

DAFTAR PUSTAKA

- Ardianto, Elvinaro. (2011). *Handbook of Public Relation*. Simbiosis. Jakarta
- Bank Indonesia, Sistem Informasi Debitur: Sejarah dan Perkembangannya, Cet.1, November 2017, hal.4
- Bungin, Burhan. (2011). *Metodologi Penelitian Kuantitatif*. Kencana. Jakarta
- Creswell, John W., 2009, *Research Design: Quantitative, Qualitative and Mixed Methods Approach*, 3rd Edition, California: Sage Publication.
- Hancock, Beverley, 1998, *An Introduction to Qualitative Research, Nottingham: Trent Focus Group*
- Kearns, I. (2004). *Public value and e-government*. London: Institute for Public Policy Research.
- Moore, Mark H. (1995). *Creating Public Value. Strategic Management In Government*. Harvard University Press. Cambridge.
- M. Irfan Islamy. (2007). *Prinsip-Prinsip Perumusan Kebijakan Negara*. PT Bumi Aksara, Jakarta.
- Montanari, J. R Dan J. R. Bracker. (1986). "The Strategic Management Process At The Public Planning Unit Level". *Journal Smj*, Vol 7, 251-265.
- Porter, Michael E., 1987, *From Competitive Advantage to Corporate Strategy*, Boston: Harvard Publishing School Corporation.
- Pramushinta, A. N. (2014). *Analisis Strategis Sektor Publik Menggunakan Public Sector Portfolio Matrix Di Daerah Istimewa Yogyakarta*. Tesis. Universitas Gadjah Mada. Yogyakarta.
- Rangkuti, Freddy. (2017). *Analisis Swot Teknik Membedah Kasus Bisnis*. PT. Gramedia Pustaka Utama. Jakarta.
- Schindler, Pamela S., 2019, *Business Research Methods 13th Edition*, New York: Mc Graw-Hill.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. PT Alfabet, Bandung.
- Susetyo, Imam. (2020). *Public Value Dalam Program Kartu Indonesia Sehat (KIS) Di Kecamatan Ngadirejo, Kabupaten Temanggung*. Skripsi. Untidar. Magelang.
- Timo Meynhardt. Spano. (2009). *Public Value Inside: What Is Public Value Creation?. International Journal Of Public Administration*. Vol.32, Issue 3-4: Hal 192
- The World Bank, *Credit Reporting*, 2015, diakses melalui <https://www.worldbank.org/en/topic/financialsector/brief/credit-reporting> pada 23 November 2021
- The World Bank, *General Principle for Credit Reporting*, September, 2011, hlm.11
- Thompson, Jr., A.A., Peteraf, M.A., Gamble, J.E., dan Strickland III, A. J. (2018). *Crafting and executing strategy-The quest for competitive advantage: Concepts and cases*, 21st Edition. McGraw-Hill, New York, NY.
- Undang-Undang Republik Indonesia No.21 Tahun 2011 tentang Otoritas Jasa Keuangan.
- Wheelen, Thomas L., Hunger, J. David, (2010) *Strategic Management and Business Policy Achieving Sustainability. Twelfth Edition*. Pearson.

World Bank, *Credit Scoring Approach Guidelines*, 2019, hal. IX
Yulianti, Devi. (2018). *Manajemen Strategi Sektor Publik*. Pustaka Media. Bandar
Lampung.