



DAFTAR PUSTAKA

A. Peraturan Perundang-Undangan

Undang-Undang Dasar Negara Republik Indonesia Tahun 1945 Amandemen Ke-IV

Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan.

Undang-Undang Nomor 10 Tahun 1998 tentang Perubahan atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan.

Undang-Undang Nomor 23 Tahun 1999 tentang Bank Indonesia

Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik

Undang-Undang Nomor 21 Tahun 2011 tentang Otoritas Jasa Keuangan

Undang-Undang Nomor 19 Tahun 2016 tentang Perubahan atas Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik

Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum

Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum

B. Buku

Ais, Chatamarrasjid. *Hukum Perbankan Nasional Indonesia*. Jakarta: Prenada Media Group, 2005.

Asikin, Zainal.. *Pengantar Hukum Perbankan Indonesia*. Jakarta: RajaGrafindo Persada, 2016.

Grubler, Arnulf. *Technology and Global Change*. Cambridge University Press: Cambridge, 1998.

Haes, Steven De, Wim Van Germbergen. *Enterprise Governance of Information Technology: Achieving Alignment and Value, Featuring COBIT 5, Second Edition*. Springer International Publishing; Switzerland, 2015.

Indrajit, Richardus Eko. *Konsep Dasar Tata Kelola Teknologi Informasi*. Yogyakarta: Preinexus, 2016.



Indrajit, Richardus Eko. *Manajemen organisasi dan Tata Kelola Teknologi Informasi*. Yogyakarta: Graha Ilmu, 2014.

Ishaq. *Metode Penelitian Hukum dan Penulisan Skripsi, Tesis, Serta Disertasi*. Bandung: Penerbit Alfabeta Bandung, 2017.

ISACA. *COBIT 5: A Business Framework for the Governance and Management of Enterprise IT*. Illinois: ISACA, 2012.

ISACA. *COBIT 5: Enabling Processes*. Illinois: The Information Systems Audit and Control Association, 2012.

IT Governance Institute. *Governance of the Extended Enterprise*. New Jersey: John Wiley & Sons, 2005.

Jogiyanto, Willy Abdillah. *Sistem Tatakelola Teknologi Informasi*. Yogyakarta: Andi Offset, 2011.

OJK. *Cetak Biru Transformasi Digital Perbankan*. Jakarta: Otoritas Jasa Keuangan, 2021.

Lipis, Allen H, Thomas R. Marshall, Jan H. Linker. *Perbankan Elektronik*. Jakarta: PT Rineka Cipta, 1992.

Soekanto, Soerjono. *Pengantar Penelitian Hukum*. Jakarta: UI Press, 1986.

SW. Maria, *Metodologi Penelitian Ilmu Hukum*. Yogyakarta: Universitas Gadjah Mada, 2019.

Usman, Rachmadi, S.H. *Aspek-Aspek Hukum Perbankan di Indonesia*. Jakarta: Gramedia Pustaka Utama, 2003.

Wood, Jr., Oliver G. *Commercial Banking*. New York: D. Van Nostrand Company, 1978.

C. Artikel Dalam Buku

Morakanyane, Resego, Audrey Grace, Philip O'Reilly. "Conceptualizing Digital Transformation in Business Organizations: A Systematic Review of Literature.". dalam *Digital Transformation - From Connecting Things to Transforming Our Lives*. Diedit oleh dr. Andreja Pucihat, dkk. 428-442. Slovenia: University of Maribor Press, 2017.



D. Skripsi

Amanda, Talitha. "The Existence of Bank Indonesia Regulations: Analysis of the Protection for Financial Stability in Running Electronic Banking Activities in Indonesia". (Skripsi), Universitas Gadjah Mada, 2019.

