

DAFTAR PUSTAKA

- Antonio, M. S. (2001). *Bank syariah: Teori dan praktik*. Gema Insani Press.
- Argyris, C., & Schon, D. (1978). *Organizational learning: A theory of action perspective*. Addison-Wesley.
- Baker, H. Kent & John R. Nofsinger. 2010. Behavioral finance: An overview, dalam *Behavioral finance: Investor, corporations, and market*. (Eds H. Kent Baker and John R. Nofsinger). John Wiley & Sons.
- Bank Bank Pembangunan Daerah Daerah Istimewa Yogyakarta (2022). *Visi dan Misi Bank BPD DIY*. <https://www.bpddiy.co.id/pages/visi-misi-bpd-diymain>
- Bank BPD DIY. (2023). *Laporan Tahunan Bank BPD DIY 2022*. Bank BPD DIY. <https://www.bpddiy.co.id>
- Bank Indonesia. (2024). *Status dan Kedudukan*. <https://www.bi.go.id/id/tentang-bi/profil/Default.aspx>
- Bank for International Settlements (BIS). (2015). *Central Bank Governance and Transparency*. <https://www.bis.org>
- Bank for International Settlements (BIS). (2022). *Annual Economic Report 2022*. <https://www.bis.org>
- Bank Indonesia. (2023). *Laporan Perekonomian Indonesia 2022*. Bank Indonesia. <https://www.bi.go.id>
- Bank Indonesia. (2023). *Statistik Perbankan Daerah: Provinsi Daerah Istimewa Yogyakarta*. Bank Indonesia. <https://www.bi.go.id>

- Bank Indonesia. (2020). *Daftar Informasi Publik*.
<https://www.bi.go.id/id/informasi-publik/informasi-publik/Default.aspx>
- Bank Indonesia. (2008). *Peraturan Dewan Gubernur Bank Indonesia Nomor 10/10/PDG/2008 Tahun 2008 tentang Manajemen Informasi Bank Indonesia*
- Bank Indonesia. (2020). *Tentang BI*. <https://www.bi.go.id/id/tentang-bi/Default.aspx>
- Bannister, F., & Connolly, R. (2011). The trouble with transparency: A critical review of openness in e-government. *Policy & Internet*, 3(1), 1–30.
<https://doi.org/10.2202/1944-2866.1076>
- Badan Pemeriksa Keuangan Republik Indonesia. (n.d.). *Ketua BPK Minta Sistem Pembelajaran CorpU Disempurnakan*. <https://www.bpk.go.id/news/ketua-bpk-minta-sistem-pembelajaran-bpk-corpu-disempurnakan>
- Bernanke, B. S. (2010). Central bank independence, transparency, and accountability. *Federal Reserve Bank of Richmond Economic Quarterly*, 96(2), 259–274.
<https://doi.org/10.17016/FEDS.2010.10>
- Bernanke, B. S. (2013). *The Federal reserve and the financial crisis*. Princeton University Press.
- Blinder, A. S., Ehrmann, M., Fratzscher, M., De Haan, J., & Jansen, D.-J. (2017). Central bank communication and monetary policy: A survey of theory and evidence. *Journal of Economic Literature*, 55(1), 90–135.
<https://doi.org/10.1257/jel.20151221>
- Borgman, C. L. (2000). *From Gutenberg to the global information infrastructure*. MIT Press.

- Bowen, G. A. (2009). Document analysis as a qualitative research method. *Qualitative Research Journal*, 9(2), 27–40. <https://doi.org/10.3316/qrj0902027>.
- Case, D., 2002. *Looking for information: A survey of research on information seeking, needs, and behavior*. Emerald Group Publishing.
- Cecchetti, S. G., & Schoenholtz, K. L. (2021). *Money, banking, and financial markets* (6th ed.). McGraw-Hill Education.
- Cheung, C.M.K., Lee, M.K.O. and Rabjohn, N. (2008) The impact of electronic word-of-mouth: The adoption of online opinions in online customer communities. *Internet Research*, 18, 229-247.
<https://doi.org/10.1108/10662240810883290>
- Choo, C. W. (1997). Information management for the intelligent organization: The art of scanning the environment. Information Today. (book review). *Journal of the American Society for Information Science*, 51(7), (May 2000): 682-683.
- Christy M.K. Cheung, Matthew K.O. Lee, Neil Rabjohn. (2008) The impact of electronic word-of-mouth: The adoption of online opinions in online customer communities. *Internet Research*, 18(3), 229–247. <https://doi-org.ezproxy.ugm.ac.id/10.1108/10662240810883290>
- Cukierman, A. (2008). Central bank independence and monetary policy making institutions—Past, present and future. *European Journal of Political Economy*, 24(4), 722–736. <https://doi.org/10.1016/j.ejpoleco.2008.07.007>
- Dillon, A. & Morris, M.G. (1996). User acceptance of information technology: Theories and models. *Annual Review of Information Science and Technology (ARIST)*, 31, 3-32.

