

DAFTAR PUSTAKA

- Alqahtani, F., Mayes, D. G., & Brown, K. (2017). Reprint of Economic turmoil and Islamic banking: Evidence from the Gulf Cooperation Council. *Pacific-Basin Finance Journal*, 42, 113–125.
- Chang, Y. C., & Cheng, H. W. (2015). Information environment and investor behavior. *Journal of Banking and Finance*, 59, 250–264.
- Christopoulos, A. G., Mylonakis, J., & Diktapanidis, P. (2011). Could Lehman Brothers' Collapse Be Anticipated? An Examination Using CAMELS Rating System. *International Business Research*, 4(2), 11-19.
- Dincer, H., Gencer, G., Orhan, N., & Sahinbas, K. (2011). A Performance Evaluation of the Turkish Banking Sector after the Global Crisis via CAMELS Ratios. *Procedia - Social and Behavioral Sciences*, 24, 1530–1545.
- Doumpos, M., & Zopounidis, C. (2010). A multicriteria decision support system for bank rating. *Decision Support Systems*, 50(1), 55–63.
- El-Chaanari, H., & El-Abiad, Z. (2018). The Impact of Technological Innovation on Production. *Journal of Internet Banking and Commerce*, 23(3). <https://doi.org/10.1088/1742-6596/1378/2/022014>
- Imamah, N., Safira, D. A., Brawijaya, U., & Timur, J. (2021). Pengaruh Mobile Banking Terhadap Profitabilitas. *Profit: Jurnal Administrasi Bisnis*, 15(1), 95–103.
- Karim, N. A., Alhabshi, S. M. S. J., Kassim, S., & Haron, R. (2017). *Measuring Bank Stability: A Comparative Analysis Between Islamic and Conventional Banks in Malaysia*. 169–177.
- Lahrech, N., Lahrech, A., & Boulaksil, Y. (2014). Transparency and performance in Islamic banking: Implications on profit distribution. *International Journal of Islamic and Middle Eastern Finance and Management*, 7(1), 61–88.
- Ledhem, M. A., & Mekidiche, M. (2020). Economic growth and financial performance of Islamic banks: a CAMELS approach. *Islamic Economic Studies*, 28(1), 47–62. <https://doi.org/10.1108/ies-05-2020-0016>
- Mbama, C. I., & Ezepue, P. O. (2018). Digital banking, customer experience and bank financial performance: UK customers' perceptions. *International*

Journal of Bank Marketing, 36(2), 230–255. <https://doi.org/10.1108/IJBM-11-2016-0181>

- Moridu, I., Ekonomi, F., Bisnis, D., Muhammadiyah, U., Banggai, L., Banggai, L., Tengah, S., & Banking, D. (2020). *Pengaruh Digital Banking Terhadap Nilai Perusahaan Perbankan (Studi Pada PT. Bank Negara Indonesia (Persero) Tbk)*. 3(2), 67–73.
- Naveed, M., Ali, S., Iqbal, K., & Sohail, M. K. (2020). Role of financial and non-financial information in determining individual investor investment decision: a signaling perspective. *South Asian Journal of Business Studies*, 9(2), 261–278. <https://doi.org/10.1108/SAJBS-09-2019-0168>
- Nawang Sari, S., & Iswah, S. N. (2019). Pengaruh Teknologi Informasi, Persepsi Manfaat, Persepsi Kemudahan, dan Fitur Layanan terhadap Kepuasan Nasabah serta Implikasinya pada Minat Ulang Penggunaan Aplikasi Jenius Bank BTPN. *Seminar Nasional APTIKOM (SEMNASITIK)*, 144–151.
- Nkem, Steve, I., & Akunjima, A. (2017). Financial innovation and efficiency on the banking sub-sector: The case of deposit money banks and selected instruments of electronic banking. *Asian Journal of Economics, Business and Accounting 2.1*, 1–12.
- OJK. (2016a). *Panduan Penyelenggaraan Digital Branch oleh Bank Umum*.
- OJK. (2016b). *Panduan Penyelenggaraan Digital Branch oleh Bank Umum*. *Ojk.Go.Id*, 1–9. <https://www.ojk.go.id/id/kanal/perbankan/Pages/Panduan-Penyelenggaraan-Digital-Branch-oleh-Bank-Umum.aspx>
- Roman, A., & Sargu, A. C. (2013). Analysing the Financial Soundness of the Commercial Banks in Romania: An Approach based on the Camels Framework. *Procedia Economics and Finance*, 6, 703–712.
- Sahut, J.-M., & Mili, M. (2011). Banking distress in MENA countries and the role of mergers as a strategic policy to resolve distress. *Economic Modelling*, 28(1–2), 138–146.
- Sastry, R., & Thompson, R. (2019). Strategic trading with risk aversion and information flow. *Journal of Financial Markets*, 44, 1–16. <https://doi.org/10.1016/j.finmar.2018.12.004>
- Siddik, M. N. A., Sun, G., Kabiraj, S., Shanmugan, J., & Yanjuan, C. (2016). Impacts of e-banking on performance of banks in a developing economy: empirical evidence from Bangladesh. *Journal of Business Economics and*

Management, 17(6), 1066–1080.
<https://doi.org/10.3846/16111699.2015.1068219>

- Sudaryanti, D. S., Sahroni, N., & Kurniawati, A. (2018a). Analisa Pengaruh Mobile Banking Terhadap Kinerja Perusahaan Sektor Perbankan Yang Tercatat Di Bursa Efek Indonesia. *Jurnal Ekonomi Manajemen*, 4(November), 96–107.
- Sudaryanti, D. S., Sahroni, N., & Kurniawati, A. (2018b). Analisa Pengaruh Mobile Banking Terhadap Kinerja Perusahaan Sektor Perbankan Yang Tercatat Di Bursa Efek Indonesia. *Jurnal Ekonomi Manajemen*, 4, 96–107.
<http://jurnal.unsil.ac.id/index.php/jem>
- Suliyanto. (2017). Pelatihan Metode Pelatihan Kuantitatif. *Journal of Chemical Information and Modeling*, 5(2), 223–232.
- Sundarraaj, R. P., & Wu, J. (2005). Using information-systems constructs to study online- and telephone-banking technologies. *Electronic Commerce Research and Applications*, 4(4), 427–443.
<https://doi.org/10.1016/j.elerap.2004.12.001>
- Suryaningsum, S., & Dewi, S. S. (2006). Kinerja Keuangan Perusahaan Pengutang Valas Sebelum , Saat , Dan Setelah Krisis Ekonomi. *Jaki*, 1(1), 72–89.
- Vismara, S. (2018). Signaling to overcome inefficiencies in crowdfunding markets. *The Economics of Crowdfunding: Startups, Portals and Investor Behavior*, 29–56. https://doi.org/10.1007/978-3-319-66119-3_3
- Wanke, P., Azad, Md. A. K., & Barros, C. P. (2016). Financial distress and the Malaysian dual banking system: A dynamic slacks approach. *Journal of Banking & Finance*, 66, 1–18.