

DAFTAR PUSTAKA

- Fitriadi, F. (2025, May 22). *Peringkat Perusahaan Multifinance 2024 di Indonesia*. Kreditpedia.net. <https://www.kreditpedia.net/peringkat-perusahaan-multifinance-2024-di-indonesia/>
- Grahanusa Mediatama. (2024, December 13). *Pembiayaan Multifinance Capai Rp 501,89 Triliun per Oktober 2024*. kontan.co.id. <https://keuangan.kontan.co.id/news/pembiayaan-multifinance-capai-rp-50189-triliun-per-oktober-2024>
- MANTIS - Mandala Finance. (n.d.). <https://mandalafinance.com>.
<https://mandala`.com/id/mantis/>
- MANTIS by Mandala Finance - Aplikasi di Google Play. (n.d.). <https://play.google.com/store/apps/details?id=id.co.mantis&hl=id&pli=1>
- Nisaputra, R. (2022, July 28). *Mandala Finance Borong 3 Penghargaan di 18th Infobank Multifinance Awards 2022*. Infobanknews. <https://infobanknews.com/mandala-finance-borong-3-penghargaan-di-18th-infobank-multifinance-awards-2022/>
- Otoritas Jasa Keuangan. (2024). Roadmap pengembangan dan penguatan perusahaan pembiayaan 2024–2028. https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Documents/Pages/Roadmap-Pengembangan-dan-Penguatan-Perusahaan-Pembiayaan-2024-2028/Roadmap%20Pengembangan%20dan%20Penguatan%20Perusahaan%20Pembiayaan%202024-2028_Final.pdf
- Perusahaan - Mandala Finance. (n.d.). <https://mandalafinance.com>.
<https://mandalafinance.com/id/company/detail/>
- Santioso, L., & Agusyah, A. A. (2022). BUDGETING SEBAGAI ALAT PERENCANAAN DAN PENGENDALIAN BIAYA. *journal.untar.ac.id*. <https://doi.org/10.24912/pserina.v2i1.19832>

- Traylor, O. F., & Wildavsky, A. (1976). Budgeting: A Comparative Theory of Budgetary Processes. *Southern Economic Journal*, 43(2), 1189.
<https://doi.org/10.2307/1057350>
- Untari, P. H., & Fitriani, F. F. (2024, June 13). Mandala Finance (MFIN) Sabet BIA 2024 Kategori Pembiayaan Konsumen Terbaik. *Bisnis.com*.
<https://finansial.bisnis.com/read/20240613/89/1773858/mandala-finance-mfin-sabet-bia-2024-kategori-pembiayaan-konsumen-terbaik>
- What is a finance business partner responsible for?* (2025). uk.indeed.com.
<https://uk.indeed.com/career-advice/career-development/what-is-finance-business-partner>