Assagaf, Kamilia. "Tantangan Dalam Pelaksanaan Perlindungan Data Pribadi Nasabah Menurut Peraturan Otoritas Jasa Keuangan (OJK) Nomor 12/POJK.03/2018 Tentang Penyelenggaraan Layanan Perbankan Digital oleh Bank Umum". (Skripsi), Universitas Gadjah Mada, 2022.

Guntur, Jeremy. "Strengthening National Banking System: The Implementation of Digital Banking Toward Banking Principles". (Skripsi), Universitas Gadjah Mada, 2022.

E. Artikel Jurnal

Agung, Halim. Johanes Fernandes Andry. "Audit Sistem Informasi Akademik Menggunakan Kerangka Kerja COBIT 5 Pada Domain EDM di Universitas XYZ". *Journal of Business and Audit Information Systems*. Vol. 1, No. 1. (2018): 40-52. <http://dx.doi.org/10.30813/v1i1.1143>.

Andry, Johanes Fernandes. "Performance Measurement of IT Governance: A Case Study". *Jurnal Sistem Informasi*. Vol. 12, No. 2. (Oktober 2016). 56-62. <https://doi.org/10.21609/jsi.v12i2.477>.

Berger, Allen N. "The Economic Effects of Technological Progress: Evidence from the Banking Industry". *Journal of Money, Credit, and Banking*, Vol. 35, No. 2. (April, 2003): 1-43. <http://dx.doi.org/10.2139/ssrn.332900>.

Dauwango, Supriyadi, Salahudin Olii. "Tingkat Kapabilitas Tata Kelola Teknologi Informasi pada Domain Evaluate, Direct, and Monitoring". *Jambura: Jurnal of Informatics*. Vol. 1, No. 1. (April, 2019). 20-28. <https://doi.org/10.37905/jji.v1i1.2331>.

Hase, Steven De. dkk. "Adoption and Impact of IT Governance and Management Practices: a COBIT 5 Perspective". *International Journal of IT/Business Alignment and Governance*. Vol. 7, No. 1. (Juni 2016): 50-72. <http://dx.doi.org/10.4018/IJITBAG.2016010104>.

Lee, Samuel David. "Driving Factors of Information Technology Governance in Indonesian Banking Sector". *UG Jurnal*, Vol. 14, No. 5. (Mei, 2020): 14-17.



Linda, Tania, Agustinus Fritz Wijaya. "Evaluation of Personnel Information System Performance at the Department of Population and Civil Registarting of Bengkayang Regency Using COBIT 5". *Journal of Information Systems and Informatics* Vol. 1, No. 2. (Juni, 2021): 225-233. <https://doi.org/10.33557/journalisi.v3i2.102>.

Maulidiana, Lina. "Fungsi Otoritas Jasa Keuangan Sebagai Lembaga Pengawas Perbankan Nasional di Indonesia". *Jurnal Keadilan Progresif*, Vol. 5, No. 1. (Maret 2014): 102-120.

MN, Nuryasman. Hidayat Wiweko. "Deregulasi di Indonesia, Perkembangan dan Dampaknya Terhadap Perbankan:". *JE/FE Untar*. Vol. 6, No. 1. (2001): 35-52.

Maseko, L. B. Marx. "An Analysis of COBIT 5 as a Framework for the Implementation of IT Governance with Reference to KING III". *Risk Governance & Control*. Vol. 6, No. 1. (December 2016). 20-34.

Nasution, Mahyuddin K. M, dkk. "Perspektif Hukum Teknologi Informasi". *Dies Natalis Fakultas Hukum Universitas Sumatera Utara*. (Maret 2014). 1-23.

Panetta, Ida Claudia. dkk. "How do you DIsclose? Some Evidence on IT Governance and performance in European Banking System". *Journal of Financial Management, Markets and Institutions*, Vol. 7, No. 1. (Juli, 2019): 1-36. <https://doi.org/10.1142/S2282717X19400024>.

