DAFTAR PUSTAKA

Alfaro-Mendoza, L., & Aguilar-Alonso, I. (2020). Brief Results of Factors and Enterprise Architecture Frameworks Influencing SMEs Adoption. *In 2020 IEEE Congreso Bienal de Argentina (ARGENCON)* , (pp. 1-6). IEEE. https://doi.org/10.1109/ARGENCON49523.2020.9505414

Arina, R., & Saputri, A. (2019). *Transformasi Digital bagi UMKM dengan Perancangan Enterprise Architecture Menggunakan TOGAF ADM (Studi Kasus : UMKM Penghasil Makanan Khas Daerah)* (Vol. 16, Nomor 1).

Bernaert, M., Poels, G., Snoeck, M., & De Backer, M. (2014). Enterprise architecture for small and medium-sized enterprises: a starting point for bringing EA to SMEs, based on adoption models. *Information systems for small and medium-sized enterprises: state of art of IS research in SMEs*, 67–96. https://doi.org/10.1007/978-3-642-38244-4_4

BPRACo. (2024). *Transkrip Interview dengan Pihak BPRACo*.

CIO. (2013). Federal Enterprise Architecture Framework Version 2. *Federal government of the United States*, *Diakses pada 2023-11-25*, 1–434. https://obamawhitehouse.archives.gov/sites/default/files/omb/assets/egov_docs/fea_v2.pdf

De Haes, S., Caluwe, L., Huygh, T., & Joshi, A. (2020). Governing digital transformation. In *Management for Professionals*. https://link.springer.com/content/pdf/10.1007/978-3-030-30267-2

Denscombe, M. (2010). The Good Research Guide for Small-Scale Social Research Projects. In *The McGraw-Hill Companies*. https://search.worldcat.org/title/good-research-guide-for-small-scale-social-research-projects/oclc/702134616

Firmananda, F. I., Ependi, Z., & Adeswastoto, H. (2024). Analysis and Design of Enterprise Architecture in The Implementation of Digital Transformation at Village Tourism of Kampung Patin Kampar Regency using TOGAF. *Jurnal Teknik Industri Terintegrasi*, *7*(1), 130–136.

https://doi.org/10.31004/jutin.v7i1.21332

Generoso, T. (2023). *TOGAF 9 vs. TOGAF 10: What's New and Different? Diakses pada 2023-11-09*. https://blog.devgenius.io/togaf-9-vs-togaf-10-whats-new-and-different-bc2260200275.

Goerzig, D., & Bauernhansl, T. (2018). Enterprise Architectures for the Digital Transformation in Small and Medium-sized Enterprises. *Procedia CIRP*, *67*, 540–545. https://doi.org/10.1016/j.procir.2017.12.257

Gong, C., & Ribiere, V. (2021). Developing a unified definition of digital transformation. *Technovation*, *102*, 102217. https://doi.org/10.1016/j.technovation.2020.102217

Gong, Y., Yang, J., & Shi, X. (2020). Towards a comprehensive understanding of digital transformation in government: Analysis of flexibility and enterprise architecture. *Government Information Quarterly*, *37*(3), 101487. https://doi.org/10.1016/j.giq.2020.101487

Google, Temasek, & Company, B. (2020). e-Conomy SEA 2020: At Full Velocity. *Resilient and Racing Ahead*, *Diakses pada 2023-11-20*. https://www.bain.com/insights/e-conomy-sea-2020/

Gurbaxani, V., & Dunkle, D. (2019). Gearing up for successful digital transformation. *MIS Quarterly Executive*, *18*(3), 209–220. https://doi.org/10.17705/2msqe.00017

Haryono, W. F. M., Mulyana, R., & Ambarsari, N. (2019). Perancangan Information System Architecture Menggunakan Togaf Adm Pada Fungsi Promosi. *Fountain of Informatics Journal*, *5*(1), 1–8. https://doi.org/10.21111/fij.v5i1.3312

Hevner, A. R., March, S. T., Park, J., & Ram, S. (2004). Design Science in Information Systems Research. *Source: MIS Quarterly*, *28*(1), 75–105.

Ismail, M. B. A. (2017). *Perbankan*. Kencana. https://books.google.co.id/books?id=X9xDDwAAQBAJ

Izzati, B. M., Asti Amalia Nur Fajrillah, Rahmania Arina Alkha Saputri, Ivana Tyora Oktavian, & Lolly Asri Widyastri. (2020). IT Blueprint Design Using TOGAF ADM to Support Digital Transformation at UMKM. *Jurnal RESTI (Rekayasa Sistem dan Teknologi Informasi)*, *4*(3), 404–417. https://doi.org/10.29207/resti.v4i3.1763

Jewer, J., & Van Der Meulen, N. (2022). Governance of Digital Transformation: A Review of the Literature. *Proceedings of the 55th Hawaii International Conference on System Sciences*, 1–10.

