DAFTAR PUSTAKA

Abdulquadri, A., Mogaji, E., Kieu, T. A., & Nguyen, N. P. (2021). Digital transformation in financial services provision: a Nigerian perspective to the adoption of chatbot. *Journal of Enterprising Communities*, *15*(2), 258–281. https://doi.org/10.1108/JEC-06-2020-0126

Aditya, B. R., Ferdiana, R., & Kusumawardani, S. S. (2021). Identifying and prioritizing barriers to digital transformation in higher education: a case study in Indonesia. *International Journal of Innovation Science*. https://doi.org/10.1108/IJIS-11-2020-0262

Agrawal, P., Narain, R., & Ullah, I. (2020). Analysis of barriers in implementation of digital transformation of supply chain using interpretive structural modelling approach. *Journal of Modelling in Management*, *15*(1), 297–317. https://doi.org/10.1108/JM2-03-2019-0066

Bellantuono, N., Nuzzi, A., Pontrandolfo, P., & Scozzi, B. (2021). Digital transformation models for the i4.0 transition: Lessons from the change management literature. *Sustainability (Switzerland)*, *13*(23). https://doi.org/10.3390/su132312941

Boonstra, J. J. (2004). *Dynamics of Organizational Change and Learning Wiley Handbooks in the Psychology of Management in Organizations*.

Cichosz, M., Wallenburg, C. M., & Knemeyer, A. M. (2020). Digital

transformation at logistics service providers: barriers, success factors and leading practices. *International Journal of Logistics Management*, *31*(2), 209–238. https://doi.org/10.1108/IJLM-08-2019-0229

Creswell. (2009). *Creswell (2008) Research Design.pdf* (p. 296).

Creswell, J. (2014). *Research Design Qualitative, Quantitative, and Mixed Method Approaches by John W. Creswell (z-lib.org).pdf* (p. 285).

Deng, X., Huang, Z., & Cheng, X. (2019). FinTech and sustainable development: Evidence from China based on P2P data. *Sustainability (Switzerland)*, *11*(22). https://doi.org/10.3390/su11226434

Diener, F., & Špaček, M. (2021). Digital transformation in banking: A managerial perspective on barriers to change. *Sustainability (Switzerland)*, *13*(4), 1–26. https://doi.org/10.3390/su13042032

Dorfleitner, G., Forcella, D., & Nguyen, Q. A. (2022). The digital transformation of microfinance institutions: an empirical analysis. *Journal of Applied Accounting Research*, *23*(2), 454–479. https://doi.org/10.1108/JAAR-02-2021-0041

Dorfleitner, G., Hornuf, L., Schmitt, M., & Weber, M. (2017). The fintech market in Germany. In *FinTech in Germany* (pp. 13–46). Springer.

Global Corporate Banking 2018: Unlocking Success Through Digital. (n.d.). Retrieved April 9, 2022, from https://www.bcg.com/en-us/publications/2018/global-corporate-banking-2018-unlocking-success-

through-digital

Graetz, F. (2000). Strategic change leadership. *Management Decision*, *38*(8), 550–564. https://doi.org/10.1108/00251740010378282

Gupta, S. D., Raychaudhuri, A., & Haldar, S. K. (2018). Information technology and profitability: evidence from Indian banking sector. *International Journal of Emerging Markets*, *13*(5), 1070–1087. https://doi.org/10.1108/IJoEM-06-2017-0211

Hiatt, J., & Creasey, T. J. (2003). *Change management: The people side of change*. Prosci.

Ie, R., Linggadjaya, T., Sitio, B., Situmorang, P., & Harapan, U. P. (2022). *Transformasi Digital Pt Bank Jago Tbk Dari Bank*. *3*(1), 11–26.

Kane, G. C., Palmer, D., Phillips, A. N., Kiron, D., & Buckley, N. (2015). Strategy, not technology, drives digital transformation. *MIT Sloan Management Review and Deloitte University Press*, *14*(1–25).

