

## DAFTAR PUSTAKA

- AFTECH. (2024, Juni 19). *aftech-annual-members-survey-2022*. Diambil kembali dari [https://fintech.id/id: https://fintech.id/id/dokumen/aftech-annual-members-survey-2022](https://fintech.id/id:https://fintech.id/id/dokumen/aftech-annual-members-survey-2022)
- Ahmad Faisal, D. T. (2022). Adaptasi Business Model Canvas Melalui Perancangan Strategi Pivot Dalam Rangka Menjawab Tantangan Pandemi Covid-19 (Studi Kasus Warung Nasi Ibu Imas Bandung). *SEIKO: Journal of Management & Business*.
- Alejandro Billyjoe Mau Bere, M. A. (2022). Analisa Faktor dan Perkembangan Tren Fintech di Indonesia. *Business Economic, Communication, and Social Sciences*, 149-151.
- APGI. (2024, June 19). *APGI*. Diambil kembali dari APGI: <https://www.apgi.id/anggota-terdaftar>
- Arifianto, R. (2021). Analisis Business Model Canvas Pada Coffee Shop Gartenhaus Dengan Menggunakan Pendekatan Kerangka Kerja Empat Langkah Blue Ocean Strategy. *Jurnal Ilmiah Mahasiswa FEB-UB*, 1-19.
- CNN Indonesia. (2023, Maret 10). *Bisnis*. Diambil kembali dari CNN Indonesia: <https://www.cnnindonesia.com/ekonomi/20230310172649-92-923498/alasan-goto-phk-massal-600-karyawan-lagi>
- Creswell, J. (2014). *Research Design: Pendekatan Metode Kualitatif, Kuantitatif dan Campuran*. Yogyakarta: Pustaka Pelajar.
- Deloitte. (2023). *Project Fine - due diligence report*. Jakarta: Deloitte.
- Deloitte. (2023). *Project FINE Finnet*. Jakarta: Finnet.
- Didukh, S., & Aoun, V. (2019). Application of the "Blue Ocean" Strategy in Ukrainian Winemaking Industry. *Ekonomika*, 11(1), 49-58.
- Finnet. (2023). *Cataque Product Finpay*. Jakarta: Marketing Communication Finnet.
- Glas, A. &. (2016). *Current Trends in Financial Technology. In The FINTECH book: The financial technology handbook for investors, entrepreneurs and visionaries*. (S. Chisthi & J. Barberis Eds.) (p.13). John Wiley & Sons.

- Google, T. d. (2022, november 1). *eConomy-SEA*. Diambil kembali dari indonesia.googleblog.com:  
<https://indonesia.googleblog.com/2022/11/eConomy-SEA-2022-layanan-keuangan-digital-di-Indonesia.html>
- Hanifianto, L., & Noer, B. (2020). 3 Kg LPG Business Strategy Development Using BMC and BOS. *IPTEK Journal of Proceeding Series*, (3), 264-268.
- Hasan, E. (2011). *Filsafat Ilmu dan Metodologi Penelitian Ilmu Pemerintahan*. Bandung: Galia Indonesia.
- Hidayat, F. (2022, Agustus 5). *Ekonomi*. Diambil kembali dari beritasatu.com:  
<https://www.beritasatu.com/ekonomi/960693/10-payment-gateway-berizin-bi-mana-yang-paling-murah/3>
- Hidayat, F. (2022, Agustus 5). *Ekonomi*. Diambil kembali dari Berita Satu:  
<https://www.beritasatu.com/ekonomi/960693/10-payment-gateway-berizin-bi-mana-yang-paling-murah/3>
- HitPay. (2023, Mei 3). Diambil kembali dari HitPay:  
<https://blog.hitpayapp.com/perbandingan-payment-link-indonesia/>
- Indrawati. (2018). *Metode Penelitian Kualitatif*. Bandung: Refika Aditama.
- Indrawati, P. (2015). Metode Penelitian Manajemen Dan Bisnis. Dalam *Konvergensi Teknologi Komunikasi dan Informasi* (hal. 212). Bandung: PT Refika Aditama.
- ipaymu. (2024, januari 1). *ipaymu*. Diambil kembali dari ipaymu:  
<https://ipaymu.com/id/price-comparison/>
- Iradianty, A., & Aditya, B. (2021). Student Awareness of Digital Payment Services (Case Study in Indonesia). *Journal of Physics: Conference Series* (hal. 1). Honolulu: IOP Publishing.
- Jayani, D. H. (2020, September 10). *databoks*. Diambil kembali dari Katadata Media Network:  
<https://databoks.katadata.co.id/datapublish/2020/09/10/berapa-jumlah-penyedia-pembayaran-digital-di-Indonesia>
- Kim, W. C., & Mauborgne, R. (2015). *Blue Ocean Strategy, Expanded Edition*. Massachusetts: Harvard Business Review Press.

