

DAFTAR PUSTAKA

- Adam, N. A., & Alarifi, G. (2021). Innovation practices for survival of small and medium enterprises (SMEs) in the COVID-19 times: the role of external support. *Journal of Innovation and Entrepreneurship*, 10(1). <https://doi.org/10.1186/s13731-021-00156-6>
- Adhisyanda Aditya, M., Dicky Mulyana, R., Mulyawan, A., LIKMI Bandung, S., & Mardira Indonesia, S. (2019). PERBANDINGAN COBIT 2019 DAN ITIL V4 SEBAGAI PANDUAN TATA KELOLA DAN MANAGEMENT IT. *Jurnal Computech & Bisnis*, 13(2).
- Aditama, M. R., Dewi, F., & Praditya, D. (2023). Perancangan Proses Keamanan Informasi Berdasarkan Framework ISO27001: 2022. *SEIKO: Journal of Management & Business*, 6(2).
- Afolayan, A. O., & de la Harpe, A. C. (2020). The role of evaluation in SMMEs' strategic decision-making on new technology adoption. *Technology Analysis and Strategic Management*, 32(6). <https://doi.org/10.1080/09537325.2019.1702637>
- Antunes, M., Maximiano, M., Gomes, R., & Pinto, D. (2021). Information Security and Cybersecurity Management: A Case Study with SMEs in Portugal. *Journal of Cybersecurity and Privacy*, 1(2). <https://doi.org/10.3390/jcp1020012>
- Aulya, W. (2022). *Definisi, Kriteria dan Konsep UMKM*.
- Bada, M., & Nurse, J. R. C. (2019). Developing cybersecurity education and awareness programmes for small- and medium-sized enterprises (SMEs). *Information and Computer Security*, 27(3). <https://doi.org/10.1108/ICS-07-2018-0080>
- Basri, W. S., & Ayu, A. L. (2024). Risk Management in Information Systems: Applying ISO 31000: 2018 and ISO/IEC 27001: 2022 Controls at PMI's Central Clinic. *International Journal for Applied Information Management*, 4(1), 1–13.

- Cheng, L., Pei, J., & Danesi, M. (2019). A sociosemiotic interpretation of cybersecurity in U.S. legislative discourse. *Social Semiotics*, 29(3). <https://doi.org/10.1080/10350330.2019.1587843>
- Classen, R.-P., Garbutt, M., & Njenga, J. (2021). *Factors Influencing the Adoption of Digital Technologies in South African SMMEs*.
- Crotty, J., & Daniel, L. (2021). Lessons from practice: insights on cybersecurity strategy for business leaders, from SMEs to global enterprises. *Milton Keynes: Open University*.
- Dalal, R. S., Howard, D. J., Bennett, R. J., Posey, C., Zaccaro, S. J., & Brummel, B. J. (2022). Organizational science and cybersecurity: abundant opportunities for research at the interface. *Journal of Business and Psychology*, 37(1). <https://doi.org/10.1007/s10869-021-09732-9>
- Damian Vasquez, J. (2023). ISO/IEC 27000. *HIGH TECH-ENGINEERING JOURNAL*, 3(2). <https://doi.org/10.46363/high-tech.v3i2.3>
- Denzin, N.K, & Lincoln, Y. S. (2005). The SAGE Handbook of Qualitative Research: Amazon.co.uk: Norman K. Denzin, Yvonna S. Lincoln: 9780761927570: Books. *Sage, January 2007*.
- Fathurohman, A., & Witjaksono, R. W. (2020). Analysis and Design of Information Security Management System Based on ISO 27001: 2013 Using ANNEX Control (Case Study: District of Government of Bandung City). *Bulletin of Computer Science and Electrical Engineering*, 1(1). <https://doi.org/10.25008/bcsee.v1i1.2>
- Framework, C. (2021). *Getting Started with the NIST*.
- Gallagher, R. M. Blank. P. D. (2013). NIST Special Publication 800-53 Revision 4 - Security and Privacy Controls for Federal Information Systems and Organizations. *NIST Special Publication*, 800(September 2020).
- Gong, C., & Ribiere, V. (2021). Developing a unified definition of digital transformation. *Technovation*, 102. <https://doi.org/10.1016/j.technovation.2020.102217>