Direktorat Jenderal Pendidikan Dasar dan Menengah Kementerian Pendidikan dan Kebudayaan Republik Indonesia. (2017). *Modul Gerakan Literasi Nasional: Literasi Digital*.

Direktorat Jenderal Perbendaharaan Kementerian Keuangan RI. (Juli, 2025). *Pengembangan knowledge management dengan pendekatan kolaborasi dan networks*.

<https://djpb.kemenkeu.go.id/portal/id/berita/lainnya/opini/4129pengembangan-knowledge-management-dengan-pendekatan-kolaborasi-dan-networks.html>

Erkan, I., & Evans, C. (2016). The influence of eWOM in social media on consumers' purchase intentions: An extended approach to information adoption. *Computers in Human Behavior*, 61, 47-55. <https://doi.org/10.1016/j.chb.2016.03.003>

European Central Bank (2025). *Transparency*.
<https://www.ecb.europa.eu/ecb/ourvalues/transparency/html/index.en.html>

Fabozzi, F. J., Ferri, M. G., & Peterson, P. P. (2003). *Investment Management* (2nd ed.). John Wiley & Sons.

Fajriyah, A. (2015). *Manajemen informasi Bank Indonesia: Implementasi dan perkembangan manajemen informasi pada badan publik* (master's thesis, Universitas Gadjah Mada, Yogyakarta, Indonesia).

Fayed, M. E., & Ezzat, A. M. (2020). Central Bank independence and democracy: Does transparency matter? *Contemporary Economics*, 14(2), 90-111. doi:10.5709/ce.1897-9254.334

- Fidel, R., Bruce, H., Pejtersen, A. M., Dumais, S., Grudin, J., Poltrock, S. (2000). New review of information behaviour research: Studies of information seeking in context. *Collaborative Information Retrieval (CIR)*, 1(1), 82-83.
- Fogg, B. J., Soohoo, C., Danielson, D. R., Marable, L., Stanford, J., & Tauber, E. R. (2001). *How do users evaluate the credibility of Web sites?: A study with over 2,500 participants*. In *Proceedings of the 2001 Conference on Designing for User Experiences (DUX '01)*. ACM. <https://doi.org/10.1145/997078.997097>
- Freeman, R. E. (1984). *Strategic Management: A Stakeholder Approach*. Pitman.
- Friedman, M., & Schwartz, A. J. (2010). *A monetary history of the United States, 1867–1960*. Princeton University Press.
- Ginart, A., et al. (2018). Disclosure decision theory: A framework for understanding voluntary disclosure. *Journal of Accounting Literature* (41), 1-22.
- Goodhart, C. A. E. (2011). *The Evolution of Central Banks*. MIT Press.
- Grimmelikhuijsen, S., Porumbescu, G., Hong, B., & Im, T. (2013). The effect of transparency on trust in government: A cross-national comparative experiment. *Public Administration Review*, 73(4), 575–586. <https://doi.org/10.1111/puar.12047>
- Heald, D. (2012). Why is transparency about public expenditure so elusive?. *International Review of Administrative Sciences*, 78(1), 30–49. <https://doi.org/10.1177/0020852311429930>
- Hidayat, W., & Firmansyah, R. (2021). Kesiapan Bank Pembangunan Daerah dalam transformasi digital. *Jurnal Keuangan dan Perbankan*, 25(3), 345–360.

- Hoeberichts, M., Tesfaselassie, M. F., & Eijffinger, S. (2008). Central Bank communication and output stabilization. *Oxford Economic Papers*, 61(2), 395-411. doi:10.1093/oep/gpn023
- Queensland Government. (2025, August 1). *Information access and use policy (IS33)*. <https://www.forgov.qld.gov.au/informationtechnology/queenslandgovernment-enterprise-architecture-qgea/qgea-directions-and-guidance/qgea-policies-standards-and-guidelines/information-access-and-use-policy-is33>
- Indonesia. *Undang-Undang Republik Indonesia Nomor 23 Tahun 1999 tentang Bank Indonesia*. Lembaran Negara Republik Indonesia Tahun 1999 Nomor 66. Sekretariat Negara. Jakarta.
- Indonesia. *Undang-Undang Republik Indonesia Nomor 13 Tahun 1962 tentang Ketentuan-Ketentuan Pokok Bank Pembangunan Daerah*. Lembaran Negara Tahun 1962 Nomor 59. Sekretariat Negara. Jakarta.
- Indonesia. *Undang-Undang Republik Indonesia Nomor 14 Tahun 2008 tentang Keterbukaan Informasi Publik*. Lembaran Negara Republik Indonesia Tahun 2008 Nomor 61. Sekretariat Negara RI. Jakarta.
- Indonesia. *Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan*. Lembaran Negara Republik Indonesia Tahun 2023 Nomor 4. Kementerian Sekretariat Negara Republik Indonesia. Jakarta.
- Indonesia. *Undang-Undang Republik Indonesia Nomor 7 Tahun 1992 tentang Perbankan*. Menteri/Sekretaris Negara Republik Indonesia. Jakarta
- Indonesia. *Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 Tentang Perbankan*.