- KPMG. (2023). *Rancangan Jangka Panjang Perusahaan 2024 - 2026*. Jakarta: Finnet.
- Krisnawan, K. (2018). Analisis Business Model Canvas pada Atabali dengan Menggunakan Pendekatan Kerangka Kerja Empat Langkah Blue Ocean Strategy. *Jurnal Ilmiah Mahasiswa FEB UB*.
- Kumala, I., & Mutia, I. (2020). Pemanfaatan Aplikasi Dompot Digital Terhadap Transaksi Retail Mahasiswa. *Semnas Ristek*, 4(1), 64-69.
- Leavy, B. (2018). Value Innovation and How to Successfully Incubate "Blue Ocean" Initiatives. *Strategy & Leadership*, 46(3), 10-20.
- Liliweri, A. (2018). *Paradigma Penelitian Ilmu Sosial*. Yogyakarta: Pustaka Pelajar.
- Luthfi, I., Triantoro, A., Kurniati, F., Hardiana, R., & Mardiani, R. (2022). Blue Ocean Strategy: Business Transformation on Traditional Market Revitalisation (Case Study at Kosambi Traditional Market - The Hallway Space). *Journal of Business Management Education*, 46-51.
- Marginingsih, R. (2021). Financial Technology (Fintech) Dalam Inklusi Keuangan Nasional di Masa Pandemi Covid-19. *Jurnal Akutansi dan Keuangan*, 56.
- Marheni E. Saputri, H. D. (2015). Blue Ocean strategy for creating value innovation: A study over Kedai Digital in Yogyakarta, Indonesia. *Journal of Administrative and Business Studies*.
- Massoudi, A., & Ahmed, M. (2021). The Adoption of Blue Ocean Strategy to Sustain Competitive Advantage in the Syrian Food Industry. *UKH Journal of Social Sciences*, 47(2), 34-49.
- Nasution, M. (2005). *Manajemen Mutu Terpatu (Total Quality Management)*. Jakarta: Ghalia Indonesia.
- Nawawi, H. (2005). *Manajemen Strategik Organisasi Non Profit Bidang Pemerintahan Dengan Ilustrasi di Bidang Pendidikan*. Yogyakarta: Gadjah Mada University Press.
- Notoatmodjo, S. (2018). *Metodologi Penelitian Kesehatan*. Jakarta: Rineka Cipta.
- Nurul Hanifah, D. R. (2020). ANALISIS PERILAKU KONSUMEN DALAM MEMUTUSKAN PEMBELIAN SECARA ONLINE PADA MASA PANDEMI COVID-19. *Jurnal Manajemen dan Keuangan*, 113.

- Osterwalder, A., & Pigneur, Y. (2013). *Business Model Generation : A Handbook for Visionaries, Game Changers and Challengers*. New Jersey: John Wiley & Sons Inc.
- Pasaribu, R. D., Shalsabila, D., & Djatmiko, T. (2023). Revamping business strategy using Business Model Canvas (BMC), SWOT analysis, and TOWS matrix. *Heritage and Sustainable Development*, Vol. 5, No. 1, pp.1-18.
- Pramudhiaz, E. (2024, February 1). *Artikel*. Diambil kembali dari Tribunnews: <https://www.tribunnews.com/bisnis/2024/02/01/telkom-tetap-akan-jual-saham-di-finnet-sudah-ada-calon-investor-tapi-harga-belum-cocok?page=2>
- Prawirosentono, S., & Primasari, D. (2014). *Manajemen Strategik & Pengambilan Keputusan*. Jakarta: Bumi Aksara.
- Putra, I., & Prabawani, B. (2021). Analisis Pengembangan Bisnis Indofishery Melalui Pendekatan Business Model Canvas (BMC) dan Blue Ocean Strategy (BOS). *Jurnal Ilmu Administrasi Bisnis*, 10(1), 952-964.
- Rahardjo, A. (2024). *Home*. Diambil kembali dari limapagi: <https://www.limapagi.id/17096/badai-layoff-terus-terjadi-kini-giliran-fintech-besar-phk-karyawan/>
- Regina, R., & Alfanur, F. (2016). Business Model Analysis of TKD Consumer to Consumer (C2C) Online Marketplace by Using Business Model Canvas. *Advanced Science Letters*, 22(5-6), pp. 1222–1226.
- Rizaldy, A., Makkarennu, & Syahidah. (2021). Application of Business Model Canvas and Blue Ocean Strategy on the Palm Sugar Business Development. *IJSSMS*, 4(4), 385-396.
- Rosul, C. (2019). Hubungan Hukum Penyelenggara Payment Gateway dan Konsumen dalam Sistem Pembayaran Elektronik. *Jurist-Diction*, 1611-1630.
- Rothaermel, F.T. (2024). *Strategic Management, 6th edn*. New York: McGraw Hill Education.
- Ryska Profesional Services. (2023). *Industry Update*. Jakarta.

