DAFTAR PUSTAKA

Sudarmanto, E., Astuti, A., Kato, I., Basmar, E., Simarmata, H. M. P., Yuniningsih, Y., ... & Siagian, V. (2021). Manajemen Risiko Perbankan.

Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2017. (2017). *SURAT EDARAN OTORITAS JASA KEUANGAN*

Baihaqqy, M. R. I. (2022) Bank Dan Lembaga Keuangan

Finansial.bisnis.com (2024, 12 November). Bank-Bank Milik Konglomerat Terjebak di Zona Lonjakan Kredit Bermasalah https://finansial.bisnis.com/read/20241112/90/1815394/bank-bank-milik-konglomerat-terjebak-di-zona-lonjakan-kredit-bermasalah

Saputra, S. R. D., Tarigan, T. M., Prasetyo, C. Y., & Setiabudi, A. W. (2024). KOMPARASI TINGKAT KESEHATAN BANK ANTARA BANK KONVENSIONAL DAN BANK DIGITAL BERDASARKAN METODE RGEC. *Jurnal Akuntansi*, *18*(1), 134-167.

Prasetyo, D. D., & Setyoningsih, D. S. D. (2022). Analisis Komparatif Rasio Efisiensi pada Bank Digital dan Bank Konvensional. *Syntax Literate; Jurnal Ilmiah Indonesia*, *7*(5), 5805-5820.

Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 14/POJK.03/2017. (2017). *PERATURAN OTORITAS JASA KEUANGAN REPUBLIK INDONESIA*

Situmorang, D. J., & Riyanti, R. S. (2023). Analisis Pengaruh Risiko Kredit dan Risiko Likuiditas Terhadap Profitabilitas Perbankan Pada Masa Pandemi Covid-19. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, *7*(2), 394-405.

Peraturan Bank Indonesia Nomor 11/25/PBI/2009. (2009). *PERATURAN BANK INDONESIA*

Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 18/POJK.03/2016. (2016). *PERATURAN OTORITAS JASA KEUANGAN REPUBLIK INDONESIA*

Fauzan, A. R. (2023). Comparative Analysis of the Stock Performance of Digital Banks and Conventional Banks in Indonesia. *International Journal of Business Studies*, *7*(2), 60-71.

Saputra, I., Murwaningsari, E., & Augustine, Y. (2023). Enterprise risk management, management control systems, and digital banking transformation analysis on the evaluation of sustainable banking in Indonesian banking. *Journal of Law and Sustainable Development*, *11*(3), e715-e715.

Ogundele, O. S., & Nzama, L. (2025). Risk Management Practices and Financial Performance: Analysing Credit and Liquidity Risk Management and Disclosures by Nigerian Banks. *Journal of Risk and Financial Management*, *18*(4), 198.

Mariscal-Cáceres, J., Cristófol-Rodríguez, C., & Cerdá-Suárez, L. M. (2024). Regulatory Implications of the Supervision and Management of Liquidity Risk: An Analysis of Recent Developments in Spanish Financial Institutions. *Journal of Risk and Financial Management*, *17*(2), 46.

Twum, T. Z. A. K., & Bathuure, A. O. A. I. A. (2020). Effect of Credit Risk and Liquidity Risk on the Performance of Commercial Banks in Ghana. *Research Journal of Finance and Accounting*, *11*(20), 83-91.

Rachman, A., Yochanan, E., Samanlangi, A. I., & Purnomo, H. (2016). Metode Penelitian Kunatitatif Kualitatif dan R&D. *Alfabeta, Bandung*.

Peraturan Otoritas Jasa Keuangan. (2021). *POJK No. 12/POJK.03/2021 PERATURAN OTORITAS JASA KEUANGAN REPUBLIK INDONESIA*.

OJK. (2023). *Statistik Perbankan Indonesia.*

Trihandayani, D., & Yunita, I. (2022). Banking Health Analysis Using RGEC. Jurnal Ilmu Keuangan dan Perbankan (JIKA), 12(1), 81-91.

