

DAFTAR PUSTAKA

- Abdullah, F. (2019). Fenomena Digital Era Revolusi Industri 4.0. *Jurnal Dimensi DKV Seni Rupa Dan Desain*, 4(1), 47–58. <https://doi.org/https://doi.org/10.25105/jdd.v4i1.4560>
- Ahdiat, A. (2023, July 5). *Transaksi Digital Banking di Indonesia Tumbuh 158% dalam 5 Tahun Terakhir*. Databoks. <https://databoks.katadata.co.id/datapublish/2023/07/05/transaksi-digital-banking-di-indonesia-tumbuh-158-dalam-5-tahun-terakhir>
- Aldianto, L., Wirawan, C., Anggadwita, G., & Rizqi, V. N. (2020). Integrated clustering of creative industries to foster innovation: Bandung's creative industries. *Entrepreneurial Venturing*, 12(4), 420–438. <https://doi.org/http://dx.doi.org/10.1504/IJEV.2020.109542>
- Al-Homaidi, E. A., Tabash, M. I., Farhan, N. H. S., & Almaqtari, F. A. (2018). Bank-specific and macro-economic determinants of profitability of Indian commercial banks: A panel data approach. *Cogent Economics and Finance*, 6(1), 1–26. <https://doi.org/10.1080/23322039.2018.1548072>
- Amin, M. A. M., Sanusi, N. A., Kusairi, S., & Abdallah, Z. M. (2014). Inverse relationship of financial risk and performance in commercial banks in Tanzania. *Investment Management and Financial Innovations*, 11(4), 279–291.
- Ardiansyah, M. D. (2021, October 6). *Opini: Strategi Memperkuat Perbankan di Era Digital*. *Bisnis.Com*. <https://finansial.bisnis.com/read/20211006/90/1451048/opini-strategi-memperkuat-perbankan-di-era-digital>
- Ardito, L., Raby, S., Albino, V., & Bertoldi, B. (2021). The duality of digital and environmental orientations in the context of SMEs: Implications for innovation performance. *Journal of Business Research*, 123, 44–56. <https://doi.org/10.1016/j.jbusres.2020.09.022>
- Bansal, S. (2020). Meaning, Concepts and Significance of Banks. *International Journal of Recent Advances in Multidisciplinary Topics*, 1(2), 11–15. <https://www.researchgate.net/publication/350074710>
- Bharati, P., & Chaudhury, A. (2019). Assimilation of Big Data Innovation: Investigating the Roles of IT, Social Media, and Relational Capital. *Information Systems Frontiers*, 21(6), 1357–1368. <https://doi.org/10.1007/s10796-018-9839-6>

- Bhegawati, D. A. S., & Utama, M. S. (2020). The Role of Banking In Indonesia In Increasing Economic Growth and Community Welfare. *South East Asia Journal of Contemporary Business, Economics and Law*, 22(1), 83–91.
- Binus. (2023, September 16). *Digitalisasi Perbankan di Indonesia: Menguak Keunggulan Kompetitif Melalui Kapabilitas Transformasi Digital*. Binus. <https://bbs.binus.ac.id/drm/2023/09/digitalisasi-perbankan-di-indonesia-menguak-keunggulan-kompetitif-melalui-kapabilitas-transformasi-digital/>
- Bouwman, H., Nikou, S., & de Reuver, M. (2019). Digitalization, business models, and SMEs: How do business model innovation practices improve performance of digitalizing SMEs? *Telecommunications Policy*, 43(9). <https://doi.org/10.1016/j.telpol.2019.101828>
- Calic, G., & Ghasemaghaei, M. (2021). Big data for social benefits: Innovation as a mediator of the relationship between big data and corporate social performance. *Journal of Business Research*, 131, 391–401. <https://doi.org/10.1016/j.jbusres.2020.11.003>
- Calış Duman, M., & Akdemir, B. (2021). A study to determine the effects of industry 4.0 technology components on organizational performance. *Technological Forecasting and Social Change*, 167. <https://doi.org/10.1016/j.techfore.2021.120615>
- Cao, M., & Zhang, Q. (2011). Supply chain collaboration: Impact on collaborative advantage and firm performance. *Journal of Operations Management*, 29(3), 163–180.
- Chatterjee, M., & Bhattacharjee, T. (2020). Ownership concentration, innovation and firm performance: empirical study in Indian technology SME context. *South Asian Journal of Business Studies*, 10(2), 149–170. <https://doi.org/10.1108/SAJBS-10-2019-0185>
- Chen, J.-K. (2021). A New Approach for Diagonal Line Model of Importance-Performance Analysis: A Case Study of Tourist Satisfaction in China. *SAGE Open*, 11(1). <https://doi.org/10.1177/2158244021989276>
- Chen, P., & Kim, S. K. (2023). The impact of digital transformation on innovation performance - The mediating role of innovation factors. *Heliyon*, 9(3). <https://doi.org/10.1016/j.heliyon.2023.e13916>
- Darwin, M., Mamondol, M. R., Sormin, S. A., Nurhayati, Y., Tambunan, H., Sylvia, D., Adnyana, M. D. M., Prasetyo, B., Vianitati, P., & Gebang, A. A. (2021). *Metode Penelitian Pendekatan Kuantitatif* (T. S. Tambunan, Ed.). Media Sains Indonesia.