- Sadeghi, S., Sadeghi, S., & Hajjam, Z. (2022). BMC Design for SAAL Strategy as the BOS in the Construction Industry Supply Chain. *Journal of Supply Chain Management System*. 11(3), 20-33.
- Sadiq, S., Anjad, M., Rafique, M., Hussain, S., Yasmeen, U., & Khan, M. (2021). An Integrated Framework for Lean Manufacturing in Relation with Blue Ocean Manufacturing - A Case Study. *Journal of Cleaner Production*, 279, 1-16.
- Santoso, W., Sitorus, P., Batunanggar, S., ...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), pp. 399–420.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business, 7th Edition*. New York: John Wiley and Sons.
- Shyam, R., & Geevarathna. (2019). Exploring Uncontested Markets with Blue Ocean Strategy in Convenience Food Business - a Case of ID Fresh Food. *Journal of the International Academy for Case Studies*, 25(1), 1-7.
- Stefan, S., & Richard, B. (2014). Analysis of Business Models. *Journal of Competitiveness*, 6(4), 19-40.
- Sugiyono. (2014). *Metode Penelitian Kuantitatif, Kualitatif dan Kombinasi (Mixed Methods)*. Bandung: Alfabeta.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sujani, & Arif, M. (2023). Perancangan Business Model Canvas dan Blue Ocean Strategy untuk Scale Up Usaha Pengrajin Alas Kaki Sooko Mojokerto. *Jurnal Ilmiah Bisnis dan Ekonomi Asia*, 15(2), 217-230.
- Taufiqurokhman, S. (2016). *Manajemen Strategik*. Jakarta: FISIP Universitas Prof. Dr. Moestopo Beragama.
- Thomas L. Wheelen, J. D. (2018). *Strategic Management and Business Policy: Globalization, Innovation, and Sustainability, 15th Edition*. New York: Harlow : Pearson Education., 2018.

- Tricahyono, D. (2017). Evaluasi model bisnis pada CV. spirit wira utama dengan pendekatan business model canvas. *Neuropsychology*, 3(8). [https://clpsy.journals.pnu.ac.ir/article\\_3887.html](https://clpsy.journals.pnu.ac.ir/article_3887.html), 85–102.
- Tricahyono, D., & Purnamasari, S. (2018). Business ecosystem of SMEs with value network analysis approach: A case study at Binong Jati Knitting Industrial Centre (BJKIC) Bandung. *Pertanika Journal of Social Sciences and Humanities*, 113–118.
- Utami, A., Baga, L., Yanuar, R., Syamsiah, T., Busaid, & Mahanani, Y. (2023). Rekomendasi Model Bisnis Bank Perekonomian Rakyat Syariah Melalui Pendekatan Blue Ocean Strategy. *Policy Brief*, 5(1), 1-10.
- Vieira, E., Ferreira, J., & Joao, R. (2019). Creation of Value for Business From the Importance-Performance Analysis: The Case of Health Clubs. *Measuring Business Excellence*, 23(2), 199-215.
- wearesocial. (2024, Januari 31). *blog*. Diambil kembali dari wearesocial: <https://wearesocial.com/id/blog/2024/01/digital-2024-5-billion-social-media-users/>
- wearesocial. (2024, Januari 31). *wearesocial*. Diambil kembali dari wearesocial: <https://wearesocial.com/id/blog/2024/01/digital-2024-5-billion-social-media-users/>
- Winarto, Y. (2019, Maret 10). *Keuangan*. Diambil kembali dari kontan.co.id: <https://keuangan.kontan.co.id/news/tutup-akses-ke-payment-gateway-afpi-yakin-bisa-basmi-fintech-ilegal>
- Yin, R. (2003). *Case Study Research: Design and Methods (3rd Edition)*. California: Thousand Oaks Publishing.