi.org/10.1016/j.jfi.2019.100833>
- Timmers, P. (1998). Business Models for Electronic Markets. *Electronic Markets*, 8(2), 3–8. <https://doi.org/10.1080/10196789800000016>
- Todorof, M. (2018). Shariah-compliant FinTech in the banking industry. *ERA Forum*, 19(1), 1–17. <https://doi.org/10.1007/s12027-018-0505-8>
- Wahyuningtyas, R., Disastra, G. M., & Rismayani, R. (2021). Digital Innovation and Capability to Create Competitiveness Model of Cooperatives in Bandung, Indonesia. *Jurnal Manajemen Indonesia*, 21(2), 171. <https://doi.org/10.25124/jmi.v21i2.3633>
- Wang, R. (2022). *Business Model Innovation in Swedish FinTech Industry: A case Study of Klarna*.
- Westerlund, M., Leminen, S., & Rajahonka, M. (2014a). Designing Business Models for the Internet of Things. *Technology Innovation Management Review*, 4(7), 5–14. <https://doi.org/10.22215/timreview/807>
- Westerlund, M., Leminen, S., & Rajahonka, M. (2014b). Designing Business Models for the Internet of Things. *Technology Innovation Management Review*, 4(7), 5–14. <https://doi.org/10.22215/timreview/807>
- Wibisono, D. (2005). *Metode Penelitian dan Analisis Data*. Salemba Medika.
- Yudha Erlangga, M., & Krisnawati, A. (2020). *PENGARUH FINTECH PAYMENT TERHADAP PERILAKU MANAJEMEN KEUANGAN MAHASISWA (Studi Kasus di Wilayah Bandung Raya) FINTECH PAYMENT EFFECT ON STUDENT FINANCIAL MANAGEMENT BEHAVIOR (Study Case in Bandung Raya Region)*.
- Yunus, U. (2019). A comparison peer to peer lending platforms in Singapore and Indonesia. *J. Phys. Conf.* 1235 (1).
- Zavolokina, L., Dolata, M., & Schwabe, G. (2016). *FinTech-What's in a Name?* <https://doi.org/10.5167/uzh-126806>