

**STRATEGI BISNIS BERBASIS DIGITAL DALAM  
MENINGKATKAN KINERJA PERBANKAN SYARIAH  
DI INDONESIA**

**DISERTASI**

Diajukan untuk Memenuhi sebagian syarat untuk Memperoleh Gelar Doktor  
pada Program Studi Doktor Manajemen  
Konsentrasi Manajemen Strategi



**Oleh**

**Asep Ghofir Ali  
NIM 1808516**

**FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS  
UNIVERSITAS PENDIDIKAN INDONESIA  
2023**

**LEMBAR HAK CIPTA**

**DISERTASI**

**STRATEGI BISNIS BERBASIS DIGITAL DALAM  
MENINGKATKAN KINERJA PERBANKAN SYARIAH  
DI INDONESIA**

**Oleh**

**Asep Ghofir Ali  
NIM 1808516**

©AsepGhofirAli  
Universitas Pendidikan Indonesia  
Agustus 2023

Hak Cipta dilindungi Undang-Undang  
Disertasi ini tidak boleh diperbanyak atau Sebagian, dengan dicetak ulang,  
difotocopy, atau dengan cara lainnya tanpa izin dari penulis

**LEMBAR PENGESAHAN**

**STRATEGI BISNIS BERBASIS DIGITAL DALAM  
MENINGKATKAN KINERJA PERBANKAN SYARIAH  
DI INDONESIA**

**Asep Ghofir Ali**  
NIM. 1808516

Promotor



Prof. Dr. Agus Rahayu, M.P  
NIP 196206071987031002

**Ko-Promotor**



Dr. Ili Adi Wibowo, S.Sos., S.Pd., M.M  
NIP 196904041999031001

**Mengetahui,**  
**Ketua Program Studi Magister dan Doktor Manajemen**  
**Fakultas Pendidikan Ekonomi dan Binsis**



Dr. Maya Sari Lutan, SE., M.M  
NIP 197107052002122007

## PERNYATAAN

Saya yang bertanda tangan di bawah ini:

Nama : Asep Ghofir Ali

Tempat dan Tanggal Lahir : Bandung, 18 Juni 1967

Program Studi : Doktor Ilmu Manajemen - Sekolah Pascasarjana  
Universitas Pendidikan Indonesia

NIM : 1808516

Dengan ini saya menyatakan bahwa disertasi dengan judul "*Strategi Bisnis Berbasis Digital Dalam Meningkatkan Kinerja Perbankan Syariah Di Indonesia*" ini beserta seluruh isinya adalah benar-benar karya saya sendiri. Saya tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika ilmu yang berlaku dalam masyarakat keilmuan. Atas pernyataan ini saya siap menanggung risiko/sanksi apabila dikemudian hari ditemukan adanya pelanggaran etika keilmuan atau ada klaim dari pihak lain terhadap keaslian karya saya ini.

Demikian pernyataan ini dibuat dengan sebenar-benarnya dan apabila dikemudian hari ditemukan adanya bukti ketidakbenaran dalam pernyataan tersebut di atas, maka saya bersedia menerima sanksi akademis berupa pembatalan gelar yang saya peroleh melalui pengajuan karya ilmiah ini.

Bandung, Agustus 2023

Yang membuat pernyataan,



Asep Ghofir Ali  
NIM 1808516

## KATA PENGANTAR

Dengan memanjatkan puji syukur kehadirat Allah Subhanahu wata'alla, berkat hidayah dan inayah-Nya penulis dapat menyelesaikan disertasi, berjudul “*Digital Business Strategy dalam Meningkatkan Kinerja Perbankan Syariah di Indonesia*”. Shalawat serta salam semoga tetap tercurah kepada jungjungan kita Rasulullah Muhammad shalallahu'alaihi wassalam, karena kehadiran beliau adalah risalah Islam yang mencakup berbagai aspek kehidupan, baik habluminallah maupun habluminannas termasuk aspek ekonomi didalamnya yang dapat diterima oleh semua umat, dimana Islam sebagai Rahmatan lil'alamin.

Penyelesaian disertasi ini tidak lepas dari bantuan berbagai pihak, untuk itu penulis bermaksud mengucapkan terima kasih yang sebesar-besarnya kepada:

1. Bapak Prof. Dr. M. Solehuddin, MPd., MA., selaku Rektor Universitas Pendidikan Indonesia yang telah memberikan kesempatan dan kelancaran bagi penulis dalam menempuh ilmu di Universitas Pendidikan Indonesia;
2. Bapak Prof. Dr. Agus Rahayu, M.P., selaku Pembimbing Akademik dan Ketua Promotor, yang dengan ketulusan dan kesabaran serta keluasan ilmunya memberikan bimbingan dengan sangat kritis membangun dan memotivasi penulis untuk maju;
3. Bapak Prof. Dr. Eeng Ahman, MS., selaku Dekan Fakultas Pendidikan Ekonomi dan Bisnis Universitas Pendidikan Indonesia;
4. Bapak Prof. Dr. Syihabuddin, M. Pd., selaku Direktur Sekolah Pascasarjana Universitas Pendidikan Indonesia;
5. Bapak Dr. Eng. Agus Setiawan, M.Si., selaku Wakil Direktur Bidang Akademik dan Kemahasiswaan Sekolah Pascasarjana Universitas Pendidikan Indonesia;
6. Ibu Prof. Dr. Ratih Hurriyati, M.P., selaku Wakil Direktur Bidang Sumber Daya, Keuangan, dan Umum Sekolah Pascasarjana Universitas Pendidikan Indonesia, serta selaku penguji sidang yang telah memberikan masukan, kritik, saran dan rekomendasi atas penyusunan disertasi ini;

7. Ibu Dr. Maya Sari Lutan, S.E., M.M., selaku Ketua Program Studi Magister dan Doktor Manajemen Fakultas Pendidikan Ekonomi dan Binsis;
8. Bapak dan Ibu Dosen Program Studi Doktor Manajemen yang telah memberikan perkuliahan dan ilmu kepada penulis;
9. Bapak Dr. Lili Adi Wibowo, S.Sos, S.Pd., MM., selaku ko-promotor yang telah memberikan banyak pemahaman kepada penulis, baik dalam hal metodologi penelitian, maupun dalam menyikapi segala proses yang dijalani, serta hasil yang dicapai kelak dari studi lanjut ini;
10. Bapak Dr. Mochamad Dudih Sugiharto, M.Si. (Almarhum), selaku anggota ko-promotor yang dengan segala kebaikannya berkenan membimbing penulis dan teman-teman seperjuangan, baik dalam menyelesaikan tugas selama perkuliahan, maupun dalam penyusunan disertasi ini;
11. Seluruh Dosen Program Studi Doktor Manajemen Fakultas Pendidikan Ekonomi dan Bisnis Universitas Pendidikan Indonesia yang tidak disebutkan satu persatu, penulis mengucapkan terimakasih atas semua ilmu, motivasi dan inspirasi selama menempuh perkuliahan;
12. Dewan Direksi Bank Umum Syariah dan Pemimpin Divisi Unit Usaha Syariah di Indonesia yang telah memberikan izin, kesempatan dan membantu melakukan pengisian data kuesioner serta menjadi narasumber dan memberikan data pendukung untuk penyelesaian disertasi ini;
13. Keluarga besar mahasiswa Program Studi Doktor Manajemen Fakultas Pendidikan Ekonomi dan Bisnis Universitas Pendidikan Indonesia angkatan 2018, terima kasih atas kebersamaannya dalam menempuh ilmu;
14. Orang tua, H. Moch Ali (almarhum) dan Hj. Siti Fatimah (almarhumah) yang telah berjasa mendorong dan memberikan dukungan dalam pendidikan semasa hidupnya;

15. Istri tercinta Ina Nur'inayah, S.Ag., M.E.I. dan anak-anakku tercinta Muhammad Rifan Fauzan Ghofir, S.T., Muhammad Rofi Azhar Ghofir, S.T., Muhammad Raidi Ardhi Ghofir, yang telah memberikan dukungan penuh atas penyelesaian perkuliahan ini;
16. Pihak-pihak yang telah banyak membantu yang tidak bisa penulis sebutkan satu persatu.

Akhir kata semoga amal baik dan jerih payah yang telah dilakukan dalam memberikan arahan, bimbingan dan bantuan moral maupun spiritual kepada penulis mendapatkan balasan yang setimpal dari Allah SWT dan semoga disertasi ini bermanfaat bagi kita semua. Aamiin Yaa Rabbal'amin.