- Databoks. (2017, August 22). *Berapa Transaksi Fintech Indonesia?* Databoks. <https://databoks.katadata.co.id/datapublish/2017/08/22/berapa-transaksi-fintech-indonesia>
- Departemen Komunikasi. (2018, December 1). *Mengenal Financial Teknologi*. Bank Indonesia. <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>
- DPR RI, S. J., Pusat Kajian Anggaran, & Badan Keahlian. (2023). *Buletin APBN - Transformasi Digital Perbankan dan Dampaknya Terhadap Perekonomian*.
- Dzhunushalieva, G., & Teuber, R. (2024). Roles of innovation in achieving the Sustainable Development Goals: A bibliometric analysis. *Journal of Innovation and Knowledge*, 9(2). <https://doi.org/10.1016/j.jik.2024.100472>
- Etemad, H., Wilkinson, I., & Dana, L. P. (2010). Internetization as the necessary condition for internationalization in the newly emerging economy. *Journal of International Entrepreneurship*, 8(4), 319–342. <https://doi.org/10.1007/s10843-010-0062-x>
- Fahrial. (2018). Peranan Bank Dalam Pembangunan Ekonomi Nasional. *Ensiklopedia of Journa*, 1(1), 179–184. <http://jurnal.ensiklopediaku.org>
- Faturachman, D. (2023). THE EFFECT OF INNOVATION ON COMPANY PERFORMANCE WITH OWNERSHIP CONCENTRATION AS A MODERATING VARIABLE. *Jurnal Akuntansi Dan Keuangan Indonesia*, 20(2), 206–221. <https://doi.org/10.21002/jaki.2023.11>
- Forth, P., Laubier, R. de, Chakraborty, S., Charanya, T., & Magagnoli, M. (2021). *Performance and Innovation Are the Rewards of Digital Transformation*.
- Galib, M., Pada, S. P., Lasharan, S., Makassar, J., & Hidayat, M. (2018). Analisis Kinerja Perusahaan dengan Menggunakan Pendekatan Balanced Scorecard pada PT. Bosowa Propertindo. *SEIKO: Journal of Management & Business*, 2(1), 92–112. <https://journal.stieamkop.ac.id/index.php/seiko>
- Ghozali, I. (2021). *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris* (A. Tejokusumo, Ed.; 3rd ed.). Badan Penerbit Undip.
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0*. Badan Penerbit Undip .
- González, H. B. M., Figueroa, E. G., & Prado-Roman, C. (2022). Banking innovations and their effect on profitability. *Mercados y Negocios*, 2022(47), 25–56. <https://doi.org/10.32870/myn.vi47.7680>

