

DAFTAR PUSTAKA

- Aminah, Wiryono, S. K., & Sudrajad, O. Y. (2024). Assessing the Financial Performance of Digital Banks: A Comparative Analysis. *Journal of Economics and Business*, 7(4), 105–110.
- Ananda, F. R., & Siregar, I. W. (2025). Komparasi Kinerja Keuangan Menggunakan Metode Camel pada Bank Konvensional dan Bank Digital Tahun 2021-2024 Selama Masa Pandemi dan Transisi Pandemi Covid-19. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 7(10), 4165–4175.
- Andayani, T. D., & Rizqiana, D. A. (2025). Analisis Komparatif Bank Digital dengan Bank Semi-Digital. *Jurnal Ekonomi*, 30(2), 218–239.
- Anggraini, S. N., & Abidin, Z. (2025). Comparative Analysis of Financial Performance between Digital Banks and Conventional Banks Registered with Financial Services Authority. *Journal of Business Management and Economic Development*, 3(01), 26–38.
- Asare, B., Arthur, Y. D., Obeng, B. A., Alija, S., & Orhani, S. (2026). *Mann-Whitney U Test for Two Independent Groups Assumptions of the Mann-Whitney U Test*. 5(1), 133–31.
- Bank Indonesia. (2023). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan (SPIP) September 2023*. <https://www.bi.go.id/id/statistik/ekonomi-keuangan/spip/default.aspx>, diakses pada tanggal 20 Juni 2026.
- Bank Indonesia. (2025). *SPIP-Desember-2025*.
- Dasuki, R. E. (2021). *Manajemen Strategi: Kajian Teori Resource Based View*.

Coopetition : Jurnal Ilmiah Manajemen, 12(3), 447–454.

Dionosius, L., & Kuswanto, R. (2025). Comparison of the Financial Performance of Digital Banks and Conventional Bank Using the CAMELS Method. *Journal of Economic, Business and Accounting*, 8(3), 2322–2331.

Field, A. (2017). *Discovering Statistics Using IBM SPSS Statistics (Electronic Version)* (5th ed.). Los Angeles: SAGE Publications Ltd.

Ghozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10* (10th ed.). Semarang: Badan Penerbit Universitas Diponegoro.

Google, Temasek, & Bain & Company. (2019). *e-Conomy SEA 2019: Swipe Up and to the Right: Southeast Asia's \$100 Billion Internet Economy*. <https://www.bain.com/insights/e-conomy-sea-2019>, diakses pada tanggal 20 Juni 2026.

Kasmir. (2019). *Analisis Laporan Keuangan* (Revisi). Depok: PT RajaGrafindo Persada.

Kemp, S. (2021). *Digital 2021: Indonesia*. <https://datareportal.com/reports/digital-2021-indonesia>, diakses pada tanggal 20 Juni 2026.

Mishkin, F. S. . (2011). *The Economics of Money, Banking and Financial Markets* (9th ed.) (9th ed.). Boston: Pearson Education.

Noorsanto, A. (2023, November 7). Ini Faktor Pendorong Layanan Digital Perbankan Makin Kuat. *CNBC Indonesia*. <https://www.cnbcindonesia.com/market/20231107142238-17-487054/ini-faktor-pendorong-layanan-digital-perbankan-makin-kuat>, diakses pada tanggal 20 Juni 2026.

- Otoritas Jasa Keuangan (2021). *Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 Tentang Bank Umum*. Jakarta: Otoritas Jasa Keuangan.
- Otoritas Jasa Keuangan. (2022). *Transformasi Digital Perbankan: Wujudkan Bank Digital*. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/40774>, diakses pada tanggal 20 Juni 2026.
- Otoritas Jasa Keuangan. (2024). *Booklet Perbankan Indonesia 2024*. Jakarta: Otoritas Jasa Keuangan.
- Papathomas, A., & Konteos, G. (2024). Financial institutions digital transformation: the stages of the journey and business metrics to follow. *Journal of Financial Services Marketing*, 29(2), 590–606.
- Saputra, S. R. D., Tarigan, T. M., Prasetyo, C. Y., & Setiabudi, A. W. (2024). Komparasi Bank Konvensional dan Bank Digital dengan Metode RGEC. *Jurnal Akuntansi*, 18(1), 134–167.
- Sari, E. I., Lestary, F. D. I., & Nurjanah, Y. (2025). Comparative Analysis Of Conventional Banks Financial Performance Before And During The Covid-19 Pandemic. *Jurnal Ilmiah Akuntansi Kesatuan*, 13(1), 73–84.
- Siagian, K. A., & Manzilati, A. (2022). Analisis Perbandingan Kinerja Keuangan Sebelum dan Sesudah Penerapan Mobile Banking. *Contemporary Studies in Economic, Finance and Banking*, 1(1), 112–127.
- Spence, M. (1973). “Job Market Signaling.” *The Quarterly Journal of Economics*, 87(3): 355–374.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (2nd ed.). Bandung: Alfabeta.

- Sumantri, M. B. A., Arisandi, M. S. S., Nugitasari, A., Fazlurrahman, R., Alamsyah, A. L., & Wijaya, L. F. (2021). The Effect Of Capital, Liquidity And Asset Quality On Profitability In Banking In Indonesia. *Review of International Geographical Education (RIGEO)*, 11(3), 1408–1415.
- Tamami, A. J., Irawan, T., & Indrawan, D. (2025). Financial Performance Evaluation Between Traditional Bank and Digital Bank During Digital Transformation: Evidence From Indonesia. *Jurnal Aplikasi Bisnis Dan Manajemen*, 11(1), 176–189.
- Temelkov, Z. (2020). Differences Between Traditional Bank Model and Fintech Based Digital Bank and Neobanks Models. *Socio Brains*, 74, 8-15.
- Undang-Undang Republik Indonesia Tentang Perbankan (UU No.10 Pasal 1 Tahun 1998), Pub. L. Nomor 10 Tahun 1998 (1998).
https://peraturan.bpk.go.id/Details/45486/uu-no-10-tahun-1998?a=NDX35382&utm_source, diakses pada tanggal 20 Juni 2026.
- Widagdo, S., Rachmaningsih, E. K., & Handayani, Y. I. (2019). *Resource Based View: Strategi Bersaing Berbasis Kapabilitas dan Sumberdaya* (C. I. Gunawan, Ed.; Vol. 2). Malang: Mandala Press.
- Zareta, D. L. A., Ghafur, A. (s), & Arifin, M. S. (2024). Analisis Perbandingan Kinerja Keuangan Bank Konvensional Dengan Bank Syariah. *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (Jebma)*, 4(1), 352-359.