- Gurbaxani, V., & Dunkle, D. (2019). Gearing up for successful digital transformation. *MIS Quarterly Executive*, 18(3). <https://doi.org/10.17705/2msqe.00017>
- Hevner, A. R., March, S. T., Park, J., & Ram, S. (2004). Design science in information systems research. *MIS Quarterly: Management Information Systems*, 28(1). <https://doi.org/10.2307/25148625>
- Honan, B. (2010). ISO 27001 in a Windows Environment. *United Kingdom: IT Governance Publishing*.
- International Organization for Standardization. (2013). INTERNATIONAL STANDARD ISO / IEC Information technology — Security techniques — Information security management systems — Requirements. *Information technology — Security techniques — Information security management systems — Requirements, 2014(ISO/IEC 27001:2013)*.
- ISACA. (2016). Implementation Guideline ISO/IEC 27001:2013. *Isaca*.
- ISACA. (2019). COBIT 2019 Framework - Introduction and Methodology. Dalam www.icasa.org/COBITuse.
- ISO/IEC 27001. (2017). Information technology- Security techniques- Information security management systems-Requirements -BS EN ISO-IEC 27001-2017. *BS ISO/IEC British Standard*.
- Maharsi, S. (2000). Pengaruh Perkembangan Teknologi Informasi Terhadap Bidang Akuntansi Manajemen. *Jurnal Akuntansi dan Keuangan*, 2(2).
- Makmur, T. (2019). TEKNOLOGI INFORMASI. *Info Bibliotheca: Jurnal Perpustakaan dan Ilmu Informasi*, 1(1). <https://doi.org/10.24036/ib.v1i1.12>
- Mulyana, R., Rusu, L., & Perjons, E. (2021). IT governance mechanisms influence on digital transformation: A systematic literature review. *27th Annual Americas Conference on Information Systems, AMCIS 2021*.
- Mulyana, R., Rusu, L., & Perjons, E. (2022). IT Governance Mechanisms that Influence Digital Transformation: A Delphi Study in Indonesian Banking

and Insurance Industry. *Pacific Asia Conference on Information Systems (PACIS), AI-IS-ASIA*.

Mulyana, R., Rusu, L., & Perjons, E. (2023). How Hybrid IT Governance Mechanisms Influence Digital Transformation and Organizational Performance in the Banking and Insurance Industry of Indonesia. *International Conference on Information Systems Development (ISD)*.

Mulyana, R., Rusu, L., & Perjons, E. (2024a). *Key Ambidextrous IT Governance Mechanisms Influence on Digital Transformation and Organizational Performance in Indonesian Banking and Insurance*.

Mulyana, R., Rusu, L., & Perjons, E. (2024b). The key ambidextrous IT governance mechanisms for a successful digital transformation: Case study of Bank Rakyat Indonesia (BRI). *Digital Business*, 100083.

Ncubukezi, T., Mwansa, L., & Rocaries, F. (2020). A Review of the Current Cyber Hygiene in Small and Medium-sized Businesses. *2020 15th International Conference for Internet Technology and Secured Transactions, ICITST 2020*. <https://doi.org/10.23919/ICITST51030.2020.9351339>

OJK - Otoritas Jasa Keuangan. (2016). POJK No. 6/POJK.03/2016. Dalam *OJK*.

Panjaitan, B., Abdurrahman, L., & Mulyana, R. (2021). Pengembangan Implementasi Sistem Manajemen Keamanan Informasi Berbasis Iso 27001:2013 Menggunakan Kontrol Annex: Studi Kasus Data Center Pt. Xyz. *e-Proceeding of Engineering*, 8(2).

Pieterse, H. (2021). The Cyber Threat Landscape in South Africa: A 10-Year Review. *The African Journal of Information and Communication*, 28. <https://doi.org/10.23962/10539/32213>

POJK 7 Tahun 2024 Bank Perekonomian Rakyat dan Bank Perekonomian Rakyat Syariah. (t.t.).

Prayudi, R. A., Mulyana, R., & Fauzi, R. (2023). endalian Digitalisasi FintechCo Melalui Perancangan Pengelolaan Keamanan Informasi Berbasis COBIT

