

## DAFTAR PUSTAKA

- [1] R. Mardikaningsih, D. Darmawan, and E. Anastasya Sinambela, “PENGEMBANGAN KEUNGGULAN KOMPETITIF UMKM MELALUI STRATEGI ORIENTASI PASAR DAN INOVASI PRODUK,” 2024.
- [2] C. Maulidina Hidayat, L. Fatimah Lishobrina, M. Puspa Arum, J. DI Panjaitan No, K. Banyumas, and J. Tengah, “Analisis Peran Financial Technology dalam Meningkatkan Keuangan Inklusif pada UMKM di Kabupaten Banyumas,” *Jurnal Riset dan Inovasi Manajemen*, vol. 1, no. 2, pp. 199–205, 2023, doi: 10.59581/jrim-widyakarya.v1i2.963.
- [3] A. Andani, E. Novianta, A. Friam Budhi, A. Arya, Z. Sabina, and W. Indah Sari, “Pengaruh Perkembangan Ekonomi Digital Terhadap Perusahaan Start-Up di Indonesia,” vol. 2, no. 1, pp. 1–11, 2024, doi: 10.47861/jkpu-nalanda.v2i1.797.
- [4] L. Judijanto, R. Destiana, E. Sudarmanto, I. Ayu, P. Suprpti, and I. Harsono, “Analisis Pengaruh Adopsi Teknologi Finansial, Kepercayaan Nasabah, dan Regulasi Terhadap Penggunaan Layanan Keuangan Digital,” 2024.
- [5] L. Gambacorta and J. Jagtiani, “Working Papers Giulio Cornelli Bank for International Settlements Jon Frost Bank for International Settlements The Impact of Fintech Lending on Credit Access for U.S. Small Businesses The Impact of Fintech Lending on Credit Access for U.S. Small Businesses Giulio Cornelli Bank for International Settleme,” 2022, doi: 10.21799/frbp.wp.2022.14.