



DAFTAR PUSTAKA

- Agarwal, R., Gao, G., DesRoches, C., and Jha, A. K. (2010). Research Commentary: The Digital Transformation of Healthcare: Current Status and The Road Ahead. *Information Systems Research*. Vol. 21, No. 4, pp. 796-809.
- Anggoro, T. S. (2016). Analisis Pengaruh Perilaku Penghindaran Pajak terhadap Nilai Perusahaan dengan Transparansi sebagai Variabel Moderating. *Skripsi Universitas Diponegoro*, 7.
- Anna, O. (2017). The Digital Transformation in Banking and The Role of FinTechs in the New Financial Intermediation Scenario. *International Journal of Finance, Economics and Trade (IJFET)*. ISSN 2643-038X. Vol. 1, No. 1, pp. 1-6.
- Arikunto, S. (2010). Prosedur Penelitian Suatu Pendekatan Praktik. Jakarta: Rineka Cipta.
- Badan Pusat Statistik. (2023). Statistik Indonesia 2023. Tersedia di <https://www.bps.go.id/id/publication/2023/02/28/18018f9896f09f03580a614b/statistik-indonesia-2023.html>, diakses pada 3 April 2023
- Bank Negara Indonesia. (2023). BNI Corporate Presentation 1H2023. Tersedia di <https://www.bnici.co.id/id-id/perseroan/hubungan-investor/kinerja-keuangan>, diakses pada 3 Agustus 2023.
- Bappenas, (2020). Digital Transformation : Opportunity dan Challenge. Tersedia di <http://www.wantiknas.go.id/wantiknas-storage>, diakses pada 3 April 2023.



- BPK. (2020). Peraturan Pemerintah (PP) no 21 tahun 2020 tentang Pembatasan Sosial Berskala Besar dalam Rangka Percepatan Penanganan Corona Virus Disease 2019 (Covid-19). Tersedia di <https://peraturan.bpk.go.id/Details/135059/pp-no-21-tahun-2020>, diakses pada 3 April 2023.
- Chanias, S., Myers, M. D., and Hess, T. (2019). Digital Transformation Strategy Making in Pre-Digital Organizations: The Case of a Financial Services Provider. *Journal of Strategic Information Systems*. Vol. 11, No. 3, pp. 1-17.
- Chen, Y., Ning, Y., Yang, T., Feng, S., and Yang, C. (2018). Is Transformational Leadership always Good for Employee Task Performace? Examining Curvilinear and Moderated Relationships. *Frontiers of Business Research in China*. Vol. 12, No. 22, pp. 117-133.
- Cooper, D. R. and Schindler, P. S. (2019) Business Research Methods. 13th edn. Edited by. Hill Irwin. New York: McGraw.
- Creswell, J. W. & Creswell, J. D. (2018). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. Los Angeles: SAGE Publications.
- Curran, Dean. (2018). Risk, Innovation, and Democracy in the Digital Economy. *European Journal of Social Theory*. Vol. 21, No. 2, pp. 207-226.
- Dengler, K., and Matthes, B. (2018). The Impacts of Digital Transformation on the Labour Market: Substitution Potentials of Occupations in Germany. *Journal of Technological Forecasting and Social Change*. Vol. 137 (C), pp. 304-316.



- Ellingrud, K., Gupta, R., dan Salguero, J. (2020). Building the Vital Skills for the Future of Work in Operations. Tersedia di <https://www.mckinsey.com/> diakses pada 3 April 2023.
- Farrington, T., and Alizadeh, A. (2017). On the Impact of Digitalization on R&D “R&D Practitioners reflect on the Range and Type of Digitalization’s Likely Effects on R&D Management. *Journal of Research and Technology Management*. Vol. 60, No. 5, pp. 24-30.
- Fitriana M.E., dan Arfianto E.D., "Analisis Pengaruh NPL, CAR, ROA, LDR dan Size Terhadap CKPN (Studi Kasus pada Bank Konvensional yang Tercatat di Bursa Efek Indonesia 2010-2014)," *Diponegoro Journal of Management*, vol. 0, pp. 245-252, Sep. 2016.
- Fraccastoro, S., Gabrielsson, M., dan Bolman, E. (2020). The Integrated Use of Social Media , Digital , and Traditional Communication Tools in the B2B Sales Process of International SMEs. *International Business Review*. Vol. 30, pp. 1-15.
- Frishammar, J., Richtner, A., Brattstrom, A., Magnusson, M., and Bjork, J. (2018). Opportunities and Challenges in the New Innovation Landscape : Implications for Innovation Auditing and Innovation Management. *European Management Journal*. Vol. 5, No. 2, pp. 1-14.
- Gardner, W. L., Karam, E. P., Alvesson, M., dan Einola, K. (2021). Authentic Leadership Theory: The Case for and Against. *Leadership Quarterly*, Lund University Publications. Vol. 32, No. 6, pp. 1–25.