- 2019 Information Security Focus Area. *SEIKO: Journal of Management & Business*, 6(2).
- Putri, T. S., Mutiah, N., & Prawira, D. (2022). Analisis Manajemen Risiko Keamanan Informasi Menggunakan Nist Cybersecurity Framework dan ISO/IEC 27001:2013 (Studi Kasus: Badan Pusat Statistik Kalimantan Barat). *Coding : Jurnal Komputer dan Aplikasi*, 10(2), 237–248.
- Ramadhan, N., & Rose, U. (2022). *Adapting ISO/IEC 27001 Information Security Management Standard to SMEs*.
- Rinanty, N. L., Prasetyo, Y. A., & Mulyana, R. (2017). Analisis dan Perancangan Tata Kelola Teknologi Informasi Pada Lembaga Keuangan Mikro Menggunakan Framework COBIT 5 Domain Build Acquire and Implement (BAI). *e-Proceeding of Engineering*, 4(2).
- Rusu, B., Sandu, C. B., Avasilcai, S., & David, I. (2023). Acceptance of Digital Transformation: Evidence from Romania. *Sustainability*, 15(21), 15268.
- Saah, P. (2021). The impact of small and medium-sized enterprises on the economic development of South Africa. *Technium Social Sciences Journal*, 24.
- Sama, H., Lichen, L., Saragi, J. S. D., Erline, M., Kelvin, K., Hartanto, Y., Winata, J., & Devalia, M. (2021). STUDI KOMPARASI FRAMEWORK NIST DAN ISO 27001 SEBAGAI STANDAR AUDIT DENGAN METODE DESKRIPTIF STUDI PUSTAKA. *Rabit : Jurnal Teknologi dan Sistem Informasi Univrab*, 6(2). <https://doi.org/10.36341/rabit.v6i2.1752>
- Sheikhpour, R., & Modiri, N. (2012). An approach to map COBIT processes to ISO/IEC 27001 information security management controls. *International Journal of Security and its Applications*, 6(2).
- Shenton, A. K. (2004). Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information*, 22(2). <https://doi.org/10.3233/EFI-2004-22201>

- Sulistiyowati, D., Handayani, F., & Suryanto, Y. (2020). Comparative analysis and design of cybersecurity maturity assessment methodology using nist csf, cobit, iso/iec 27002 and pci dss. *International Journal on Informatics Visualization*, 4(4). <https://doi.org/10.30630/joiv.4.4.482>
- Suryana, D. (2012). *Mengenal Teknologi: Teknologi Informasi*. CreateSpace Independent Publishing Platform.
- Syafrizal, M., Selamat, S. R., & Zakaria, N. A. (2020). Analysis of Cybersecurity Standard and Framework Components. *International Journal of Communication Networks and Information Security*, 12(3). <https://doi.org/10.17762/ijcnis.v12i3.4817>
- Telukdarie, A., Philbin, S., Mwanza, B. G., & Munsamy, M. (2022). Digital platforms for SMME enablement. *Procedia Computer Science*, 200, 811–819.
- Tiainen, T. (2021). *Cyber security services reporting framework*.
- UNDANG-UNDANG REPUBLIK INDONESIA. (t.t.).
- Utami, A. F., Ekaputra, I. A., & Japutra, A. (2021). Adoption of FinTech Products: A Systematic Literature Review. *Journal of Creative Communications*, 16(3). <https://doi.org/10.1177/09732586211032092>
- Varachia, M., Bvuma, S., & Poee, A. (2022). *ADOPTION OF CYBERSECURITY PRACTICES FOR SMMES*.
- Vial, G. (2019). Understanding digital transformation: A review and a research agenda. Dalam *Journal of Strategic Information Systems* (Vol. 28, Nomor 2). <https://doi.org/10.1016/j.jsis.2019.01.003>
- Viamianni, A., Mulyana, R., & Dewi, F. (2023). COBIT 2019 INFORMATION SECURITY FOCUS AREA IMPLEMENTATION FOR REINSURCO DIGITAL TRANSFORMATION. *JIKO (Jurnal Informatika dan Komputer)*, 6(2). <https://doi.org/10.33387/jiko.v6i2.6366>
- Wardiana, W. (2002). *Perkembangan teknologi informasi di Indonesia*.

- Warner, K. S. R., & Wäger, M. (2019). Building dynamic capabilities for digital transformation: An ongoing process of strategic renewal. *Long Range Planning*, 52(3). <https://doi.org/10.1016/j.lrp.2018.12.001>
- WATKINS, S. G. (2022). ISO/IEC 27001:2022. Dalam *ISO/IEC 27001:2022*. <https://doi.org/10.2307/j.ctv30qq13d>
- White, M. (2012). Digital workplaces: Vision and reality. *Business Information Review*, 29(4). <https://doi.org/10.1177/0266382112470412>
- Wiid, J. A., & Cant, M. C. (2021). The future growth potential of township SMMEs: An African perspective. *Journal of Contemporary Management*, 18(1). <https://doi.org/10.35683/jcm21005.115>
- Yigit Ozkan, B., & Spruit, M. (2023). Adaptable Security Maturity Assessment and Standardization for Digital SMEs. *Journal of Computer Information Systems*, 63(4). <https://doi.org/10.1080/08874417.2022.2119442>