Bandung, Agustus 2023

Penulis,

Asep Ghofir Ali

# STRATEGI BISNIS BERBASIS DIGITAL DALAM MENINGKATKAN KINERJA PERBANKAN SYARIAH DI INDONESIA

Oleh

Asep Ghofir Ali

## ABSTRAK

*Share* perbankan syariah pada tahun 2021 terhadap perbankan konvensional dan nasional mencapai 7,17 % dan 6,69 %, masih dibawah target Otoritas Jasa Keuangan. permasalahannya antara lain modal, inovasi produk, dana pihak ketiga yang mahal, sumber daya manusia dan keterbatasan infrastruktur jaringan. Disatu sisi perkembangan teknologi sangat cepat dan transformasi teknologi digital adalah suatu keniscayaan. Untuk meningkatkan kinerja dan *share* perbankan syariah terhadap perbankan konvensional dan nasional diperlukan suatu strategi manajemen yang efektif untuk mencapai tujuannya dengan tetap menjaga pelaksanaannya sesuai dengan prinsip syariah sesuai Fatwa Dewan Syariah Nasional Indonesia. Tujuan dari penelitian, untuk mengetahui keterikatan dan gambaran pengaruh regulasi pemerintah, teknologi informasi, jaringan kantor, modal bank terhadap strategi bisnis berbasis teknologi; pengaruh strategi bisnis berbasis teknologi terhadap program pengembangan SDM dan *digital banking program*; pengaruh program pengembangan SDM terhadap *digital banking program* serta pengaruh strategi bisnis berbasis teknologi, program pengembangan SDM, dan *digital banking program* terhadap pengaruh terhadap kinerja perbankan syariah di Indonesia dengan menggunakan metode penelitian deskriptif dan verifikatif yang dilakukan dengan mensurvei terhadap 27 perbankan syariah di Indonesia. Dari hasil penelitian ini diperoleh kebaruan penelitian, dimana variabel regulasi pemerintah dan modal bank tidak terdapat pengaruh yang signifikan terhadap strategi bisnis berbasis teknologi, variabel lain yaitu teknologi informasi dan jaringan kantor berdampak signifikan terhadap strategi bisnis berbasis teknologi. Strategi bisnis berbasis teknologi dan program pengembangan SDM menunjukkan tidak terdapat pengaruh yang signifikan terhadap kinerja, sedangkan strategi bisnis berbasis teknologi dan program pengembangan SDM berpengaruh signifikan terhadap *digital banking program* yang berpengaruh signifikan terhadap kinerja perbankan syariah di Indonesia.

Kata kunci: Strategi Bisnis, *Digital Banking* dan Kinerja Perbankan Syariah.



# **DIGITAL BUSINESS STRATEGY IN IMPROVING SHARIA BANKING PERFORMANCE IN INDONESIA**

by

**Asep Ghofir Ali**

## **ABSTRACT**

*The share of Syariah banking in 2021, compared to conventional and national banking, reached 7.17% and 6.69%, which is still below the target set by the Financial Services Authority. The issues include capital, product innovation, expensive third-party funds, human resources, and limited network infrastructure. On the other hand, technological development is advancing rapidly, and digital technology transformation is a necessity. To enhance the performance and share of Syariah banking compared to conventional and national banking, an effective management strategy is required to achieve its goals while adhering to Sharia principles as per the Fatwa of the Indonesian National Sharia Council. This research aims to examine the relationship and influence of government regulations, information technology, office networks, and bank capital on technology-based business strategies. Additionally, the study will explore the impact of technology-based business strategies on human resources development programs and digital banking initiatives. Furthermore, this research will analyze the influence of human resources development programs on digital banking initiatives, as well as the combined effect of technology-based business strategies, human resources development programs, and digital banking initiatives on the performance of Syariah banking in Indonesia. The research method used is descriptive and verificative, involving surveys of 27 Islamic banks in Indonesia. The findings show that government regulations and bank capital do not have a significant influence on technology-based business strategies, while information technology and office networks have a significant impact on such strategies. Moreover, technology-based business strategies and human resources development programs do not exhibit significant influence on performance. However, technology-based business strategies and human resources development programs significantly affect digital banking initiatives, which, in turn, have a significant impact on the performance of Syariah banking in Indonesia.*

*Keywords: Business Strategy, Digital Banking and Sharia Banking Performance.*

## DAFTAR ISI

<b>HALAMAN JUDUL</b> .....	i
<b>LEMBAR PENGESAHAN</b> .....	ii
<b>LEMBAR PERNYATAAN</b> .....	iii
<b>KATA PENGANTAR</b> .....	iv
<b>ABSTRAK</b> .....	vii
<b>ABSTRACT</b> .....	viii
<b>DAFTAR ISI</b> .....	ix
<b>DAFTAR TABEL</b> .....	xi
<b>DAFTAR GAMBAR</b> .....	xiii
<b>DAFTAR LAMPIRAN</b> .....	xv
<b>BAB I PENDAHULUAN</b> .....	1
1.1. Latar Belakang Penelitian .....	1
1.2. Rumusan Masalah .....	23
1.3. Tujuan Penelitian .....	24
1.4. Manfaat/Siginifikansi Penelitian .....	25
1.5. Struktur Organisasi.....	25
<b>BAB II KAJIAN PUSTAKA, KERANGKA PEMIKIRAN DAN HIPOTESIS</b> .....	28
2.1. Kajian Pustaka .....	28
2.1.1. Konsep Kinerja .....	28
2.1.2. Konsep Regulasi Pemerintah .....	36
2.1.3. Konsep Teknologi informasi .....	40
2.1.4. Konsep Jaringan Kantor .....	45
2.1.5. Konsep Modal.....	50
2.1.6. Konsep Program Pengembangan Sumber Daya Manusia .....	57
2.1.7. Konsep <i>Digital Banking</i> .....	63
2.1.8. Penelitian Terdahulu .....	70
2.2. Kerangka Pemikiran .....	74
2.3. Hipotesis .....	78
<b>BAB III OBJEK DAN METODOLOGI PENELITIAN</b> .....	80
3.1. Objek Penelitian .....	80
3.2. Metodologi Penelitian .....	80
3.2.1. Jenis Penelitian dan Metode yang Digunakan.....	80
3.2.2. Operasionalisasi Variabel.....	82
3.2.3. Jenis dan Sumber Data .....	89
3.2.4. Populasi dan Sampel .....	91
3.2.5. Teknik Pengumpulan Data .....	92
3.2.6. Hasil Pengujian Validitas dan Reliabilitas .....	93
3.2.7. Teknik Analisis Data .....	101
3.2.8. Pengujian Hipotesis .....	110

<b>BAB IV TEMUAN DAN PEMBAHASAN HASIL PENELITIAN.....</b>	116
4.1. Temuan Penelitian .....	116
4.1.1. Profil dan Karakteristik Perbankan Syariah di Indonesia .....	117
4.1.1.1. Profil dan Sejarah Perusahaan Perbankan Syariah di Indonesia .....	117
4.1.1.2. Profil dan Karakteristik Perusahaan Perbankan Syariah di Indonesia .....	119
4.1.2. Hasil Temuan Deskriptif .....	125
4.1.2.1. Deskriptif Variabel Kinerja Bisnis Perbankan Syariah .....	125
4.1.2.2. Deskriptif Variabel <i>Digital Banking Program</i> .....	128
4.1.2.3. Deskriptif Variabel Program Pengembangan SDM .....	132
4.1.2.4. Deskriptif Variabel Strategi Bisnis Berbasis Teknologi .....	135
4.1.2.5. Deskriptif Variabel Modal Bank .....	138
4.1.2.6. Deskriptif Variabel Jaringan Kantor .....	140
4.1.2.7. Deskriptif Variabel Teknologi Informasi .....	143
4.1.2.8. Deskriptif Variabel Regulasi Pemerintah .....	147
4.1.3. Hasil Temuan Pengujian Hipotesis .....	151
4.1.3.1. Model Persamaan Struktur PLS .....	151
4.1.3.1.1. Uji <i>Convergent Validity</i> .....	152
4.1.3.1.2. Uji <i>Average Variance Extracted</i> .....	153
4.1.3.1.3. Uji <i>Discriminant Validity</i> .....	154
4.1.3.1.4. Uji <i>Composite Reliability</i> dan <i>cronbach alpha</i> .....	156
4.1.3.2. Analisis Model Pengukuran .....	157
4.1.3.3. Temuan Pengujian Hipotesis .....	163
4.1.4. Perbaikan Model .....	168
4.2. Pembahasan Hasil Penelitian .....	172
4.2.1. Pembahasan Deskripsi Hasil Penelitian .....	172
4.2.2. Pembahasan Pengujian Hipotesis .....	176
4.3. Kebaruan (Novelty) Penelitian .....	181
4.4. Keterbatasan Penelitian .....	183
<b>BAB V SIMPULAN, IMPLIKASI DAN REKOMENDASI .....</b>	184
5.1. Simpulan .....	184
5.2. Implikasi .....	186
5.3. Rekomendasi .....	188
<b>DAFTAR PUSTAKA .....</b>	191

