
menggunakan metode yang berbeda untuk kebutuhan data dari sisi berbeda.

2. Melakukan penelitian secara spesifik pada salah satu blok model bisnis pada objek penelitian, berdasarkan masalah yang terjadi pada objek penelitian tersebut dan dapat memberikan solusi terkait masalah yang ditemukan.

3. Melakukan penelitian dengan objek yang berbeda untuk melakukan perbandingan model bisnis dari dua atau lebih objek penelitian.

UCAPAN TERIMA KASIH

Penulis mengucapkan terima kasih kepada instansi yang telah memberi dukungan financial terhadap penelitian ini.

DAFTAR PUSTAKA

Anshari, M., Almunawar, M.N., Masri, M. and Hamdan, M. (2019), "Digital marketplace and FinTech to support agriculture sustainability", *Energy Procedia*, Elsevier, Vol. 156, pp. 234–238.

Ariyanto, T. (2015), "EVALUASI MANAGEMENT CONTROL SYSTEM DALAM MENINGKATKAN CONTROL PADA AKTIVITAS OPERASIONAL PADA CV 'X' DI SURABAYA", *CALYPTRA*, Vol. 3 No. 2, pp. 1–16.

Baihaqi, J. (2018), "Financial Technology Peer-To-Peer Lending Berbasis Syariah di Indonesia", *TAWAZUN: Journal of Sharia Economic Law*, Vol. 1 No. 2, pp. 116–132.

Christiani, E. (2014), "Pengaruh Management Control System terhadap Firm Performance Melalui Employee Motivation sebagai Variabel Intervening (Studi Kasus pada Sektor Non Manufaktur di Surabaya)", *Business Accounting Review*, Vol. 2 No. 2, pp. 64–74.

Creswell, J.W. (2010), "Research design pendekatan kualitatif, kuantitatif, dan mixed", *Yogyakarta: Pustaka Pelajar*.

Fatimah, A.N., Nirmalasari, A., Dwiputra, A.S., Lumeta, P.N. and Maharso, R.D. (2019), "Peer To Peer Lending Platform Igrow Dalam Pemberdayaan Komunitas

Petani", *Pengembangan SDM Indonesia Untuk Mendorong Pertumbuhan Ekonomi Digital*, pp. 113–126.

Feng, Y., Fan, X. and Yoon, Y. (2015),

"LENDERS AND BORROWERS' STRATEGIES IN ONLINE PEER-TO-PEER LENDING MARKET: AN EMPIRICAL ANALYSIS OF PPDAL.COM", *Journal of Electronic Commerce Research*, Journal of Electronic Commerce Research, Vol. 16 No. 3, p. 242.

Hatch, M.J. and Cunliffe, A.L. (2013),

"Organisation–environment relations", *Organization Theory*, pp. 63–100.

Hendriyani, C. and Raharja, S.J. (2018),

"Analysis building customer engagement through e-CRM in the era of digital banking in Indonesia", *International Journal of Economic Policy in Emerging Economies*, Inderscience Publishers (IEL), Vol. 11 No. 5, pp. 479–486.

Hendriyani, C. and Raharja, S.J. (2019),

"Business agility strategy: peer-to-peer lending of Fintech startup in the era of digital finance in Indonesia", *Review of Integrative Business and Economics Research*, Society of Interdisciplinary Business Research, Vol. 8, pp. 239–246.

Herath, S.K. (2007), "A framework for management control research", *Journal of Management Development*, Emerald Group publishing limited.

Hermansyah, R.F., Krisnawati, A. and Rizal, N.A. (2020),

"Analisis Model Fintech Dan Digital Marketplace Dalam Menunjang Industri Pertanian Di Kelurahan Margamekar Kecamatan Pangalengan", *EProceedings of Management*, Vol. 7 No. 3.

Jamira, A., Febriani, Y. and Amali, M. (2021),

"Business Model Canvas (BMC): Sebuah Pendekatan Dalam Mendorong Mindset Kewirausahaan", *PROSIDING SEMINAR NASIONAL EKONOMI DAN BISNIS*, pp. 205–214.

Klafft, M. (2008), "Peer to peer lending:

auctioning microcredits over the internet", *Proceedings of the International Conference on Information*

- Kurniawati, S. (2020), “Kinerja Sektor Pertanian di Indonesia”, *Prosiding Seminar Akademik Tahunan Ilmu Ekonomi Dan Studi Pembangunan 2020*, pp. 24–31.
- Mutmainah, R. (2014), “Peran kepemimpinan kelompok tani dan efektivitas pemberdayaan petani”, Bogor Agricultural University (IPB).
- Osterwalder, A., Pigneur, Y., Bernarda, G. and Smith, A. (2015), *Value Proposition Design: How to Create Products and Services Customers Want*, John Wiley & Sons.
- Otoritas Jasa Keuangan. (2022), “Penyelenggara Fintech Lending Berizin di OJK per 3 Januari 2022”, <https://www.ojk.go.id/id/kanal/iknb/financial-technology/Pages/Penyelenggara-Fintech-Lending-Berizin-di-OJK-per-3-Januari-2022.aspx> (accessed 30 January 2022).
- Paripanyapat, D. and Kraiwanit, T. (2018), “Financial technology acceptance in Bangkok metropolis and vicinity”, *Review of Integrative Business and Economics Research (RIBER)*, Vol. 8 No. 3.
- Petty, N.J., Thomson, O.P. and Stew, G. (2012), “Ready for a paradigm shift? Part 2: Introducing qualitative research methodologies and methods”, *Manual Therapy*, Elsevier, Vol. 17 No. 5, pp. 378–384.
- Sugiyono. (2015), *METODE PENELITIAN PENDIDIKAN (Pendekatan Kuantitatif, Kualitatif, Dan R&D)*, ALFABETA, cv.
- Yanti, N.E. (2018), “Analisis Risiko Investasi dan Optimalisasi Portofolio Saham LQ45 dengan Metode Value At Risk”, Universitas Brawijaya.
- Yum, H., Lee, B. and Chae, M. (2012), “From the wisdom of crowds to my own judgment in microfinance through online peer-to-peer lending platforms”, *Electronic Commerce Research and*