Iradianty, A., & Arista, K. V. W. (2022). Analysis of risk, governance, earning, and capital on profit growth of Indonesia Foreign Exchange commercial bank in the period 2015–2020. In *Acceleration of Digital Innovation & Technology towards Society 5.0* (pp. 395-399). Routledge.

Finansial.bisnis.com. (2023, 3 Desember). Likuiditas Ketat Bank Digital saat Simpanan Masyarakat Melambat https://finansial.bisnis.com/read/20231203/90/1720410/likuiditas-ketat-bank-digital-saat-simpanan-masyarakat-melambat

Swa.co.id. (2025, 5 Februari). Bank Digital Dituntut Lebih Adaptif di Tahun 2025, Ini Tantangan dan Strateginya https://swa.co.id/read/456078/bank-digital-dituntut-lebih-adaptif-di-tahun-2025-ini-tantangan-dan-strateginya

AFTECH. (2023). *Laporan Industri Fintech Indonesia 2023*. Asosiasi Fintech Indonesia.

Otoritas Jasa Keuangan. (2024). *Statistik Perbankan Indonesia: Periode 2019-2024. Jakarta: Otoritas Jasa Keuangan*. https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia

Sujono, F. B., & Dewi, A. S. (2022). Analisa Tingkat Kesehatan Bank Dengan Menggunakan Metode Rgec (Risk, Good Corporate Governance, Earning, Capital) Pada Bank Bumn Yang Terdaftar Di Bursa Efek Indonesia Periode 2019-2020. *eProceedings of Management*, *9*(5).

Rizki, A. S., & Gunarsih, T. (2024). Effectiveness of RGEC-Bank Soundness Level and Inflation Rate in Predicting Potential Bankruptcy of Banks: Evidence From Indonesia. *International Journal of Business and Society*, *25*(1), 223-241.

Pemerintah Republik Indonesia. (2011). *Undang-Undang Republik Indonesia Nomor 21 Tahun 2011 tentang Otoritas Jasa Keuangan*. Lembaran Negara Republik Indonesia Tahun 2011 Nomor 111.

Otley, D. (2016). The contingency theory of management accounting and control: 1980–2014. *Management accounting research*, *31*, 45-62. https://www.sciencedirect.com/science/article/pii/S1044500516000172

Feng, J., Jiao, W., & Wang, Y. (2025). Bank fintech and lending distance: The role of information asymmetry and risk management channels. *Economic Modelling*, 107154.

Naili, M., & Lahrichi, Y. (2022). The determinants of banks' credit risk: Review of the literature and future research agenda. *International Journal of Finance & Economics*, *27*(1), 334-360.

Varotto, S. (2011). Liquidity risk, credit risk, market risk and bank capital. *International Journal of Managerial Finance*, *7*(2), 134-152.

Kristanti, F. T., Anugerah, T., & Pramono, A. J. (2022). RGEC, gender diversity, and firm age in predicting financial distress of banking listed on the Indonesia Stock Exchange. In *Acceleration of Digital Innovation & Technology towards Society 5.0* (pp. 421-429). Routledge.

Marcucci, J., & Quagliariello, M. (2009). Asymmetric effects of the business cycle on bank credit risk. *Journal of Banking & Finance*, *33*(9), 1624-1635.\

Astuti, R. D., & Mahardika, D. P. K. (2021). Risiko Kredit, Risiko Pasar, Dan Kinerja Keuangan Perbankan Pada Masa Pandemi Covid-19. *Jurnal Mutiara Akuntansi*, *6*(2), 150-157.

Marcel Ramadhan, A., Trisetyarso, A., Abdurachman, E., & Zarlis, M. (2023). Digital Transformation Adoption: An Extended Step-by-Step Framework. Journal of System and Management Sciences, 13(2), 45-63.

Padhi, S. P. (2019). Modern Banking. *Indian Journal of Industrial Relations*, *54*(3), 396-413.

Iryna, K. (2019). Risk management in modern banking. *Регіональна економіка та управління*, 6.

Tobin, J. (1947). Liquidity preference and monetary policy. *The Review of Economics and Statistics*, *29*(2), 124-131.