- Guo, L., & Xu, L. (2021). The effects of digital transformation on firm performance: evidence from China's manufacturing sector. *Sustainability (Switzerland)*, *13*(22). <https://doi.org/10.3390/su132212844>
- Gurbaxani, V., & Dunkle, D. (2019). Gearing Up For Successful Digital Transformation. *MIS Quarterly*, *18*(3), 209–220. <https://aisel.aisnet.org/misqe/vol18/iss3/6>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (Second Edition). Sage.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (L. Fargotstein, Ed.; 3rd ed.). SAGE Publications.
- Hamid, S. R., Anwar, S. M., & Rahmad Solling Hamid. (2019). *Structural Equation Modeling (SEM) Berbasis Varian : Konsep Dasar dan Aplikasi dengan Program SmartPLS 3.2.8 dalam Riset Bisnis* (Abiratno, S. Nurdiyanti, & A. D. Raksanagara, Eds.). PT Inkubator Penulis Indonesia.
- Hana, Y. E. P. (2023). Penilaian Kinerja dan Perilaku Inovatif di Era Digital. *Jurnal Ekonomi Dan Bisnis Digital (EKOBIL)*, *2*(2), 35–45. <https://jurnal.smartindo.org/index.php/ekobil>
- Hanelt, A., Bohnsack, R., Marz, D., & Antunes Marante, C. (2021). A Systematic Review of the Literature on Digital Transformation: Insights and Implications for Strategy and Organizational Change. *Journal of Management Studies*, *58*(5), 1159–1197. <https://doi.org/10.1111/joms.12639>
- Hassanein, A., Marzouk, M., & Azzam, M. E. A. Y. (2022). How does ownership by corporate managers affect R&D in the UK? The moderating impact of institutional investors. *International Journal of Productivity and Performance Management*, *71*(8), 3636–3654. <https://doi.org/10.1108/IJPPM-03-2020-0121>
- Hendayani, R., & Febrianta, M. Y. (2020). Technology as a driver to achieve the performance of family businesses supply chain. *Journal of Family Business Management*, *10*(4), 361–371. <https://doi.org/10.1108/JFBM-10-2019-0070>
- Henfridsson, O., Nandhakumar, J., Scarbrough, H., & Panourgias, N. (2018). Recombination in the open-ended value landscape of digital innovation. *Information and Organization*, *28*(2), 89–100. <https://doi.org/10.1016/j.infoandorg.2018.03.001>

- Hoffmann, D. (2018). Shaping Wellsprings of Innovation: Towards Organizational Design Configurations for Digital Innovation Management. In *Research-in-Progress Papers*.
- Hsu, I.-C., & Sabherwal, R. (2012). Relationship between Intellectual Capital and Knowledge Management: An Empirical Investigation. *Decision Sciences*, 43(3), 489–524. <https://doi.org/http://dx.doi.org/10.1111/j.1540-5915.2012.00357.x>
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi* (D. Sumayyah, Ed.). PT Refika Aditama.
- Irwan, & Adam, K. (2015). Metode Partial Least Squares (PLS) dan Terapannya (Studi Kasus: Analisis Kepuasan Pelanggan terhadap Layanan PDAM Unit Camming Kab. Bone). *Jurnal Teknosains*, 9(1), 53–68.
- Islam, S., Kabir, M. R., Dovash, R. H., Nafee, S. E., & Saha, S. (2019). Impact of Online Banking Adoption on Bank's Profitability: Evidence from Bangladesh. *European Journal of Business and Management Research*, 4(3). <https://doi.org/10.24018/ejbmr.2019.4.3.38>
- Jacobs, B. W., Kraude, R., & Narayanan, S. (2016). Operational Productivity, Corporate Social Performance, Financial Performance, and Risk in Manufacturing Firms. *Production and Operations Management*, 25(12), 2065–2085. <https://doi.org/10.1111/poms.12596>
- Kasmir. (2022). *Pengantar Metodologi Penelitian (untuk Ilmu Manajemen, Akuntansi, dan Bisnis)* (Monalisa, Ed.). PT RajaGrafindo Persada.
- Khin, S., & Ho, T. C. F. (2019). Digital technology, digital capability and organizational performance: A mediating role of digital innovation. *International Journal of Innovation Science*, 11(2), 177–195. <https://doi.org/10.1108/IJIS-08-2018-0083>
- Khraisha, T., & Arthur, K. (2018). Can we have a general theory of financial innovation processes? A conceptual review. In *Financial Innovation* (Vol. 4, Issue 1). SpringerOpen. <https://doi.org/10.1186/s40854-018-0088-y>
- Kitsios, F., Giatsidis, I., & Kamariotou, M. (2021). Digital transformation and strategy in the banking sector: Evaluating the acceptance rate of e-services. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(3). <https://doi.org/10.3390/joitmc7030204>
- Kuncoro, M., & Suhardjono. (2002). *Manajemen perbankan: Teori dan aplikasi* (1st ed., Vol. 1). Yogyakarta BPFE .
- Kurniawan, A., Rahayu, A., Wibowo, L. A., Edu, A., Pendidikan Indonesia, U., Setiabudi, J., 229, N., Bandung, K., Jawa, P., & Indonesia, B. (2021). Pengaruh