Jöhnk, J., Ollig, P., Rövekamp, P., & Oesterle, S. (2022). Managing the complexity of digital transformation—How multiple concurrent initiatives foster hybrid ambidexterity. *Electronic Markets*, *32*(2), 547–569. https://doi.org/10.1007/s12525-021-00510-2

Kemenkeu, R. (2022). *Diagnosa Awal Kinerja Bank Perkreditan Rakyat dan Bank Pembiayaan Rakyat Syariah dan Potensi Usaha Mikro dan Kecil*. 1–24.

Kotusev, S. (2017). Enterprise architecture: what did we study? *International Journal of Cooperative Information Systems*, *26*(4), 1730002. https://doi.org/10.1142/S0218843017300029

Lankhorst, M. M. (2017). Enterprise architecture at work: Modelling, communication and analysis, fourth edition. In *Enterprise Engineering Series* (hal. 1–360). Springer

Maita, I., Mulyani Egust B, W., Salisah, F. N., & Rahmawita, M. (2022). Perancangan Enterprise Architecture Untuk Mendukung Transformasi Digital Usaha Kecil Dan Menengah (Umkm) Menggunakan Togaf Adm. *Jurnal Ilmiah Rekayasa dan Manajemen Sistem Informasi*, *8*(1), 48–54.

Marlianti, R. S., & Saepudin, S. (2021). Perancangan Enterprise Architecture Sistem Informasi Terminal Menggunakan Model TOGAF ADM (Studi Kasus: Terminal Tipe B Palabuhanratu). *Teknika*, *10*(2), 137–145. https://doi.org/10.34148/teknika.v10i2.367

Mesha, D., Febrianti, T., & Fauzi, R. (2019). *Perancangan Enterprise*

Architecture Pada Fungsi Teknologi Informasi Dengan Menggunakan Pendeketan Togaf Adm (Studi Kasus: Bank Bpd Bali). *6*(2), 8159–8166. https://openlibrarypublications.telkomuniversity.ac.id/index.php/engineering/article/view/10830

Mubarok, P., Hananto, A., Hananto, A., & Buana Perjuangan Karawang, U. (2024). *Perancangan Enterprise Architecture Untuk Mendukung Tranformasi Digital UMKM Oleh Oleh Khas Subang Menggunakan Togaf Adm. 4*, 2320–2337.

Mulyana, R., Rusu, L., & Perjons, E. (2021). IT Governance Mechanisms Influence on Digital Transformation: Systematic Literature Review. *27th Annual Americas Conference on Information Systems*, 1–10.

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*, 1–16.

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)*, 1–12.

Mulyana, R., Rusu, L., & Perjons, E. (2024a). Key Ambidextrous IT Governance Mechanisms for a Successful Digital Transformation: Case Study of Bank Rakyat Indonesia (BRI). *Digital Business*, *4*(2), 100083. https://doi.org/10.1016/j.digbus.2024.100083

Mulyana, R., Rusu, L., & Perjons, E. (2024b). Key Ambidextrous IT Governance Mechanisms Influence on Digital Transformation and Organizational Performance in Indonesian Banking an Insurance Industry. *Pacific Asia Conference on Information Systems (PACIS)*, *July*. https://doi.org/10.62036/isd.2023.33

Obwegeser, N., Yokoi, T., Wade, M., & Voskes, T. (2020). 7 Key Principles to Govern Digital Initiatives. *MIT Sloan Management Review*, *61*(3), 1–9.

OJK. (2017). *Surat Edaran Otoritas Jasa Keuangan Nomor 15 /SEOJK.03/2017 Tentang Standar Penyelenggaraan Teknologi Informasi Bagi Bank Perkreditan Rakyat. Diakses pada 01-02-2023*, 1–11. https://ojk.go.id/id/kanal/perbankan/regulasi/surat-edaran-ojk/Pages/Surat-Edaran-Otoritas-Jasa-Keuangan-Nomor-15-SEOJK.03-2017-.aspx

OJK. (2021). *Master Plan Sektor Jasa Keuangan Indonesia 2021-2025. Diakses pada 25-01-2023*. https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Master-Plan-Sektor-Jasa-Keuangan-Indonesia-2021-2025.aspx

Oktavian, I. T. (2019). *Enterprise Architecture dengan Pendekatan TOGAF untuk Transformasi Digital pada UMKM (Studi Kasus: UMKM Makanan Oleh-Oleh)* (Vol. 16, Nomor 1).