## DAFTAR TABEL

<b>Tabel</b>	<b>Judul</b>	<b>Hal</b>
Tabel 1.1.	Perkembangan Jaringan Kantor dan Tenaga Kerja Perbankan di Indonesia Tahun 2014-2020 .....	14
Tabel 1.2.	Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah berdasarkan Kegiatan Usaha di Indonesia Tahun 2014-2021 .....	15
Tabel 2.1.	Definisi Kinerja Bisnis menurut para Ahli .....	35
Tabel 2.2.	Definisi Teknologi Informasi menurut para Ahli .....	41
Tabel 2.3.	Penelitian Terdahulu .....	70
Tabel 3.1.	Operasionalisasi Variabel Penelitian .....	82
Tabel 3.2.	Jenis dan Sumber Data .....	90
Tabel 3.3.	Hasil Uji Validitas .....	95
Tabel 3.4.	Hasil Uji Reliabilitas .....	101
Tabel 3.5.	Skor Alternatif Jawaban Positif dan Negatif .....	103
Tabel 3.6.	Kriteria Penafsiran Hasil Perhitungan Responden .....	104
Tabel 4.1.	Tanggapan Perbankan Syariah mengenai Kinerja Bisnis Perbankan Syariah .....	125
Tabel 4.2.	Rekapitulasi Tanggapan Perbankan Syariah terhadap Dimensi Kinerja Bisnis Perbankan Syariah .....	127
Tabel 4.3.	Tanggapan Perbankan Syariah mengenai <i>Digital Banking Program</i> .....	128
Tabel 4.4.	Rekapitulasi Tanggapan Perbankan Syariah terhadap Dimensi <i>Digital Banking Program</i> .....	131
Tabel 4.5.	Tanggapan Perbankan Syariah mengenai Program Pengembangan SDM.....	133
Tabel 4.6.	Rekapitulasi Tanggapan Perbankan Syariah terhadap Dimensi Program Pengembangan SDM.....	134
Tabel 4.7.	Tanggapan Perbankan Syariah mengenai SBBT.. .....	136
Tabel 4.8.	Tanggapan Perbankan Syariah mengenai Modal Bank .....	138
Tabel 4.9.	Tanggapan Perbankan Syariah mengenai Jaringan Kantor ....	141
Tabel 4.10.	Tanggapan Perbankan Syariah mengenai Teknologi Informasi .....	143
Tabel 4.11.	Rekapitulasi Tanggapan Perbankan Syariah terhadap Dimensi Teknologi Informasi .....	146
Tabel 4.12.	Tanggapan Perbankan Syariah terhadap Dimensi Regulasi Pemerintah.....	148

<b>Tabel</b>	<b>Judul</b>	<b>Hal</b>
Tabel 4.13.	Rekapitulasi Tanggapan Perbankan Syariah mengenai Regulasi Pemerintah .....	149
Tabel 4.14.	Nilai <i>Average Variance Extracted</i> (AVE) .....	153
Tabel 4.15.	<i>Discriminant Validity</i> .....	154
Tabel 4.18.	<i>Convergent Validity</i> Variabel DBP .....	158
Tabel 4.19.	<i>Convergent Validity</i> Variabel PSDM .....	159
Tabel 4.20.	<i>Convergent Validity</i> Variabel SBBT .....	160
Tabel 4.21.	<i>Convergent Validity</i> Variabel MB .....	161
Tabel 4.22.	<i>Convergent Validity</i> Variabel JK .....	161
Tabel 4.23.	<i>Convergent Validity</i> Variabel TI .....	162
Tabel 4.24.	<i>Convergent Validity</i> Variabel RG .....	162
Tabel 4.25.	Nilai <i>R Square</i> .....	163
Tabel 4.26.	Pengujian Hipotesis .....	163
Tabel 4.27.	Nilai <i>R Square</i> setelah Perbaikan .....	169
Tabel 4.28.	Pengujian Hipotesis setelah Perbaikan .....	169

## DAFTAR GAMBAR

Gambar	Judul	Hal
Gambar 1.1.	Perkembangan Aset Perbankan Konvensional dan Syariah di Indonesia Tahun 2014-2021 .....	2
Gambar 1.2.	Share BUS terhadap BUK dan BUN di Indonesia Tahun 2014 – 2021 .....	3
Gambar 1.3.	Perubahan Perbankan pada Revolusi Industri 4.0 .....	8
Gambar 1.4.	Perkembangan Rasio Pemenuhan Kecukupan Modal Minimum Perbankan Konvensional dan Syariah di Indonesia Tahun 2014-2021 .....	9
Gambar 1.5.	Perkembangan Rasio <i>Return on Asset</i> Perbankan Konvensional dan Syariah di Indonesia Tahun 2014-2021 ..	10
Gambar 1.6.	Perkembangan <i>Loan/Financing to Deposit Ratio</i> Perbankan Konvensional dan Syariah di Indonesia Tahun 2014-2021....	12
Gambar 1.7.	Perkembangan Ratio Biaya Operasional terhadap Pendapatan Operasional Perbankan Konvensional dan Syariah di Indonesia Tahun 2014-2021 .....	13
Gambar 2.1.	<i>Strategic Management Model</i> .....	29
Gambar 2.2.	Strategi Bersaing <i>Generik</i> .....	33
Gambar 2.3.	<i>Types and Sub-Types of Regulation</i> .....	39
Gambar 2.4.	<i>IT Capabilities &amp; Firm Performance</i> .....	42
Gambar 2.5.	<i>Conceptual Framework</i> .....	44
Gambar 2.6.	Paradigma Penelitian Orientasi Strategi Berbasis Teknologi dalam Meningkatkan Kinerja Bisnis Perbankan Syariah ....	78
Gambar 3.1.	Kerangka Alur Hubungan antar Variabel Laten yang Diteliti .....	105
Gambar 4.1.	Profil Perbankan Syariah di Indonesia Berdasarkan Tahun Berdiri .....	120
Gambar 4.2.	Grafik Perkembangan Total Aset dan Tenaga Kerja Perbankan Syariah .....	121
Gambar 4.3.	Grafik Perkembangan Tenaga Kerja .....	122
Gambar 4.4.	Grafik Perkembangan Jaringan Kantor .....	122
Gambar 4.5.	Profil Responden menurut Jabatan .....	123
Gambar 4.6.	Profil Responden menurut Jenis Kelamin .....	123
Gambar 4.7.	Profil Responden menurut Usia .....	124
Gambar 4.8.	Profil Responden menurut Lama Bekerja .....	124
Gambar 4.9.	Garis Kontinum Variabel Kinerja Bisnis Perbankan Syariah	127
Gambar 4.10.	Garis Kontinum Variabel <i>Digital Banking Program</i> .....	131

<b>Gambar</b>	<b>Judul</b>	<b>Hal</b>
Gambar 4.11.	Garis Kontinum Variabel Program Pengembangan SDM.....	134
Gambar 4.12.	Garis Kontinum Variabel Strategi Bisnis Berbasis Teknologi	137
Gambar 4.13.	Garis Kontinum Variabel Modal Bank .....	139
Gambar 4.16.	Garis Kontinum Variabel Regulasi Pemerintah .....	150
Gambar 4.17.	Model PLS .....	152
Gambar 4.18.	Nilai <i>Average Variance Extacted</i> (AVE) .....	154
Gambar 4.19.	Model PLS setelah Perbaikan .....	168
Gambar 4.20.	Rata-Rata Pengukuran Objek Penelitian pada Perbankan syariah di Indonesia .....	172
Gambar 4.21.	Analisis Dekomposisi pada <i>Full Model</i> .....	176
Gambar 4.22.	Model Strategi Bisnis Berbasis Teknologi dalam Meningkatkan Kinerja Bisnis Perbankan Syariah di Indonesia .....	182

## DAFTAR LAMPIRAN

<b>Lampiran</b>	<b>Judul</b>	<b>Hal</b>
Lampiran 1	Kuesioner .....	210
Lampiran 2	Karakteristik Responden .....	223
Lampiran 3	Data Penelitian .....	225
Lampiran 4	Uji Validitas – Reliabilitas .....	231
Lampiran 5	Uji Validitas – Reliabilitas .....	239
Lampiran 6	Frekuensi .....	242
Lampiran 7	<i>Input Matriks Analisis PLS</i> .....	259
Lampiran 8	Output PLS Awal .....	263
Lampiran 9	<i>Output PLS Perbaikan</i> .....	279
Lampiran 10	<i>Nilai t student</i> .....	288
Lampiran 11	<i>Tabel F alpha 5</i> .....	289



## DAFTAR PUSTAKA

- Abadzi, 2017. *Accountability and its educational implications: Culture, linguistics and psychological research*. "Paper commissioned for the 2017/8 Global Education Monitoring Report, *Accountability in education: Meeting our commitments*".
- Abbott & Snidal, 2008. *The Governance Triangle: Regulatory Standards Institutions and the Shadow of the State*.
- Abdul Kadar Muhammad Masum, Md. Abul Kalam Azad & Loo-See Beh 2015. *The role of human resource management practices in bank performance*. <https://doi.org/10.1080/14783363.2014.1002762>.
- Adelowotan Michael Olajide (PhD). *Branch Network Growth and Banks Performance In (1981-2013)*. *British Journal of Marketing Studies* Vol.5, No.2, pp.39-49, February 2017.
- Adi, Mardianto, 2014. *Management Recruitmen*. Jakarta: Pinasthika Publisher.
- Adrew E. Sikula, 1981. *Pelatihan dan Pengembangan Tenaga Kerja*. Jakarta: Pustaka Binaman.
- Aebi, V., Sabato, G., & Schmid, M., 2012. *Risk management, corporate governance, and bank performance in the financial crisis*. *Journal of Banking and Finance*.
- Afandi, P. (2018). *Manajemen Sumber Daya Manusia (Teori, Konsep dan Indikator)*. Riau: Zanafa Publishing.
- Agarwal R Karahanna E., 2000. *Time flies when you're having fun: Cognitive absorption and beliefs about information technology usage*. *Journal Article. Management Information Systems*. DOI: 10.2307/3250951.
- Agustin, P. T., & Darmawan, A. (2018). *Pengaruh Rasio Keuangan Terhadap Kinerja Keuangan Bank Syariah*. *Jurnal Administrasi Bisnis*.
- Agus DW Martowardojo di Surabaya, 2017. *Infobanknews.com*. 10 November 2017.
- Aladwan, 2015. *The Relevance of Fair Value Revaluation in Measurement of Jordanian Firms Future Performance*. *Jordan Journal of Business Administration* 11(2):525-541.