- Transformasi Digital Terhadap Kinerja Bank Pembangunan Daerah di Indonesia. *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)*, 10(2), 159–181. <https://doi.org/https://doi.org/10.34010/jika.v10i2.4426>
- Kusnandar, V. B. (2021, October 12). *Jumlah Kantor Bank Menurut Kelompok Bank (Des 2020-Juli 2021)*. Databoks. <https://databoks.katadata.co.id/datapublish/2021/10/12/jumlah-kantor-bank-umum-berkurang-1020-hingga-juli-2021>
- Laeven, L., Levine, R., & Michalopoulos, S. (2015). Financial innovation and endogenous growth. *Journal of Financial Intermediation*, 24(1), 1–24. <https://doi.org/10.1016/j.jfi.2014.04.001>
- Lantip, S. M., & Daljono. (2023). Pengaruh Transformasi Digital Terhadap Kinerja Keuangan Dengan Ukuran Perusahaan Sebagai Variabel Moderasi (Studi Empiris pada Perusahaan Perbankan yang Terdaftar di BEI Tahun 2019-2022). *Diponegoro Journal of Accounting*, 12(4), 1–11.
- Larsen, M. (2017). *Innovation in banking – are we communicating the value created?*
- Latan, H., & Noonan, R. (2017). *Partial Least Squares Path Modeling Basic Concepts, Methodological Issues and Applications*. Springer. <https://doi.org/10.1007/978-3-319-64069-3>
- Li, S., Gao, L., Han, C., Gupta, B., Alhalabi, W., & Almakdi, S. (2023). Exploring the effect of digital transformation on Firms' innovation performance. *Journal of Innovation and Knowledge*, 8(1). <https://doi.org/10.1016/j.jik.2023.100317>
- Markus, M. L., & Loebbecke, C. (2013). Commoditized digital processes and business community platforms: New opportunities and challenges for digital business strategies. *MIS Quarterly*, 37(2), 649–653.
- Masoud, R., & Basahel, S. (2023). The Effects of Digital Transformation on Firm Performance: The Role of Customer Experience and IT Innovation. *Digital*, 3(2), 109–126. <https://doi.org/10.3390/digital3020008>
- Mayasari, A. (2023). Peran Transformasi Digital dan Inovasi Terhadap Kinerja Organisasi Pada Sekolah Yayasan Marsudirini Cabang Yogyakarta. *Journal on Education*, 05(04), 16659–16672.
- 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>
- McKinsey. (2018, October 29). *Unlocking success in digital transformations*. McKinsey & Company. <https://www.mckinsey.com/capabilities/people-and->

organizational-performance/our-insights/unlocking-success-in-digital-transformations#/#/

- Mele, C., Colurcio, M., & Russo-Spena, T. (2014). Research traditions of innovation: Goods-dominant logic, the resource-based approach, and service-dominant logic. *Managing Service Quality: An International Journal*, 24(6), 612–642. <https://doi.org/10.1108/MSQ-10-2013-0223>
- Mishkin, F. S. (2016). *The Economics of Money, Banking, and Financial Markets* (Global Edition, Vol. 11). Pearson Education.
- Moormann, J. (2007). *How to design customer-centric business processes in the banking industry*. <https://www.researchgate.net/publication/46557699>
- Morrar, R., Arman, H., & Mousa, S. (2017). The Fourth Industrial Revolution (Industry 4.0): A Social Innovation Perspective. *Technology Innovation Management Review*, 7(11), 12–20. <https://doi.org/10.22215/timreview/1117>
- Nambisan, S., Lyytinen, K., Majchrzak, A., & Song, M. (2017a). Digital innovation management: Reinventing innovation management research in a digital world. *MIS Quarterly: Management Information Systems*, 41(1), 223–238. <https://doi.org/10.25300/MISQ/2017/41:1.03>
- Nambisan, S., Lyytinen, K., Majchrzak, A., & Song, M. (2017b). Digital Innovation Management: Reinventing Innovation Management Research in a Digital World. *MIS Quarterly*, 41(1), 223–238.
- Nugroho, A. S., & Haritanto, W. (2022). *Metode Penelitian Kuantitatif dengan Pendekatan Statistika: (Teori, Implementasi & Praktik dengan SPSS)* (M. Kika, Ed.). Andi.
- Nurafifah, T. Z., Mulyana, R., & Abdurrahman, L. (2022). Pengujian Model Pengaruh Tata Kelola TI Terhadap Transformasi Digital dan Kinerja Bank A. *Journal of Information System Research (JOSH)*, 4(1), 73–82. <https://doi.org/10.47065/josh.v4i1.2257>
- Nurhadi, M. (2024, January 23). *Lebih dari 1.000 Kantor Cabang Bank Berbagai Daerah Tutup, Efek Digitalisasi?* Suara.Com. <https://www.suara.com/bisnis/2024/01/23/162136/lebih-dari-1000-kantor-cabang-bank-berbagai-daerah-tutup-efek-digitalisasi>
- Nwankpa, J. K., & Roumani, Y. (2016). IT Capability and Digital Transformation: A Firm Performance Perspective. *International Conference on Information Systems*, 1–16.
- OJK. (2018). *Yuk! Ketahui Perkembangan Layanan Perbankan Di Era Serba Digital*. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/20660>