Grindle, M.S. (1980). *Politic and Policy Implementation In the Third World*. USA:

Princeton University Press.

Hai, T.N. and Tuyet, M.N.T. (2021). Digital Transformation: Opportunities and Challenges for Leaders in the Emerging Countries in Response to Covid-19 Pandemic. *Emerging Science Journal*, Vol. 5, pp. 21-36.

Heavin, C., dan Power, D. J. (2018). Challenges for Digital Transformation—towards a Conceptual Decision Support Guide for Managers. *Journal of Decision Systems*. Vol. 27, No. 1, pp. 38–45.

Hess, T., Matt, C., Benlian, A., and Wiebock, F. (2016). Options for Formulating a Digital Transformation Strategy. *MIS Quarterly*. Vol. 15, No. 2, pp.123-139.

Jahn, C. G., dan Kruse, P. (2019). Partly Reversed Measures: Critically Assessing the Management of Resistance Within Radical Changes-Accompanying Banking Employees on Their Identity Journey During Digital Transformation. Lund University School of Economics and Management. Thesis.

Kaivo-Oja, J., Roth, S., and Westerlund, L. (2017). Futures of Robotics. Human Work in Digital Transformation. *International Journal of Technology Management*, Vol. 73, No. 4, pp. 176-205.

Kuncoro dan Suhardjono, (2002). Manajemen Perbankan (Teori dan Aplikasi). Edisi pertama, (Yogyakarta: BPFE), hal. 462 18

Margono, (2004). Metode penelitian kualitatif dalam perspektif rancangan penelitian. Jogjakarta: Ar-ruzz media, 43.



- Moertiono, R. J. (2021). Perjanjian Kredit Pemilikan Rumah dalam Perspektif Teori Perlindungan Hukum. *All Fields of Science Journal Liaison Academia and Sosity*, 1(3), 252–262. <https://doi.org/10.58939/afosj-las.v1i3.109>.
- Moleong, L.J. (2013). Metode penelitian kualitatif edisi revisi. Bandung: PT Remaja Rosdakarya.
- Muffrikha, S., Latifa, F. N., & Sidoarjo, U. M. (2021). Implementasi Manajemen Otoritas Jasa Keuangan. (2022). Cetak Biru Transformasi Digital Perbankan. Tersedia di <https://www.ojk.go.id>, diakses pada 3 April 2023.
- Pahir et al. (2023). Disruptive Business Model Innovation and Digital Transformation, *Business Systems Research*, 14(1), 1-25
- Resiko Pembiayaan Pada BSI KCP Mojokerto Bangsal. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1457–1463. Tersedia di <http://jurnal.stie-aas.ac.id/index.php/jiedoi>:<http://dx.doi.org/10.29040/jiei.v7i3.3425> diakses pada 3 April 2023
- Rahardjo, M. (2010). Jenis dan Metode Penelitian Kualitatif. Tersedia di <http://mudjiarahardjo.com/materi-kuliah/215-jenis-dan-metode-penelitian-kualitatif.html>
- Riyanto, S., & Hatmawan, A. A. (2020). Metode riset penelitian kuantitatif penelitian di bidang manajemen, teknik, pendidikan dan eksperimen. Deepublish
- Sari, I. M., Siregar, S., & Harahap, I. (2020). Manajemen risiko kredit bagi bank umum. Seminar Nasional Teknologi Komputer & Sains (SAINTEKS) 2020, 1(1), 553–557.



- Sari, M., Hanum, S., & Rahmayati, R. (2022). Analisis Manajemen Resiko Dalam Penerapan Good Corporate Governance : Studi pada Perusahaan Perbankan di Indonesia. *Owner*, 6(2), 1540–1554. <https://doi.org/10.33395/owner.v6i2.804>
- Schallmo, D. dan Williams C.A. (2018). Digital Transformation of Business Models - Best Practice, Enablers, and Roadmap. *International Journal of Innovation Management* Vol.21, No.8.
- Sekaran, Uma dan Bougie R., (2017), Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian, Edisi 6, Buku 2, Salemba Empat, Jakarta Selatan 12610.
- Sugiyono. (2016). Metode Penelitian Kuantitatif, Kualitatif dan R&D, Cetakan ke-24. Bandung: Alfabeta.
- Verhoef, P.C. et al. (2021).Digital Transformation: A Multidisciplinary Reflection and Research Agenda. *Journal of Business Research* 122 hal. 889-901.
- Widoyoko, E. P. (2014). Teknik penyusunan instrumen penelitian. Yogyakarta: pustaka pelajar, 15(1), 1-22.