- Aladwani, A.M., 2001. *Online banking: A field study of drivers, development challenges, and expectations*, *International Journal of Information Management*, Vol. 21, No.3.
- Alagaraja, M., Cumberland, D.M. and Choi, N. (2015), “*The mediating role of leadership and people management practices on HRD and organizational performance*”, *Human Resource Development International*, Vol. 18 No. 3, pp. 220-23.
- Al-Ansari, Y., Pervan, S. and Xu, J. (2013), “*Innovation and business performance of SMEs: the case of Dubai*”, *Education, Business and Society: Contemporary Middle Eastern Issues*, Vol. 6 No. 3/4, pp. 162-180.
- Aldas-Manzano J, Lassala-Navarre C, Ruiz-Mafe C, Sanz-Blas S., 2009. *The role of consumer innovativeness and perceived risk in online banking usage*. *International Journal of Bank Marketing*.
- Allen C. Amason, Andrew Ward, 2020. *Strategic Management from Theory to Practice*.
- Anna, Omarini. 2,017. *The Digital Transformation in Banking and The Role of FinTechs in the New Financial Intermediation Scenario*. *International Journal of Finance, Economics and Trade*, 85228, 1–6.
- Antin Rakhmawati, Kusdi Rahardjo, Andriani Kusumawati, Muhammad Nizar. 2019. *Pengaruh strategic orientation, government regulation terhadap green supply chain management dan environmental performance*. *Jurnal Adbispreneur* Vol 4, No 3.
- Arifin. (2011). *Metode Penelitian Kualitatif, Kuantitatif, dan R & D*. Bandung Alfabeta.
- Arifin, Hadi A, dkk. 2020. *The Influence of Recruitment and Career Development, Towards Employee Performance: A Meditating Role of Competence*. *International Research Association for Talent Development and Excellence*. Vol.12, No.1, 2020, 1040-1055. 1869-2885.
- Arifin, Zainal. 2012. *Penelitian Pendidikan – Metode dan Paradigma Baru*. Bandung: Remaja Rosda Karya.
- Arikunto, Suharsimi, 2010. *Prosedur Penelitian Suatu Pendekatan Praktis*. Jakarta : Rineka Cipta.
- Armstrong, 2008. *Strategic Human Resource Management\_ A Guide to Action*.
- Azhar, M. (2020). *Government Strategy in Implementing the Good Governance during COVID-19 Pandemic in Indonesia*. *Administrative Law and Governance Journal*.

- Azhari, A. R., & Wahyudi, R. (2020). Analisis Kinerja Perbankan Syariah di Indonesia: Studi Masa Pandemi Covid-19. *JESI (Jurnal Ekonomi Syariah Indonesia)*.
- Azwar, Saifuddin (2014). *Metode Penelitian*. Yogyakarta: Pustaka Pelajar.
- Bacal, Robert. 1999. *Performance Management*. Jakarta: PT. Gramedia Pustaka Utama.
- Badan Sertifikasi Manajemen Risiko Tingkat 3, 2008. Lisensi Nomor: BNSP-LSP-027-IND.
- Bagir Manan, 1992. *Dasar-Dasar Perundang-Undangan Indonesia*, Ind-Hill-Co, Jakarta.
- Barnes, M., Oner, N., Ray, M. N., & Zengul, F. D., 2017. *Exploring the association between quality and financial performance in U.S. hospitals: a systematic review*. *Journal of Health Care Finance*.
- Barney, Jay B. William Hesterly, 2014. *Strategic Management and Competitive Advantage*. Pearson Education, Business & Economics.
- Bartel, A.P., 1994. 'Productivity Gains from the Implementation of Employee Training Programs', *Industrial Relations*, 33(4): 411–25.
- Bátiz-Lazo, B., & Wood, D., 2002. *An Historical Appraisal of Information Technology in Commercial Banking*. *Electronic Markets*.
- Bayu Prawira Hie, DR. dr. MBA (2021). *Panduan Transformasi Digital Bank di Indonesia. Konsep dan Praktek dalam Memimpin Transformasi Total*.
- Bharadwaj, A., El Sawy, O. A., Pavlou, P. A., & Venkatraman, N., 2013. *Digital business strategy: Toward a next generation of insights*. *MIS Quarterly: Management Information Systems*.
- Black dan Lynch, 1996. *Human-Capital Investments and Productivity*. *American Economic Review* 86(2):263-67.
- Boonlertvanich, K. (2019). *Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status*. *International Journal of Bank Marketing*.
- Bouckenooghe et al, 2020. *Herscovitch and Meyer's Three-Component Model of Commitment to Change: Meta-Analytic Findings*.
- Braithwaite, 2006. *Responsive Regulation and Developing Economies*. *World Development* 34(5):884-898. DOI: 10.1016/j.worlddev.2005.04.021.
- Brammer, S., Agarwal, V., Taffler, R., dan Brown, M., 2015. *Corporate Reputation and Financial Performance: The Interaction between Capability and*

*Character. In European Financial Management Association. The Netherlands.*

- Bratianu Constantin, 2018. *Factors Affecting Knowledge Acquisition. In book: Organizational Knowledge Dynamics: Managing Knowledge Creation, Acquisition, Sharing, and Transformation.* DOI: 10.4018/978-1-4666-8318-1.ch010.
- Eugene F. Brigham, Joel F. Houston, 2013. *Essentials of Financial Management/ Dasar-dasar manajemen keuangan*, 2018. Penerjemah, Novietha Indra Sallama, Febriany Kusumastuti; supervisor editor, Masykur, M. Jakarta: Salemba Empat, 2018.
- Bruce, K., & Nyland, C., 2011. *Elton mayo and the deification of human relations. Organization Studies*, 32(3), 383–405.
- BSMR Tingkat 3, 2008. *Indonesia Certificate in Banking and Regulation*. Edisi pertama dipublikasikan di Inggris oleh Global Association of Risk Professionals.
- Budiman, Dr., H., M.Si, MM., Ujang Cepi Barlian, Dr., M.Si, 2020. *Manajemen Strategik*.
- Cakhyaneu, A. (2018). Pengukuran Kinerja Bank Umum Syariah di Indonesia Berdasarkan Sharia Maqashid Index (SMI). *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*.
- Carbó-Valverde, S., Cuadros-Solas, P. J., & Rodríguez-Fernández, F., 2020. *The Effect of Banks' IT Investments on the Digitalization of their Customers. Global Policy*, 11(S1), 9–17.
- Cetak Biru Transformasi Digital Perbankan - OJK. 2 November 2021.
- Chesbrough, H. W., & Appleyard, M. M., 2007. *Open innovation and strategy. In California Management Review. <https://doi.org/10.2307/41166416>*
- Chin, Wynne W. 1998. *The Partial Least Squares Approach to Structural Equation Modeling. Advances in Hospitality and Leisure* 8(2). University of Houston.
- Clack, L. (2020). *Employee Engagement: Keys to Organizational Success. In The Palgrave Handbook of Workplace Well-Being*.
- Cooper, D.R. and Emory, C.W., 1995, *Metode Penelitian Bisnis*. Jilid 1. Edisi kelima. Penerbit Erlangga.
- DBS *Indonesian Multi-Finance Companies, Bridging Gaps with the Underbanked*, Riset, 2014.