- OJK. (2021). *Cetak Biru Transformasi Digital Perbankan*. [https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Documents/Pages/Cetak-Biru-Transformasi-Digital-Perbankan/CETAK%20BIRU%20TRANSFORMASI%20DIGITAL%20PERBANKAN%20\(LONG%20VERSION\).pdf](https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Documents/Pages/Cetak-Biru-Transformasi-Digital-Perbankan/CETAK%20BIRU%20TRANSFORMASI%20DIGITAL%20PERBANKAN%20(LONG%20VERSION).pdf)
- OJK. (2022, October 13). *Transformasi Digital Perbankan: Wujudkan Bank Digital*. SikapiUangmu. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/40774>
- OJK. (2023, January 10). *Outlook Industri Jasa Keuangan di Tahun 2023*. Otoritas Jasa Keuangan. <https://www.ojk.go.id/ojk-institute/id/capacitybuilding/upcoming/1264/outlook-industri-jasa-keuangan-di-tahun-2023>
- Omonijo, O. N., & Yunsheng, Z. (2022). Impact mechanism of technological innovation by Chinese companies on CSR in Africa mobile communication industry. *Innovation and Green Development*, 1(2), 100005. <https://doi.org/10.1016/j.igd.2022.100005>
- Pradana, B. G. V., & Mayasari, A. (2023). Digital Transformation: The Role of the Big Five Personality Traits. *Jurnal Pendidikan Ekonomi Dan Bisnis (JPEB)*, 11(01), 66–79. <https://doi.org/10.21009/jpeb.011.1.6>
- Pratiwi, D. A., & Fanani, Z. (2019). Peran Mediasi dari Inovasi: Pembelajaran Organisasi dan Kinerja Perusahaan. *Jurnal Reviu Akuntansi Dan Keuangan*, 9(2), 177–191. <https://doi.org/10.22219/jrak.v9i2.54>
- Quixy. (2024, June 26). *Top 100 Digital Transformation Statistics & Trends To Help You Navigate it in 2024*. Quixy. <https://quixy.com/blog/top-digital-transformation-statistics-trends/>
- Rachman, V. (2021, November 27). *Geliat Transformasi Digital Bank Sumsel Babel*. SWA. <https://swa.co.id/swa/trends/management/geliat-transformasi-digital-bank-sumsel-babel>
- Rahadi, D. R. (2023). *Pengantar Partial Least Squares Structural Equation Model (PLS-SEM)* (Wijonarko, Ed.). Lentera Ilmu Madani .
- Rahman, H., Oktavia, S., & Irvanda, Y. (2021). Analysis of Innovation Strategies to Improve the Quality of Infrastructure in Public Organisation using the Technical Evaluation and Decision Square (TEDS) Method. *Jurnal Manajemen Indonesia*, 21(3), 246. <https://doi.org/10.25124/jmi.v21i3.2669>
- Rahmawardani, D. D., & Muslichah. (2020). Corporate Social Responsibility Terhadap Manajemen Laba dan Kinerja Perusahaan. *Jurnal Riset Akuntansi Kontemporer*, 12(2), 52–59.

