



## DAFTAR PUSTAKA

- Cohen, D.S (2025). The Final Module – Change Readiness Tools and Assesments
- Creswell, J. W. (2014). *Research Design Qualitative, Quantitative, and Mixed*. United States of America: Sage Publication Inc
- Dieleman, M., & Mahmood, I. (2021). *BTPN: A traditional bank that became a digital Indonesian Jenius*. Ivey Publishing; National University of Singapore
- Doyle, L., McCabe, C., Keogh, B., Brady, A., & McCann, M. (2019). An overview of the qualitative descriptive design within nursing research. *Journal of Research in Nursing, 0(0)*, 1-13
- Etikan, I. (2016). Comparison of Convenience Sampling and Purposive Sampling. *American Journal of Theoretical and Applied Statistics, 5(1)*: 1-4
- Fadwa Zaoui, N. S. (2022). Digital Maturity Assessment – A Case Study . *Journal of Computer Science* .
- Fitzgerald, M., Kruschwitz, N., Bonnet, D., & Welch, M. (2013). MIT Sloan Management Review, Research Report. *Embracing Digital Technology : A New Strategic Imperative*
- Hermann, M., Pentek, T., & Otto, B. (2015). Design Principles for Industrie 4.0 Scenarios: A Literature Review. *Working Paper*. Technische Universitat Dortmund, Germany
- Jimmy Bumann, M. K. (2019, November). Action Fields of Digital transformation - A Review and Comparative Analysis of Digital Transformation Maturity Models and Frameworks
- Kane, G. C., Palmer, D., Phillips, A. N., Kiron, D., & Buckley, N. (2017). *Achieving Digital Maturity*. MITSloan Management Review Research Report.
- Kemal Ozkan Yilmaz. (2021, January). *Mind the Gap : It's About Digital Maturity, Not Technology*
- Kotter, J. P. (2017, Desember). *8 Step Process of Leading Change*. Retrieved from <https://www.kotterinc.com/8-steps-process-for-leading>
- Nugroho. (2019). Digital Operating Model dan Change Management: Menuju Tata Kelola Badan. *Conference: Institut Akuntan Manajemen Indonesia (IAM) Call for Essay and Paper 2019, VI*
- OECD. (2022). *Digital Transformation Maturity Model*. Retrieved from OECD, Paris: [www.oecd.org/tax/forum-on-tax-administration/publications-andproducts/digital-transformation-maturity-model.htm](http://www.oecd.org/tax/forum-on-tax-administration/publications-andproducts/digital-transformation-maturity-model.htm)
- Paryanto, S. S. (2018). *Indonesia Industry 4.0 Readiness Index*. Kementerian Perindustrian Republik Indonesia.
- Paryanto, S. S. (2018). *Indonesia Industry 4.0 Readiness Index*. Kementerian Perindustrian Republik Indonesia.
- Pearce, G. (2019). Attaining Digital Transformation Readiness. *ISACA Journal, Volume 1*



- Peraturan Presiden Republik Indonesia. (2018). *Peraturan Presiden Tentang Sistem Pemerintahan Berbasis Elektronik*. Retrieved from Perpres Nomor 95 Tahun 2018: <https://jdih.kemenparekraf.go.id/katalog-1018-Peraturan%20Presiden>
- PT BFI Finance Indonesia Tbk. (2024). Laporan integrated annual report.
- Rui P. Silva, C. S. (2022). International Conference on Industry Sciences and Computer Science Innovation. *Assessment of organizational readiness for digital transformation in SMEs*, 362-369
- Sekretariat Kabinet Republik Indonesia. (2020, Agustus 3). Antisipasi Perubahan, Presiden Berikan 5 Arah-an Soal Perencanaan Transformasi Digital . Retrieved from <https://setkab.go.id/antisipasi-perubahan-presiden-berikan-5-arahan-soalperencanaan-transformasi-digital/>
- Thompson, A. A., Peteraf, M. A., Gamble, J. E., & Strickland, A. J. (2020). *Crafting & executing strategy: The quest for competitive advantage: Concepts and cases* (22nd ed.). McGraw-Hill Education.
- TM Forum. (2021). *TM Forum Digital Maturity Model*. TM Forum Best Practice