- Dhani Gunawan Idhat, Direktur Perbankan Syariah Otoritas Jasa Keuangan. TEMPO.CO, Bogor-2015.
- Dan Padgett, Michael S. Mulvey, *Differentiation Via Technology: Strategic Positioning of Services Following the Introduction of Disruptive Technology*. *Journal of Retailing* 83 (4, 2007) 375–391.
- David & David, 2017 et al., 2018. *Strategic Management and Business Policy Globalization, Innovation and Sustainability* 15th. © Pearson Education Limited, United Kingdom.
- David & David, 2017. *Strategic Management: A Competitive Advantage Approach, Concepts, 16th Edition*.
- Delaney, John T., Lewin, David, Ichniowski, Casey. *Human Resource Management Policies and Practices of American Firms, BLMR No. 137 (Washington, D.C.: U.S. Department of Labor, Bureau of Labor-Management Relations and Cooperative Programs, 1989*
- Desouza, 2003. *Facilitating Tacit Knowledge Exchange Communications of the ACM* 46(6). DOI: 10.1145/777313.777317.
- Devaraj & Kohli, 2003. *Performance Impacts of Information Technology: Is Actual Usage the Missing Link? The Institute for Operations Research and the Management Sciences*. Publication: Management Science.
- Diener, F., & Špaček, M., 2021. *Digital Transformation in Banking: A Managerial Perspective on Barriers to Change*. *Sustainability*, 13(4), 2032. <https://doi.org/10.3390/su13042032>.
- Dody Budi Waluyo Deputi Gubernur Bank Indonesia, Bisnis.com., 2020.
- Dwi Umardani dan Abraham Muchlish, 2016. Analisis Perbandingan Kinerja Keuangan Bank Syariah Dan Bank Konvensional Di Indonesia. *Jurnal Manajemen dan Pemasaran Jasa*.
- Edwin B. Flippo (2007) dalam bukunya, yang menyampaikan bahwa “*Compensation is the equitable remuneration of personal for their contribution to organization objectives*”
- Elena Prosvirkina, 2013; *Importance of Information Technology in Reaching HR Effectiveness: Example of Local and International Banks in Russia*.
- Elsa Retnilasari, Purnama Putra. 2019. Pengaruh Program Pelatihan Dan Pengembangan Sumber Daya Manusia Terhadap Peningkatan Kemampuan dan Kinerja Karyawan PT. Bank Syariah Mandiri. *Maslahah*, Vol. 10, No. 2.

- Emet GÜREL, 2017. *SWOT Analysis: A Theoretical Review*. in *Journal of International Social Research* 10(51):994-1006 · August 2017 with 177,860 Reads.
- Endri, 2010. Peran Human Capital Dalam Meningkatkan Kinerja Perusahaan: Suatu Tinjauan Teoritis Dan Empiris. *Jurnal Administrasi Bisnis* (2010), Vol.6, No.2: hal. 179–190, (ISSN:0216–1249)
- Evans, J.R., 2007. *Statistics, data analysis and decision modelling*. 3rd ed. New Jersey: Pearson Prentice Hall.
- Fachreza, Musnadi, S., & Majid, M. S. A. (2018). Pengaruh Motivasi kerja, lingkungan kerja, dan budaya organisasi terhadap kinerja karyawan dan dampaknya pada kinerja Bank Aceh Syariah di Kota Banda Aceh. *Jurnal Magister Manajemen*.
- Fernández-Torres, Yakira., Gutiérrez-Fernández, M., & Palomo-Zurdo, R., 2019. *How do co-operative banks perceive the impact of digital transformation? | ¿Cómo percibe la banca cooperativa el impacto de la transformación digital? CIRIEC-Espana Revista de Economía Publica, Social y Cooperativa*.
- Ferry n. Idroes, 2008. *Manajemen Risiko Perbankan. Pemahaman Pendekatan 3 Pilar Kesepakatan Basel II*. Cetakan ke 2, Mei 2011. PT RajaGrafindo Persada Jakarta.
- Flatraaker, D.-I., 2013. *Mobile payments changing the landscape of retail banking: Hype or reality? Journal of Payments Strategy & Systems*.
- Frank Nana Kweku Otoo, (2019) "*Human resource development (HRD) practices and banking. Industry effectiveness: The mediating role of employee competencies*", *European Journal of Training and Development*, <https://doi.org/10.1108/EJTD-07-2018-0068>.
- Frank P. Johnson and Richard D. Johnson, *Commercial Bank Management*, New York: The Dryden Press, 1985.
- Fred\_R\_David. 2011. *Strategic Management: concepts and cases*, 13th\_ed.p.cm. Francis Marion University Florence
- Gale, W. G., & Gale, W. G., 2019. *Government at a Glance*. In *Fiscal Therapy*.
- George Hempel, 1999. *Bank Management Text and Cases*. 5th Edition
- Ghozali, Imam. 2006. *Aplikasi Analisis Multivariate dengan Program SPSS*. Edisi Ke 4. Semarang: Badan Penerbit Universitas Diponegoro.



- Ghozali, Imam. 2008. *Aplikasi Analisis Multivariate dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- Global banking M&A outlook H2, 2020. *Standing firm on shifting sands. KPMG International Cooperative* (“KPMG International”). *Swiss entity with which the independent member firms of the KPMG network are affiliated*.
- Gouldson, 2004. *Risk, regulation and the right to know: exploring the impacts of access to information on the governance of environmental risk*. Wiley Online Library.
- Grønholdt, Martensen, Jørgensen, & Jensen, 2015. *Customer experience management and business performance. International Journal of Quality and Service Sciences* 7(1):90-106. DOI: 10.1108/IJQSS-01-2015-0008
- Guest et al, 2003. *Human Resource Management and Corporate Performance in the UK. British Journal of Industrial Relations* 41:2 June 2003 0007–1080 pp. 291–314.
- Gunningham, 2005. *Regulation and Business Behavior*. Wiley Online Library.
- Gutu L., 2014. *The impact of internet technology on the Romanian banks performance. Journal Article. m12th Internetal Academic*.
- Hair et al. 2003. *Multivariate Data Analysis*, 1st ed. Prentice Hall, Englewood Cliffs Hair.
- Hakiim, N., 2018. Pengaruh Internal *Capital Adequency Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Dan Biaya Operasional Per Pendapatan Operasional (BOPO) Dalam Peningkatan Profitabilitas Industri Bank Syariah Di Indonesia. *Mega Aktiva: Jurnal Ekonomi Dan Manajemen*.
- Harash et al., 2013. *Impact of Government policies in the Influence of Market practices on Financial Performance of small and medium enterprises (SMEs) in Iraq. Journal of Accounting and Business (JAB)*, Vol 13, No 2. (2013). School of Management Universiti Sains Malaysia.
- Harimaya, K., & Kondo, K. (2016). *Effects of branch expansion on bank efficiency: evidence from Japanese regional banks. Managerial Finance*.
- Harvey, D. and Bowin, R.B., 1996, *Human Resource Management An Experiential Approach. Bakers led*: Prentice Hall International, Inc
- Hekman, K. M., 1996. *Business strategy*. Michigan Medicine.
- Herman Sjahrudin, 2016. Kapasitas Sumber Daya Manusia dan Pemanfaatan Teknologi Informasi Konsekuensinya Pada Kinerja Karyawan E-Library STIE YPBUP Bongaya 2016 (2) 35.

- Hermawan, Asep (2006). *Metode Penelitian*. Jakarta: PT. Gramedia Widia Sarana Indonesia.
- Herscovitch, L., & Meyer, J. P., 2002. *Commitment to organizational change: Extension of a three-component model*. *Journal of Applied Psychology*, 87(3), 474-487. Doi 10.1037//0021-9010.87.3.474.
- Ida Bagus Made Laksamana Ari Pramana, I.G.N. Jaya A. Widagda K. 2021. *The effect of technology orientation on company performance moderated by organizational characteristics*. *American Journal of Humanities and Social Sciences Research (AJHSSR)*. Volume-5, Issue-2, pp-604-609.
- Ihsan, D. N. (2019). *Hubungan Ekspansi Jaringan Kantor dan Kinerja Keuangan Terhadap Pertumbuhan Aset Bank Syariah*. Akuntabilitas.
- Indartono, Setyabudi, 2017. *Pengantar Manajemen*. Character Inside. Penerbit: Fakultas Ekonomi Universitas Negeri Yogyakarta.
- J. David Hunger, Thomas L. David & David, 2017. *Strategic Management*, 5th Ed. Diterjemahkan oleh Julianto Agung S.,SE., S.Kom.
- \_\_\_\_\_. 2010. *Essentials of Strategic Management*, 5th Ed.
- James R. Barth et al., 2002. *Bank Regulation and Supervision: What Works Best?* *National Bureau of Economic Research 1050 Massachusetts Avenue Cambridge, MA 02138*.
- Jelassi, T., & Enders, A., 2004. *Strategies for e-Business: Creating Value through Electronic and Mobile Commerce*. In Pearson Education Limited. <https://doi.org/10.1016/j.pursup.2008.12.001>.
- Jessop, 2009. *Cultural Political Economy and Critical Policy Studies*. DOI: 10.1080/19460171003619741. Lancaster University.
- Johnson, 2005. *Theorizing about the impact of strategic human resource management*. *Human Resource Management Review* 15(1):1-19 DOI: 10.1016/j.hrmr.2005.01.004.
- Kasmawati, 2017. *Human Capital Dan Kinerja Karyawan*. *Journal of Applied Business and Economics* Vol. 3 No. 4.
- Kasmir, 2018. *Bank dan Lembaga Keuangan lainnya*, RajaGrafindo Persada. Jakarta.
- Khasawneh, 2015. *A Mobile Banking Adoption Model in the Jordanian Market: An Integration of TAM with Perceived Risks and Perceived Benefits*. *Journal of Internet Banking and Commerce*.