Kitsios, F., Giatsidis, I., & Kamariotou, M. (2021). Digital transformation and strategy in the banking sector: Evaluating the acceptance rate of e-services. *Journal of Open Innovation: Technology, Market, and Complexity*, *7*(3). https://doi.org/10.3390/joitmc7030204

Ko, A., Fehér, P., Kovacs, T., Mitev, A., & Szabó, Z. (2022). Influencing factors of digital transformation: management or IT is the driving force? *International Journal of Innovation Science*, *14*(1), 1–20. https://doi.org/10.1108/IJIS-01-

2021-0007

Linderoth, H. C. J., Jacobsson, M., & Elbanna, A. (2018). Barriers for digital transformation: The role of industry. *ACIS 2018 - 29th Australasian Conference on Information Systems*, 1–12. https://doi.org/10.5130/acis2018.az

Liu, D. Y., Chen, S. W., & Chou, T. C. (2011). Resource fit in digital transformation: Lessons learned from the CBC Bank global e-banking project. *Management Decision*, *49*(10), 1728–1742. https://doi.org/10.1108/00251741111183852

Manny, L., Duygan, M., Fischer, M., & Rieckermann, J. (2021). Barriers to the digital transformation of infrastructure sectors. In *Policy Sciences* (Vol. 54, Issue 4). Springer US. https://doi.org/10.1007/s11077-021-09438-y

Moran, J. W., & Brightman, B. K. (2015). Leading Organizational Change with Safety. *Professional Safety*, *60*(8), 28–31. www.asse.org

Ofosu-Ampong, K. (2021). Determinants, Barriers and Strategies of Digital Transformation Adoption in a Developing Country Covid-19 era. *Journal of Digital Science*, *3*(2), 67–83. https://doi.org/10.33847/2686-8296.3.2_5

Parviainen, P., Tihinen, M., Kääriäinen, J., & Teppola, S. (2017). Tackling the digitalization challenge: How to benefit from digitalization in practice. *International Journal of Information Systems and Project Management*, *5*(1), 63–77. https://doi.org/10.12821/ijispm050104

Roadmap Pengembangan Industri BPR dan BPRS (RBPR-S) 2021-2025. (n.d.). Retrieved April 9, 2022, from https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Roadmap-Pengembangan-Industri-BPR-dan-BPRS-(RBPR-S)-2021-2025.aspx

Rogers, D. L. (2016). *The Digital Transformation Playbook: Rethink Your Business for the Digital Age*. https://books.google.nl/books?id=LsF1CwAAQBAJ

Roy, N. C., & Thangaraj, V. (2020). Investment in Technology: Does It Proliferate the Profitability and Performance of the Indian Banks? In R. Biswas & M. Michaelides (Eds.), *Financial Issues in Emerging Economies: Special Issue Including Selected Papers from II International Conference on Economics and Finance, 2019, Bengaluru, India* (Vol. 36, pp. 19–44). Emerald Publishing Limited. https://doi.org/10.1108/S0196-382120200000036002

Shin, Y. J., & Choi, Y. (2019). Feasibility of the fintech industry as an innovation platform for sustainable economic growth in Korea. *Sustainability (Switzerland)*, *11*(19). https://doi.org/10.3390/su11195351

Ulas, D. (2019). Digital Transformation Process and SMEs. *Procedia Computer Science*, *158*, 662–671. https://doi.org/10.1016/j.procs.2019.09.101

Vey, K., Fandel-Meyer, T., Zipp, J. S., & Schneider, C. (2017). Learning & Development in Times of Digital Transformation: Facilitating a Culture of Change and Innovation. *International Journal of Advanced Corporate Learning (IJAC)*, *10*(1), 22. https://doi.org/10.3991/ijac.v10i1.6334

Werth, O., Schwarzbach, C., Rodríguez Cardona, D., Breitner, M. H., & Graf von

der Schulenburg, J. M. (2020). Influencing factors for the digital transformation in the financial services sector. *Zeitschrift Fur Die Gesamte Versicherungswissenschaft*, *109*(2–4), 155–179. https://doi.org/10.1007/s12297-020-00486-6

Yin, R. K. (n.d.). Qualitatif Research From Start To Finish. In *The Guilford Press* (Vol. 2011, Issue 2011).

Zaoui, F., & Souissi, N. (2020). Roadmap for digital transformation: A literature review. *Procedia Computer Science*, *175*, 621–628. https://doi.org/10.1016/j.procs.2020.07.090

UNIVERSITAS DIPONEGORO SEMARANG FEB UNDIP