Lembaran Negara Republik Indonesia Tahun 1998 Nomor 182. Menteri Negara Sekretaris Negara Republik Indonesia. Jakarta.

Indonesia. *Undang-Undang Republik Indonesia Nomor 21 Tahun 2011 tentang Otoritas Jasa Keuangan*. Lembaran Negara Republik Indonesia Tahun 2011 Nomor 111. Kementerian Sekretariat Negara Republik Indonesia. Jakarta.

International Monetary Fund (2021). *Transparency at the IMF*.
<https://www.imf.org/en/About/Factsheets/Sheets/2023/Transparency-at-the-imf>

Iqbal, A. (2020). *Pengaruh transparansi Bank Indonesia terhadap stabilitas nilai tukar Rupiah* (Master's thesis). Universitas Andalas.

Jaeger, P. T., & Bertot, J. C. (2010). Transparency and technological change: Ensuring equal and sustained public access to government information. *Government Information Quarterly*, 27(4), 371–376.
<https://doi.org/10.1016/j.giq.2010.05.003>

Jeucken, M. (2001). *Sustainable finance and banking: The financial sector and the future of the planet* (1st ed.). Routledge.
<https://doi.org/10.4324/9781849776264>

Jiang, G., Liu, F., Liu, W., Liu, S., Chen, Y., & Xu, D. (2021). Effects of information quality on information adoption on social media review platforms: Moderating role of perceived risk. *Data Science and Management*, 1(1), 13–22. <https://doi.org/10.1016/j.dsm.2021.02.004>

Kasmir. (2014). *Bank dan Lembaga keuangan lainnya* (Revisi ed.). Raja Grafindo Persada.

- Kasiyanto, S. (2017). Central bank transparency in Indonesia: A law and economic perspective. *Indonesia Law Review*, 7(2), 178-207.
<https://doi.org/10.15742/ilrev.v7n2.320>
- Kelman, H. C. (1961). Processes of opinion change. *Public Opinion Quarterly*, 25(1), 57–78. DOI: 10.1086/266996
- Kohn, M. (2004). *Financial institutions and markets* (2nd ed.). Oxford University Press.
- Marchionini, G. (1995). *Information seeking in electronic environments*. Cambridge University Press.
- McKnight, H., & Kacmar, C. (2006). Factors of information credibility for an Internet advice site. *Proceedings of the 39th Hawaii International conference on system sciences (Vol. 6, pp. 1e10)*. IEEE.
<http://doi.org/10.1109/HICSS.2006.181>.
- Meijer, A. (2013). Understanding the complex dynamics of transparency. *Public Administration Review*, 73(3), 429–439. <https://doi.org/10.1111/puar.12032>
- Miles, M. B., Huberman, A. M., & Saldana, J. (2014). *Qualitative data analysis: A methods sourcebook*. SAGE.
- Menteri Pendayagunaan Aparatur Negara dan Reformasi Birokrasi. (2011). *Peraturan Menteri Pendayagunaan Aparatur Negara dan Reformasi Birokrasi Nomor 14 Tahun 2011 tentang Pedoman Pelaksanaan Program Manajemen Pengetahuan (Knowledge Management)*
- Mishkin, F. S. (2015). *The economics of money, banking, and financial markets* (11th ed.). Pearson Education.