- Kim et al., 2011. *IT Capabilities, Process-Oriented Dynamic Capabilities, and Firm Financial Performance*. *Journal of the Association for Information Systems* Vol. 12 Issue 7 pp. 487-517.
- Komarudin, M. N. (2019). Analisis Pengaruh Rasio Keuangan Terhadap Kinerja Bank. *Indonesian Journal of Strategic Management*.
- Kotter, John P. & Heskett, James L., 1997. *Corporate Culture & Performance* (Benyamin Molan, Penerjemah). Jakarta: Prenhallindo.
- Kustina, K. T., & Sugiarto, Y. W. (2020). Pengaruh penerapan branchless banking dan e-banking terhadap kinerja keuangan sektor perbankan di indonesia. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 5(1), 2528–1216. [Http://journal.undiknas.ac.id/index.php/akuntansi](http://journal.undiknas.ac.id/index.php/akuntansi).
- Kusuma, B. N. (2018). Orientasi Pasar, Inovasi, Orientasi Teknologi, Dan Manajemen Pengetahuan Dalam Meningkatkan Kinerja Bisnis UMKM Di Soloraya. *Jurnal Manajemen*. Fakultas Ekonomi Dan Bisnis. Universitas Muhammadiyah Surakarta.
- Harimaya, K. and Kondo, K. (2016), "Effects of branch expansion on bank efficiency: evidence from Japanese regional banks", *Managerial Finance*, Vol. 42 No. 2, pp. 82-94. <https://doi.org/10.1108/MF-11-2014-0278>.
- Kryvych, Y., & Goncharenko, T. (2020). *Banking strategic management and business model: bibliometric analysis*. *Financial Markets, Institutions and Risks*, 4(1).
- Lee MYun JPyka A et al., 2018. *Journal of Open Innovation: Technology, Market, and Complexity* (2018) 4(3). DOI: 10.3390/joitmc4030021.
- Levine R., 1997. "Financial Development and Economic growth: Views and agenda", *Journal of Economic Literature*, Vol. 35, pp. 688-726.
- Liberatore, M. J., & Breem, D., 1997. *Adoption and implementation of digital-imaging technology in the banking and insurance industries*. *IEEE Transactions on Engineering Management*.
- Lin dan Tseng, 2005. *The implementation gaps for the knowledge management system*. *Industrial Management & Data Systems* 105(2):208-222. DOI: 10.1108/02635570510583334.
- Linda Trijayanti, 2019. Implementasi Basel III Terhadap Kinerja Keuangan Pada Bank Di Negara Asean Periode 2013 – 2017. Riset Kolaborasi Dosen Dan Mahasiswa. Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya.

- LUMI Ardlin, 2020. *The impact of digitalisation on human resources development. University of Prishtina "Hasan Prishtina", Faculty of Economic, ardlin.lumi@gmail.com.*
- Mahpudin, E., & Purnamasari, P. (2018). Pengaruh Motivasi Kerja Terhadap Kinerja Karyawan Pada PT. Bank Central Asia, TBK Cabang Karawang. *Economic Journal Pendidikan Ekonomi.*
- Majid, S. A., 2014. Regulasi perbankan Studi Komparatif Antara Malaysia Dan Indonesia. *Media Syariah.*
- Malhotra, N. K. (2015) *Marketing Research, an Applied Orientation. 7<sup>th</sup> Edition.* Pearson, India.
- Manfreda, A., & Indihar Štemberger M., 2019. *Establishing a partnership between top and IT managers: A necessity in an era of digital transformation. Information Technology and People.*
- Mangkuprawira, T.B. Sjafri, 2011. Manajemen Sumber Daya Manusia Strategik. Jakarta: PT Ghalia. Indonesia.
- Maria Farida Indrati Soeprapto, 2006. Ilmu Perundang-Undangan, Dasar-Dasar dan Pembentukannya, Kanisius, Yogyakarta.
- Marihot Tua Efendi H, 2002. Manajemen Sumber Daya Manusia. Pengadaan, Pengembangan, Pengkompensasian dan Peningkatan Produktifitas Pegawai. Penerbit PT. Gramedia Widiasarana Indonesia, Jakarta.
- Martina et al., 2008. Analisis Pengaruh *Human Capital* Terhadap Kinerja Perusahaan (Studi Empiris pada Kantor Akuntan Publik di Indonesia). *Jurnal Akuntansi Dan Keuangan*, Vol. 10, No. 1, Mei 2008: 11-21.
- MBAMA, Cajetan, 2018. *Digital banking, customer experience and bank financial performance: UK customers' perceptions. International Journal of Bank Marketing*, 36 (2), 230-255.
- Medina Almunawwaroh et al., 2018. Pengaruh CAR, NPF dan FDR terhadap profitabilitas bank. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah* Vol. 2 No. 1 Page 1-18 Online ISSN: 2540-8402 | Print ISSN: 2540-8399.
- Megha D. Shetty & Nikhitha M. K., 2022. *Impact of Information Technology on the Banking Sector International Journal of Management, Technology, and Social Sciences (IJMTS)*, ISSN: 2581-6012, Vol. 7, No. 2, December 2022.
- Mehdi Taghian, Clare D'Souza, Michael Polonsky, 2015. *A stakeholder approach to corporate social responsibility, reputation and business performance. Article in Social Responsibility Journal.* DOI: 10.1108/SRJ-06-2012-0068

- Mellahi & Wood, 2003. *The Role and Potential of Stakeholders in “Hollow Participation”*: Conventional Stakeholder Theory and Institutional Alternatives. *Business and Society Review* 108(2):183 – 202. DOI: 10.1111/1467-8594.00160.
- Metropolis, and UN-Habitat on March 25th, 2020.
- Michael Kiragu, 2017. *Effects of E-Banking on the Financial Performance of Kenyan Banks*.
- Michael Porter, 1990. *Competitive Strategy: Techniques for Analyzing Industries and Competitors*. *Harvard Business Review*.
- MinHwa Lee et al., 2018. *How to Respond to the Fourth Industrial Revolution, or the Second Information Technology Revolution? Dynamic New Combinations between Technology, Market, and Society through Open Innovation*. *Journal Of Open Innovation. Technology, Market, and Complexity*.
- Miriatin Amali, L., & Selvi. (2021). Pengaruh E-Banking Terhadap Kinerja Keuangan Perbankan Yang Terdaftar Di Bursa Efek Indonesia. *Jurnal Manajemen Dan Organisasi Review (MANOR)*, 3(1), 36–67. [Http://journal.unifa.ac.id/index.php/manor/index](http://journal.unifa.ac.id/index.php/manor/index).
- Muafi, et al., 2017. *Human capital in Islamic Bank and its effect on the improvement of healthy organization and employee performance*. *International Journal for Quality Research* 11(4):849-868.
- Muh. Sabir. M, Muhammad Ali, Abd. Hamid Habbe, 2012. *The Influence of Ratio Financial Results For Bank of Islamic Banks and Conventional Banks in Indonesia*. *Jurnal Analisis*, JVol.1 No.1: 79 – 86 ISSN 2303-1001.
- Muhammad, 2002. *Manajemen Bank Syariah*. Yogyakarta: (UPP) AMP. YKPN.
- Muhammad, 2004. *Manajemen Dana Bank Syariah*. Yogyakarta: Ekonisia.
- Mujanah, Siti (2019) *Manajemen Kompensasi*. CV. Putra Media Nusantara (PMN). ISBN 978-602-1187-66-1.
- Mukherjee, 2007. Nath, P.: *Role of electronic trust in online retailing: A re-examination of the commitment-trust theory*. *European Journal of Marketing* 41, 1173-1202. DOI: 10.1108/03090560710773390.
- Naceur, S. Ben, & Omran, M., 2011. *The effects of bank regulations, competition, and financial reforms on banks’ performance*. *Emerging Markets Review*.
- Nasrun Afandi UmpuSinga, Atika Riasari, Dwi Hana Ria Qoyum. 2022. Pengaruh Pelatihan dan Pengembangan Sumber Daya Manusia terhadap Kinerja