Pangandaheng, Font, dkk. "Transformasi Digital: Sebuah Tinjauan Literatur Pada Sektor Bisnis dan Pemerintah. *Jurnal EMBA*. Vol. 10, No. 2. (April, 2022): 1106-1115. <https://doi.org/10.35794/emba.v10i2.41388>.

Purbawangsa, I Nyoman Adi. Eko Darwiyanto, Kemas Rahmat. "Evaluasi Sistem E-Government Kota Denpasar Menggunakan Framework COBIT 5 pada Domain Monitor, Evaluate, and Assess (MEA)". *e-Proceeding of Engineering*. Vol. 1, No. 1. (Desember 2014): 685-695.

Ronggo, Satrio. Lastuti Abubakar, Tri Handayani. "Kesiapan Perbankan Menuju Transformasi Digital Pasca Pandemi Covid-19 Melalui Financial Technology (Fintech)". *Jurnal Poros Hukum Padjajaran*, Vol. 3, No. 2. (Mei 2022): 228-241. <https://doi.org/10.23920/jphp.v3i2.764>.

Rowe, Cymonie. "Technological Advances in Banking: A Move To a Global Economy". *ILSA Journal of Int'l & Comparative Law*, Vol. 4, No. 1303. (1997): 1304-1315.



Ruslina, Elli. "Makna Pasal 33 Undang-Undang Dasar 1945 Dalam Pembangunan Hukum Ekonomi Indonesia". *Jurnal Konstitusi*. Vol. 9, No. 1. (Maret, 2012): 49-82. <https://doi.org/10.31078/jk913>.

Sharma, Shalendra, D. "The Indonesian Financial Crisis: From Banking Crisis to Financial Sector Reforms, 1997-2000". *Cornell University Press: Southeast Asia Program Publications at Cornell University*. No. 71. (April, 2001): 79-110. <https://doi.org/10.2307/3351457>.

Setiawan, Ari Kurnia. Johannes Fernandes Andry. "Pengukuran Performa Tata Kelola Teknologi Informasi pada Perpustakaan Nasional Menggunakan Framework COBIT 5". *JUTEI*. Vol. 3, No. 1. (April 2019). 53-63. <https://doi.org/10.21460/jutei.2019.31.134>.

Spremic, Mario, Nijaz bajgoric, dan Lejla Turulja."Implementation of IT Governance Standards and Business Continuity Management in Transition Economies: The case of Banking Sector in Croatia and Bosnia-Herzegovina". *Economic Research-Ekonomska Istrazivanja*, Vol. 26, No. 1. (Juli, 2012): 183-202. <http://dx.doi.org/10.1080/1331677X.2013.11517597>.

Toifur, Tubagus. Kusrini, Agung Budi. "Evaluation of Information Technology Governance Using COBIT 5 and ISO/IEC38500". *JOIN (Jurnal online Informatika)* Vol. 7, No. 1. (Juni, 2022): 17-27. <https://doi.org/10.15575/join.v7i1.814>.

Vezyridis, Paraskevas. Stephen Timmons, Heather Wharrad. "Going paperless at the Emergency Department: A Socio-technical Study of an Information System for Patient Tracking". *International Journal of Medical Informatics*. Vol. 80. (2011): 455-465. <https://doi.org/10.1016/j.ijmedinf.2011.04.001>.

Vugec, Dalia Susa. Mario Spremic, Mirjana Pejic Bach. "IT Governance Adoption in Banking and Insurance Sector: Longitudinal Case Study of COBIT Use". *International Journal for Quality Research*. Vol. 11, No. 3 (Agustus, 2017): 691-716. <http://dx.doi.org/10.18421/IJQR11.03-13>.

Wakarmamu, Thobby. "The Role of Good Corporate Governance Banking Sector in Supporting Risk Management Principles as the Implementation of Prudential". *European Journal of Business and Management* Vol. 7, No. 35. (2015): 223-231.