- Mishkin, F. S. (2019). *The economics of money, banking, and financial markets* (12th ed.). Pearson Education.
- Ngo, T. T., Vuong, B. L., Le, M. D., Nguyen, T. T., Tran, M. M., & Nguyen, Q. K. (2024). The impact of eWOM information in social media on the online purchase intention of Generation Z. *Cogent Business & Management*, 11(1), 1-20. <https://doi.org/10.1080/23311975.2024.2316933>
- Nonaka, I. and Takeuchi, H. (1995) *The Knowledge-creating company: How Japanese companies create the dynamics of innovation*. Oxford University Press.
- Nugroho, A. (2023). *Gangguan layanan Bank BSI terlalu lama, pakar curiga terjadi serangan ransomware*. Cyberthread.id. <https://cyberthreat.id/read/15603/Gangguan-Layanan-Bank-BSI-Terlalu-Lama-Pakar%20Curiga-Terjadi-Serangan-Ransomware>
- Open Knowledge Open Definition Group. (n.d.). *The open definition - Open definition - Defining open in open data, open content and open knowledge*. <https://opendefinition.org>
- Otoritas Jasa Keuangan. (2022). *Peraturan OJK tentang pengawasan bank umum*.
- Otoritas Jasa Keuangan. (2023). *Laporan tahunan OJK 2022*.
- Otoritas Jasa Keuangan. (2023). *Profil industri perbankan di Indonesia*.
- Oxford Learner's Dictionaries. (n.d.). *Find definitions, translations, and grammar explanations at Oxford Learner's Dictionaries*. <https://www.oxfordlearnersdictionaries.com/definition/english/disclosure?q=disclosure>

- Priyanto, I. F. (2015). *Readiness Of Indonesian academic libraries for open access and open access Repositories implementation: A study on Indonesian open access repositories registered in OpenDOAR*. (Doctoral dissertation). <https://core.ac.uk/download/pdf/71243397.pdf>
- Provinsi Daerah Istimewa Yogyakarta. (2000). *Peraturan Daerah Provinsi DIY Nomor 11 Tahun 2000 tentang Perusahaan Daerah Bank Pembangunan Daerah DIY*. Pemerintah Provinsi Daerah Istimewa Yogyakarta: Daerah Istimewa Yogyakarta.
- Redman, T. C. (1992). *Data quality: Management and technology*. Bantam.
- Rose, P. S., & Hudgins, S. C. (2013). *Bank management & financial services* (9th ed.). New York: McGraw-Hill/Irwin.
- Sardar, A., Manzoor, A., Shaikh, K. A., & Ali, L. (2021). An empirical examination of the impact of eWom information on young consumers' online purchase intention: Mediating role of eWom information adoption. *SAGE Open*, *11*(4), 1-12. <https://doi.org/10.1177/21582440211052547>
- Sari, D. F., & Nurwahyuni, T. (2020). Strategi adaptasi BPD dalam menanggapi perubahan kebijakan moneter. *Jurnal Ilmu Ekonomi dan Bisnis*, *14*(2), 210–225.
- Setiawati, S. (2024, June 11). *Sejarah, peran & jumlah BPD Di RI: Apa beda dengan bank konvensional?* CNBC Indonesia.
<https://www.cnbcindonesia.com/research/20240610101445-128-545179/sejarah-peran-jumlah-bpd-di-ri-apa-beda-dengan-bank-konvensional>
- Shannon, C. E., & Weaver, W. (1949). *The mathematical theory of communication*. University of Illinois Press.

- Song, S., Zhang, Y., & Yu, B. (2021). Interventions to support consumer evaluation of online health information credibility: A scoping review. *International Journal of Medical Informatics*, 145, 104321. <https://doi.org/10.1016/j.ijmedinf.2020.104321>
- Sussman, S. W., & Siegal, W. S. (2003). Informational influence in organizations: An integrated approach to knowledge adoption. *Information Systems Research*, 14(1), 47–65. <https://doi.org/10.1287/isre.14.1.47.14767>
- Taylor, S. J., Bogdan, R., & DeVault, M. L. (2015). *Introduction to qualitative research methods: A guidebook and resource*. John Wiley & Sons.
- TechMindXperts. (2023, August 10). *Information disclosure*. Medium. <https://medium.com/@techmindxperts/information-disclosure-63c16aa00667>
- Todaro, M. P., & Smith, S. C. (2015). *Economic development* (12th ed.). Pearson Education.
- Verrecchia, R. E. (1983). Discretionary disclosure. *Journal of Accounting and Economics*, (5), 179-194. doi:10.1016/0165-4101(83)90011-3
- Wang, R. Y., & Strong, D. M. (1996). Beyond accuracy: What data quality means to data consumers. *Journal of Management Information Systems*, 12(4), 5–33.
- Warjiyo, P., & Solikin, M. I. (2016). *Kebijakan moneter di Indonesia*. Rajawali Pers.
- Wathen, C. N., & Burkell, J. (2002). Believe it or not: factors influencing credibility on the web. *Journal of the American Society for Information Science and Technology*, 53(2), 134-144. <http://doi.org/10.1002/asi.10016>.



Wilson, T. D. (1981). On user studies and information needs. *Journal of Documentation*, 37(1), 3–15. <https://doi.org/10.1108/eb026702>

Wilson, T. D (2000). Human information behavior. *Informing Science: The International Journal of an Emerging Transdiscipline*, 3, 049-056. <https://doi.org/10.28945/576>