POJK. (2016). *Peraturan Otoritas Jasa Keuangan Nomor 75 /POJK.03/2016 Tentang Standar Penyelenggaraan Teknologi Informasi Bagi Bank Perkreditan Rakyat Dan Bank Pembiayaan Rakyat Syariah. Diakses pada 01-02-2023*. https://ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/Pages/POJK-tentang-Standar-Penyelenggaraan-Teknologi-Informasi-bagi-Bank-Perkreditan-Rakyat-dan-Badan-Pembiayaan-Rakyat-Syariah.aspx

POJK. (2020). *Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 62 /POJK.03/2020 Tentang Bank Perkreditan Rakyat. Diakses pada 23-11-2023*. https://www.ojk.go.id/id/regulasi/Documents/Pages/Bank-Perkreditan-Rakyat/pojk 62-2020.pdf

Qi, J., Ma, X., Li, L., & Wang, F. (2021). Multi-stage TOGAF architecture development method adaption in small-and-medium enterprises -A case study in a start-up logistics service company. *Proceedings of the 33rd Chinese Control and Decision Conference*, 4106–4112. https://doi.org/10.1109/CCDC52312.2021.9602269

Rahman, M. S. (2016). The Advantages and Disadvantages of Using Qualitative and Quantitative Approaches and Methods in Language "Testing and

Assessment" Research: A Literature Review. *Journal of Education and Learning*, *6*(1), 102. https://doi.org/10.5539/jel.v6n1p102

Rinaldi, S. (2024). *Transkrip Pembimbing Lapangan (BPR Consultant).*

Santosa, I., & Mulyana, R. (2023). The IT Services Management Architecture Design for Large and Medium-sized Companies based on ITIL 4 and TOGAF Framework. *International Journal on Informatics Visualization*, *7*(1), 30–36. https://doi.org/http://dx.doi.org/10.30630/joiv.7.1.1590

Setiawan, E. (2009). Pemilihan EA Framework. *Seminar Nasional Aplikasi Teknologi Informasi (SNATI).*, 114–119.

Setiawan, M. F., Yasirandi, R., & Anwar, M. (2023). Perancangan Enterprise Architecture Pada Perusahaan Distributor Menggunakan Framework TOGAF ADM (Studi Kasus pada CV. XYZ). *eProceeding of Engineering*, *10*(2), 2098–2113.

Shenton, A. K. (2004). Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information*, *22*(2), 63–75. https://doi.org/10.3233/EFI-2004-22201

Siregar, R., & Sudarmanto, E. (2023). Beyond Traditional Boundaries: Embracing Digital Transformation for Enhanced Management Efficiency at Micro and Small Business Enterprises. *West Science Interdisciplinary Studies*, *01*(06), 267–279. https://doi.org/https://doi.org/10.58812/wsis.v1i6.99

Soto-Acosta, P. (2020). COVID-19 Pandemic: Shifting Digital Transformation to a High-Speed Gear. *Information Systems Management*, *37*(4), 260–266. https://doi.org/10.1080/10580530.2020.1814461

The Open Group. (2018). The TOGAF® Standard Version 9.2. *The Open Group*, 1–504.

The Open Group. (2022). TOGAF® Standard — Introduction and Core Concepts. *The Open Group Standard*, 1–550.

UU RI P2SK. (2023). Undang-Undang Republik Indonesia Nomor 4 Tahun 2023

Tentang Pengembangan Dan Penguatan Sektor Keuangan. *Negara Republik Indonesia*, *1*(163979), 1–527.

UU RI Perbankan. (1998). Nomor 10 Tahun 1998 Tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 Tentang Perbankan. *Lembaran Negara Republik Indonesia*.

UU RI UMKM. (2008). Undang-Undang Republik Indonesia Nomor 20 Tahun 2008. *Lembaran Negara Republik Indonesia*.

Vejseli, S., Rossmann, A., & Connolly, T. (2020). Hawaii International Conference on System Sciences 2020. *Proceedings of the 53rd Hawaii International Conference on System Sciences*.

Vejseli, S., Rossmann, A., & Garidis, K. (2022). The Concept of Agility in IT Governance and its Impact on Firm Performance. *AIS Electronic Library (AISeL)*.

Warner, K. S. R., & Wäger, M. (2019). Building dynamic capabilities for digital transformation: An ongoing process of strategic renewal. *Long Range Planning*, *52*(3), 326–349. https://doi.org/10.1016/j.lrp.2018.12.001

Wulandari, D., Gumilang, S. F. S., & Mulyana, R. (2021). Perancangan Enterprise Architecture Layanan Spbe (E-Government) Di Lingkungan Pemkab Sukabumi. *JURTEKSI (Jurnal Teknologi dan Sistem Informasi)*, *8*(1), 19–26. https://doi.org/10.33330/jurteksi.v8i1.1204

Yin, R. (2004). Discovering the Future of the Case Study Method in Evaluation Research. *Evaluation Practice*, *15*(3), 283–290.

Zachman, J. (2008). *The Zachman Framework. Diakses pada 21-11-2023*. https://zachman-feac.com/zachman/about-the-zachman-framework