Winasis, Shinta. Setyo Riyanto. "Transformasi Digital di Industri Perbankan Indonesia; Impak pada Stress Kerja Karyawan". *Iqtishadia*. Vol 7, No. 1. (Juni 2020): 56-64.

F. *Working Paper*

Haviluddin, Rayner Alfred, Patricia Anthony. "The Utilization of COBIT Framework Within IT Governance: A Study of Literature". Paper dipresentasikan pada *The 2nd ACIKITA International Conference on Science and Technology*, Jakarta, Agustus 2012. hlm 5.

Irhandayaningsih, Ana. "Performance Measurement of Information Technology Governance in the Library of Diponegoro University Using COBIT Assessment Framework". Paper dipresentasikan pada *E3S Web of Conference: Emphasizing Environment and Human Security Towards Global Sustainable Development Goals*. Daring, November 2020. hlm 6

Mangalaraj, dkk. "IT Governance Frameworks and COBIT – A Literature Review". Paper dipresentasikan pada *Twentieth Americas Conference on Information Systems*, Amerika Serikat, 2014. hlm 4.

G. Internet

Adi. "Tegaskan Pentingnya Tata Kelola Digital, OJK Terus Monitor Keamanan Teknologi Informasi OJK".
<https://pasardana.id/news/2023/1/18/tegaskan-pentingnya-tata-kelola-digital-ojk-terus-monitor-keamanan-teknologi-informasi-ijk/>. Diakses pada 14 Mei 2023.

Adi, Tri. "Urgensi Penerapan Manajemen Risiko TI".
<https://analisis.kontan.co.id/news/urgensi-penerapan-manajemen-risiko-ti>. Diakses pada 14 Mei 2023.

Bloomberg, Jason. "Digitization, Digitalization, and Digital Transformation: Confuse Them at your Peril".
<https://www.forbes.com/sites/jasonbloomberg/2018/04/29/digitization-digitalization-and-digital-transformation-confuse-them-at-your-peril/?sh=6a8fc0bb2f2c>. Diakses pada 26 Maret 2023.

Chakravarti, Jayant. "LockBit Leaks 1.5TB of Data Stolen From Indonesia's BSI Bank". <https://www.bankinfosecurity.com/lockbit-leaks-15tb-data-stolen-from-indonesias-bsi-bank-a-22110>. Diakses pada 15 Juli 2023.

KBBI. "Informasi". <https://kbbi.web.id/informasi>. Diakses pada 28 Februari 2023.



OECD. “Personal Data Use in Financial Services and the Role of Financial Education: A Consumer Centric Analysis”. <https://www.oecd.org/finance/Personal-Data-Use-in-Financial-Services-and-the-Role-of-Financial-Education.pdf>. Diakses pada 24 Februari 2023.

OJK. “Panduan Penyelenggaraan Digital Branch oleh Bank Umum”. [https://ojk.go.id/id/kanal/perbankan/Documents/Pages/Forms/AllItems/Panduan_Penyelenggaraan_Digital_Branch_DPNP_FINAL%20\(FIX\).pdf](https://ojk.go.id/id/kanal/perbankan/Documents/Pages/Forms/AllItems/Panduan_Penyelenggaraan_Digital_Branch_DPNP_FINAL%20(FIX).pdf). Diakses pada 25 Februari 2023.

Nisaputra, Rezkiana . “Lewat POJK 11 Tahun 2022, OJK Perkuat Pengawasan IT Perbankan ”. <https://infobanknews.com/lewat-pojk-11-tahun-2022-ojk-perkuat-pengawasan-it-perbankan/>. Diakses pada 14 Mei 2023.

Walfajri, Maizal. “Perkuat Pengawasan IT Perbankan, OJK Rilis POJK 11 Tahun 2022”. <https://keuangan.kontan.co.id/news/perkuat-pengawasan-it-perbankan-ojk-rilis-pojk-11-tahun-2022>. Diakses pada 14 Mei 2023.