- Karyawan Bank Syariah Indonesia. *Al-Buhuts* Vol. 18 No. 2. <https://doi.org/10.30603/ab.v18i2.2537>.
- Ngai, E.W.T. (2005), “*Customer relationship management research (1992–2002): an academic literature review and classification*”, *Marketing Intelligence & Planning*, Vol. 23 No. 6, pp. 582-605.
- Nunnally, J.C. and Bernstein, I.H. (1994) *The Assessment of Reliability. Psychometric Theory*, 3, 248-292.
- Nyoman Sri Subawa dan Ni Wayan Widhiasthini, 2018. *Conference on Management and Behavioral Studies*. Universitas Tarumanagara, Jakarta, 25 Oktober 2018. ISSN NO: 2541-3406. e-ISSN NO: 2541-285X.
- Omarini, Anna, 2017. *The Digital Transformation in Banking and The Role of FinTechs in the New Financial Intermediation Scenario*. Bocconi University, Milan Italy.
- Oner, Zengul, Ozaydin, Pallotta, & Weech-Maldonado, 2016. *Organizational and Environmental Factors Associated with Hospital Financial Performance: A Systematic Review. Journal of Health Care Finance* 43(2):13-37.
- Ongore, V. O., & Kusa, G. B., 2013. *Determinants of financial performance of commercial banks in Kenya. International Journal of Economics and Financial Issues*.
- Otoritas Jasa Keuangan, 2016. Panduan Penyelenggaraan *Digital Branch* Oleh Bank Umum.
- Otoritas Jasa Keuangan, 2021. *Indonesian Banking Statistics*. Desember 2021.
- Otoritas Jasa Keuangan, 2021. *Sharia Banking Statistics*. Desember 2021.
- Otoritas Jasa Keuangan, 2021. Cetak Biru Transformasi Digital Perbankan. November 2021.
- Owusu Kwateng, K., Osei-Wusu, E. E., & Amanor, K. (2019). *Exploring the effect of online banking on bank performance using data envelopment analysis. Benchmarking*, 27(1), 137–165. <https://doi.org/10.1108/BIJ-06-2018-0154>.
- Performance: *A Study of Dubai SMEs. The International Technology Management Review*, Vol. 3, No. 1, 1-11.
- Patil, 2017. *Human Resource Development Practices and Employee Productivity in Banking Sector. School Of Research and Innovation, CMR University, Bangalore*.

- Peter Appiahene, Yaw Marfo Missah, and Ussiph Najim, 2019. *Evaluation of information technology impact on bank's performance: The Ghanaian experience. International Journal of Engineering Business Management* Volume 11: 1–10<sup>a</sup> The Author(s) 2019 DOI: 10.1177/1847979019835337.
- Peraturan Bank Indonesia Nomor 14/26/PBI/2012 tanggal 27 Desember 2012 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank.
- Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.03/2014 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum Syariah.
- Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 6 /POJK.03/2016, Tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank.
- Peraturan Otoritas Jasa Keuangan Nomor 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum (Lembaran Negara Republik Indonesia Tahun 2016).
- Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 13/POJK.02/2018 Tentang Inovasi Keuangan Digital Di Sektor Jasa Keuangan.
- Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 12/POJK.03/2021 Tentang Bank Umum.
- Philip Kotler, 2001. *Marketing Management Millenium Edition, Tenth Edition*, by Pearson Custom Publishing. ISBN 0–536–63099-2 BA 993095
- Pinasti, W. F., & Mustikawati, R. I., 2018. Pengaruh CAR, BOPO, NPL, NIM dan LDR Terhadap Profitabilitas Bank Umum Periode 2011-2015. Nominal, Barometer Riset Akuntansi Dan Manajemen.
- Polasik, M. dan Wisniewski, T.P., 2009, *Empirical analysis of internet banking adoption in Poland, International Journal of Bank Marketing*, Vol. 27, No. 1.
- Polatoglu, V. N., & Ekin, S., 2001. *An empirical investigation of the Turkish consumers'. Acceptance of internet banking services. International Journal of Bank Marketing* , 19 (4).
- Pollitt, D., 1999. *Physical distribution and logistics management in the digital era. International Journal of Physical Distribution & Logistics Management*. <https://doi.org/10.1108/09600039910757752>
- Porter, M. E., 2001. *Strategy and the Internet. Harvard Business Review*. <https://doi.org/10.2469/dig.v31.n4.960>
- Porter, Michael E., 2008. *Strategy Strategy the Five Competitive. Harvard Business Review*. <https://doi.org/Article>.

- Pratama, A. A. N., & Wardani, A. (2018). Pengaruh Kemampuan Kerja dan Semangat Kerja Terhadap Kinerja Karyawan Melalui Kepuasan Kerja (Studi Kasus Bank Syariah Mandiri Kantor Cabang Kendal). *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*.
- Pratiwi, D. D., & Mahfud, M. K., 2012. Pengaruh CAR, BOPO, NPF, dan FDR terhadap return on asset (ROA) bank umum syariah. *Jurnal Akuntansi Universitas Diponegoro*.
- Puspitadewi, I., 2019. Pengaruh Digitalisasi Perbankan Terhadap Efektivitas Dan Produktivitas Kerja Pegawai. *Manajemen Dan Bisnis Indonesia*, 5(2), 247–258.
- Puspitarini, S. (2019). Analisis Pengaruh Rasio Likuiditas, Solvabilitas, Aktivitas, dan Size Perusahaan Terhadap Kinerja Keuangan Perusahaan. *Ilmiah Manajemen Bisnis*, 5(1), 78–92.
- Qianqian Gao<sup>1\*</sup>, Hong Fan<sup>1</sup>, Jiwei Shen, 2018. *The Stability of Banking System Based on Network Structure: An Overview*. *Journal of Mathematical Finance*, 2018, 8, 517-526
- Rachman, H. Y., Wati, L. N., & Riadi, R. (2020). Analisis Perbandingan Kinerja Keuangan Bank Syariah Dengan Bank Konvensional. *Jurnal Akuntansi*.
- Rachmaniar, A., Fatahillah, F., Hanifah, I., & Brilliant, G., 2021. Industry Mega Shift. *Invent. Ure*.
- Rahman et al, 2015. *An Empirical Investigation into The Factors Affecting Usage of Online Banking A Structural Equation Modeling Approach*. *International Journal of Economics, Commerce and Management*. United Kingdom Vol. III, Issue 6.
- Rahmisyari, 2016. *The Effect of Corporate Culture on Performance*. *The International Journal of Engineering and Science (IJES)*. ISSN (e): 2319 – 1813 ISSN (p): 2319 – 1805
- Rajnak, V., & Puschmann, T. (2020). *The impact of blockchain on business models in banking*. *Information Systems and E-Business Management*.
- Reinhard Steurer, 2013. *Disentangling governance: A synoptic view of regulation by government, business, and civil society*. *BOKU Universität für Bodenkultur Wien Department für Wirtschafts- und Sozialwissenschaften*.
- Reint Gropp and Florian Heider, 2009. *The Determinants Of Bank Capital Structure*. European Central Bank.
- Riyanto A, Ina Primiana , Yunizar , Yudi Azis, 2018. *Digital Branch: Competitive Advantage of Banking in Indonesia Through Information and*



- Communication Technology to Face the 4th Industrial Era*. European Research Studies Journal, Volume XXI, Special Issue 3, 441-454, 2018. DOI: 10.35808/ersj/1394.
- Riyanto A, I Primiana, Yunizar, Y Azis., 2019. *Digital Branch: Banking Innovation in Indonesia to Face 4.0 Industry Challenges*. IOP Conf. Series: Materials Science and Engineering 662 (2019) 072002 IOP Publishing doi:10.1088/1757-899X/662/7/072002.
- Rivai Veithzal, 2004. *Manajemen Sumber Daya Manusia untuk Perusahaan dari Teori ke Praktik*. PT RajaGrafindo Persada, Jakarta.
- Robbins, S. P. (2008). *Perilaku Organisasi*. Edisi ke-9. Jakarta: PT. Indeks Grup Gramedia.
- Robert Ortstad, Binan Sonono, 2017. *The Effects of the Digital Transformation Process on Banks' Relationship with Customers – Case Study of a Large Swedish Bank*. Master's Thesis 30 credits Department of Business Studies Uppsala University Spring Semester of 2017.
- Rock, D., 2009. *Strategy + Business Journal Article*. *Neuroscience Research*. reprint nu(56), 32–34. Retrieved from a Modele=afficheN&cpsidt=23312840
- Rod, M., Ashill, N.J., Shao, J. dan Carruthers, J., 2009, *An xamination of the relationship between service quality dimensions, overall internet banking service quality and customer satisfaction: A New Zealand study*, Marketing Intelligence & Planning, Vol. 27.
- Rosjidi Rangawidjaja, 1998, *Pengantar Ilmu Perundang-Undangan Indonesia*, Mandar Maju, Bandung.
- Salmah, S., & Murti, A., 2020. *Dampak Digitalisasi Terhadap Peran Front Office Dalam Bisnis Perbankan*. JIMFE (Jurnal Ilmiah Manajemen Fakultas Ekonomi), 6(2), 145–156.
- Samuel Hakizimana, Muraguri-Makau Charity Wairimu, Stephen Muathe, 2023. *Digital Banking Transformation and Performance: Where Do We Stand?. International Journal of Management Research and Emerging Sciences*. Vol 13, No 01, March 2023, PP. 179-196.
- Sasmoko, Wasono Mihardjo, L. W., Alamsjaha, F., & Elidjena, 2019. *Dynamic capability: The effect of digital leadership on fostering innovation capability based on market orientation*. *Management Science Letters*.
- Sekaran, 2007. *Research Method for Business (Metode Penelitian Untuk Bisnis)*. Jakarta: Salemba Empat.
- Sekaran, 2009. *Research Method for Business A Skill-Building Approach*. 5<sup>th</sup> Edition.