- Rajapathirana, R. P. J., & Hui, Y. (2018). Relationship between innovation capability, innovation type, and firm performance. *Journal of Innovation and Knowledge*, 3(1), 44–55. <https://doi.org/10.1016/j.jik.2017.06.002>
- Ramli, R. R., & Djumena, E. (2022, January 17). *Penyusutan Jumlah Kantor Cabang Bank Berlanjut*. Kompas. <https://money.kompas.com/read/2022/01/17/090800526/penyusutan-jumlah-kantor-cabang-bank-berlanjut?page=all>
- Reis, J., & Melão, N. (2023). Digital transformation: A meta-review and guidelines for future research. *Heliyon*, 9(1). <https://doi.org/10.1016/j.heliyon.2023.e12834>
- Segarra-Ciprés, M., Escrig-Tena, A., & García-Juan, B. (2019). Employees' proactive behavior and innovation performance: Examining the moderating role of informal and formal controls. *European Journal of Innovation Management*, 22(5), 866–888. <https://doi.org/10.1108/EJIM-02-2019-0041>
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian* (6th ed.). Salemba Empat.
- Sholihin, M., & Ratmono, D. (2020). *Analisis SEM-PLS dengan WarpPLS 7.0 Untuk Hubungan Nonlinier Dalam Penelitian Sosial dan Bisnis*. Penerbit Andi.
- Simatupang, H. B. (2019). Peranan Perbankan Dalam Meningkatkan Perekonomian Indonesia. *Jurnal Riset Akuntansi Multiparadigma (JRAM)*, 6(2), 136–146.
- Sintha, L. (2020). *Kinerja Efisiensi Industri Perbankan Indonesia: Bank Pembangunan Daerah*. <http://www.kompas.com>,
- Siregar, K. R., Rachmawati, I., Millanyani, H., & Esperanza, M. (2022). Ipma Analysis of The Students' Acceptance on The Use of Celoe Learning Management System (LMS), at Telkom University. *Jurnal Sositologi*, 21(1), 60–69. <https://doi.org/10.5614/sostek.itbj.2022.21.1.7>
- Sironi, P. (2016). *FinTech Innovation: From Robo-Advisors to Goal Based Investing and Gamification*.
- Solis, B. (2019). *The State of Digital Transformation*. Prophet. <https://insights.prophet.com/the-state-of-digital-transformation-2018-2019>
- Sousa-Zomer, T. T., Neely, A., & Martinez, V. (2020). Digital transforming capability and performance: a microfoundational perspective. *International Journal of Operations and Production Management*, 40(7–8), 1095–1128. <https://doi.org/10.1108/IJOPM-06-2019-0444>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. ALFABETA.

- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Suharman, H., Hapsari, D. W., Hidayah, N., & Saraswati, Rr. S. (2023). Value chain in the relationship of intellectual capital and firm's performance. *Cogent Business and Management*, 10(1), 1–18. <https://doi.org/10.1080/23311975.2023.2199482>
- Sui, B., & Yao, L. (2023). The Impact of Digital Transformation on Corporate Financialization: The mediating effect of green technology innovation. *Innovation and Green Development*, 2(1), 1–9. <https://doi.org/https://doi.org/10.1016/j.igd.2022.100032>
- SumselBabel. (2022). *Bank Digital*. Banksumselbabel.Com. <https://www.banksumselbabel.com/id/digibank>
- SumselBabel. (2023). *Annual Report 2023*.
- Suryani, & Hendryadi. (2015). *Metode Riset Kuantitatif: Teori dan Aplikasi pada Penelitian Bidang Manajemen dan Ekonomi Islam*. PRENADAMEDIA GROUP.
- Teece, D. J. (2018). Business models and dynamic capabilities. *Long Range Planning*, 51(1), 40–49. <https://doi.org/10.1016/j.lrp.2017.06.007>
- Tiemann, I., Breuer, H., Fichter, K., & Lüdeke Freund, F. (2018). Sustainability-oriented business model development: principles, criteria and tools. *International Journal of Entrepreneurial Venturing*, 10(2), 256. <https://doi.org/10.1504/ijev.2018.10013801>
- Tobing, G. J., Abubakar, L., & Handayani, T. (2021). Analisis Peraturan Penggunaan QRIS Sebagai Kanal Pembayaran Pada Praktik UMKM Dalam Rangka Mendorong Perkembangan Ekonomi Digital. *Acta Comitas*, 6(03), 491. <https://doi.org/10.24843/ac.2021.v06.i03.p3>
- TopBusiness. (2021, June 29). *Inovasi Digital Kunci Terjaganya Performa Apik Bank Sumsel Babel*. TopBusiness. <https://www.topbusiness.id/52474/inovasi-digital-kunci-terjaganya-performa-apik-bank-sumsel-babel.html>
- Tricahyono, D., Alamanda, D. T., Anggadwita, G., Prabowo, F. S. A., & Yuldinawati, L. (2018). The role of business incubator on cultivating innovation on start-ups: The case study of Bandung techno park (BTP) Indonesia. *International Journal of Engineering & Technology*, 7(2), 226–235. <https://doi.org/https://doi.org/10.14419/ijet.v7i2.29.13322>
- Tsou, H.-T., & Chen, J.-S. (2021). How Does Digital Technology Usage Benefit Firm Performance? Digital Transformation Strategy and Organisational Innovation as Mediators. *Technology Analysis & Strategic Management*,

35(9), 1114–1127.

<https://doi.org/https://doi.org/10.1080/09537325.2021.1991575>

- Um, J. (2017). The impact of supply chain agility on business performance in a high level customization environment. *Operations Management Research*, 10(1–2), 10–19. <https://doi.org/10.1007/s12063-016-0120-1>
- van Laar, E., van Deursen, A. J. A. M., van Dijk, J. A. G. M., & de Haan, J. (2020). Determinants of 21st-Century Skills and 21st-Century Digital Skills for Workers: A Systematic Literature Review. In *SAGE Open* (Vol. 10, Issue 1). SAGE Publications Inc. <https://doi.org/10.1177/2158244019900176>
- Verhoef, P. C., Broekhuizen, T., Bart, Y., Bhattacharya, A., Qi Dong, J., Fabian, N., & Haenlein, M. (2021). Digital transformation: A multidisciplinary reflection and research agenda. *Journal of Business Research*, 122, 889–901. <https://doi.org/10.1016/j.jbusres.2019.09.022>
- Vial, G. (2019). Understanding digital transformation: A review and a research agenda. *Journal of Strategic Information Systems*, 28(2), 118–144. <https://doi.org/10.1016/j.jsis.2019.01.003>
- 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, D., & Xia, X. (2024). The impact of corporate digital transformation on firms' performance in utilities sector. *Heliyon*, 10(1). <https://doi.org/10.1016/j.heliyon.2023.e23362>
- Wang, Z., & Wang, N. (2012). Knowledge sharing, innovation and firm performance. *Expert Systems with Applications*, 39(10), 8899–8908. <https://doi.org/10.1016/j.eswa.2012.02.017>
- Westerman, G., Bonnet, D., & McAfee, A. (2014). The Nine Elements of Digital Transformation. *MIT Sloan Management Review*, 55(3), 1–5.
- Wheelen, T. L., Hunger, J. D., & Hoffman, A. N. (2018). *Strategic Management And Business Policy: Globalization, Innovation, And Sustainability, 15th Edition* (15th ed.). Pearson Education.
- Yip, A. W. H., & Bocken, N. M. P. (2018). Sustainable business model archetypes for the banking industry. *Journal of Cleaner Production*, 174, 150–169. <https://doi.org/10.1016/j.jclepro.2017.10.190>
- Yunis, M., Tarhini, A., & Kassar, A. (2018). The role of ICT and innovation in enhancing organizational performance: The catalysing effect of corporate

entrepreneurship. *Journal of Business Research*, 88, 344–356.
<https://doi.org/10.1016/j.jbusres.2017.12.030>

Zhang, F., Yang, J., Xu, Z., & Zhu, G. (2018). Large shareholder participation behaviors, managers' risk-taking and firm innovation performance: A shareholder activism perspective. *Nankai Business Review International*, 9(1), 99–115. <https://doi.org/10.1108/NBRI-04-2017-0017>

Zhang, Y., Ma, X., Pang, J., Xing, H., & Wang, J. (2023). The impact of digital transformation of manufacturing on corporate performance — The mediating effect of business model innovation and the moderating effect of innovation capability. *Research in International Business and Finance*, 64. <https://doi.org/10.1016/j.ribaf.2023.101890>