Wiley India, New Delhi.

Sekaran, 2010. *Research Method for Business: A Skill Building Approach*. 5<sup>th</sup> Ed. Prentice Hall. John Wiley @ Sons. New York.

Sekaran, U. and Bougie, R. 2016. *Research Methods for Business: A Skill-Building Approach*. 7th Edition, Wiley & Sons, West Sussex.

Semenov et al. 2015. *Heat tolerance around flowering in wheat identified as a key trait for increased yield potential in Europe under climate change*. *Journal of Cereal Science*.

Shu-Mei Tseng, 2008. *The effects of information technology on knowledge management systems*. *Expert Systems with Applications* 35, 150-160.

Sidhu, M. K. (2018). *The impact of Online Banking on Bank Performance*. *International Conference on E-Commerce*, May, 1–73.

Siti Khuzaimah, 2017. Pengaruh Pengembangan Karir, Kompetensi Dan Lingkungan Kerja Terhadap Kepuasan Kerja Karyawan Pada PT. Bank Riau Kepri Kantor Pusat Pekanbaru. *Jom Fekon* Vol 4 No. 1.

Sri Mulyani Menteri keuangan, *Bisnis.com.*, 2020.

Stacey & Mowles, 2016. *Strategic Management and Organisational Dynamics: the challenge of complexity to ways of thinking about organisations*. Edition: 7th Edition Publisher: Pearson

Statistik Perbankan Indonesia, Desember 2021

Statistik Perbankan Syariah di Indonesia, Desember 2021

Steurer, R., 2013: *Disentangling governance: A synoptic view of regulation by government, business and civil society*, in: *Policy Sciences*, 46/4, 387-410.

Sugiyono. 2009. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung. Alfabeta.

Suhartono, I., 2010. *Manajemen Kinerja Pada Perusahaan Bisnis Dari Manajemen Kinerja Tradisional ke Manajemen Kinerja Baru*. *J Ilmiah Among Makarti*.

Sujadi, Edy Purwo Saputro, 2010. *SemnasIF 2010*. ISSN: 1979-2328 UPN “Veteran” Yogyakarta, 22 Mei 2010 E-302.

Sujarweni, V. Wiratna. 2015. *Metodologi Penelitian Bisnis dan Ekonomi*. Yogyakarta: Pustaka Baru Press.

Sukardi. (2013). *Metodologi penelitian pendidikan: kompetensi dan praktiknya*. Bumi Aksara, Jakarta.



- Sumadi, S., 2020. Menakar Dampak Fenomena Pandemi Covid-19 Terhadap Perbankan Syariah. *Jurnal Hukum Ekonomi Syariah*. <https://doi.org/10.30595/jhes.v0i1.8761>
- Suseno, N. S., Hermina, T., Ramdhani, A., & Utari, L. (2019). *The impact of intellectual capital on financial performance. International Journal of Recent Technology and Engineering*.
- Swayne, Duncan, & Ginter, 2006. *Strategic Management of Health Care Organisations (Fifth Edition)*. International Journal of Leadership in Public Services. ISSN: 1747-9886.
- Mehdi Taghian Clare D'Souza Michael Polonsky , (2015),"A stakeholder approach to corporate social responsibility, reputation and business performance", *Social Responsibility Journal*, Vol. 11 Iss 2 pp. 340 – 363 Permanent link to this document: <http://dx.doi.org/10.1108/SRJ-06-2012-0068>
- Tanriverdi, 2005. *Information Technology Relatedness, Knowledge Management Capability, and Performance of Multibusiness Firms. MIS Quarterly* 29(2):311-334. DOI: 10.2307/25148681
- Taswan, 2010. *Manajemen Perbankan, Konsep, Teknik, dan Aplikasi*. Edisi. Kedua. Yogyakarta : UPP STIM YKPN.
- Teece, D. J., 2010. *Business Models, Business Strategy And Innovation. Long Range Planning*.
- Thiel Michael, 2001. *Finance and economic growth– a review of theory and the available evidence. Directorate General for Economic and Financial Affairs*.
- Thomas L. Wheelen, J. David Hunger, Alan N. Hoffman, Charles E. Bamford, 2018. *Strategic Management and Business Policy: Globalization, Innovation and Sustainability. Pearson Education, Feb 14, 2017 - Business & Economics*.
- Tseng S., 2008. *The effects of information technology on knowledge management systems. Journal Article. Expert Systems with Applications*. DOI: 10.1016/j.eswa.2007.06.011.
- U. Zeynep Ata, Aysegul Toker, (2012),"The effect of customer relationship management adoption in business-to-business markets", *Journal of Business & Industrial Marketing*, Vol. 27 Iss: 6 pp. 497 - 507.
- Ullah ALai R., 2013. *A systematic review of business and information technology alignment. ACM Transactions on Management Information Systems*. DOI: 10.1145/2445560.2445564.
- Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja. Pasal 32 ayat (1).

- United Cities and Local Governments (UCLG), *Metropolis, and UN-Habitat on March 25th, 2020. Digital Technologies and the COVID-19 pandemic*. Barcelona (Spain)
- Vaiappuri et al, 2016. *An Empirical View of Knowledge Management*. In book: *Handbook of Research on Global Supply Chain Management* (pp.452-465) Chapter: 25 Publisher: IGI Global Publishers Editors: Bryan Christiansen.
- Val Srinivas and Richa Wadhvani, 2019. *Recognizing the value of bank branches in a digital world*. The Deloitte Center for Financial Services.
- Walker & Ruekert, 1987. *Marketing's Role in the Implementation of Business Strategies: A Critical Review and Conceptual Framework*. First Published July 1, 1987 Research Article.
- Warsame, M. H., 2009. *The role of Islamic finance in tackling financial exclusion in the UK*. *Doctoral Thesis, Durham University*, 8(1), 1–358.
- Wexley, Kenneth N., 2005. *Perilaku organisasi dan Psikologi Personlia*. Jakarta: Rineka Cipta.
- Wheelen et al., 2018. *Strategic Management and Business Policy Globalization, Innovation and Sustainability*. Fifteenth Edition.
- Wibowo, E. S., Syaichu, M., & Manajemen, J., 2013. Analisis Pengaruh Suku Bunga, Inflasi, CAR, BOPO, NPF Terhadap Profitabilitas Bank Syariah. *Diponegoro Journal Of Management*.
- Wimboh Santoso Ketua Otoritas Jasa Keuangan, oke finance, 2017; Tempo.co, 2021.
- Winarti, E. (2018). *Perencanaan Manajemen Sumber Daya Manusia*. Jurnal Perencanaan SDM.
- Winasis, S., & Riyanto, S., 2020. Transformasi Digital di Industri Perbankan Indonesia: Impak Pada Stress Kerja Karyawan. *Istishadia: Jurnal Ekonomi Dan Perbankan Syariah*, 7(1), 56.
- Windijarto, 2017. *Refinancing Dalam Struktur Modal: Studi Pada Perusahaan Manufaktur Di Bursa Efek Indonesia*. *Jurnal Ekonomi dan Keuangan p-ISSN 2548 – 298X Akreditasi No. 32a/E/KPT/2017 e-ISSN 2548 – 5024 DOI: 10.24034/j25485024.y2021.v5.i1.4736*.
- Workman, L. & Reader, W., 2014. *Evolutionary Psychology*. Cambridge University Press.
- Yahya, A., Marwan A., & Muna S. (2013). *Technology Orientation, Innovation and Business*.

- Yakhlef, 2001. *evaluated, "The services provided through internet and website"*, Journal of Business & Industrial Marketing, 23(1), pg no:59-69,2003.
- Yamin, S., dan Kurniawan, H. 2011. *Generasi Baru Mengolah Data Penelitian dengan Partial Least Square Path Modeling: Aplikasi dengan Software XLSTAT, SmartPLS, dan Visual Pls.* Salemba Infotek. Jakarta.
- Yu Long, 2009. *The impact of information technology on the HR function transformation.* Master Thesis, Business Administration HRM University of Twente.
- Zubaedah & Hidayat, 2022. *Indonesian government policies in digital entrepreneurship transformation.* IJOBSOR, 10 (3) (2022) pp. 98-103. Published by: TRIGIN Publisher. International Journal of Politics and Sociology Research.
- Zainul Arifin, 2006. *Dasar-Dasar Manajemen Bank Syariah Edisi Revisi, Cet 4.* Jakarta: Pustaka Alvabet.