

KEPEMIMPINAN TRANSFORMASI DIGITAL BISNIS DI PT JAMKRIDA JAKARTA

Digital Transformational Leadership Of Business In PT Jamkrida Jakarta

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Abstrak

PT Jamkrida Jakarta saat ini sedang dalam fase pertumbuhan di industri penjaminan. Sebelumnya, perusahaan fokus membangun dan mempersiapkan infrastruktur sumber daya manusia dan bisnis dengan sistem operasinya. Namun peran digitalisasi tidak dapat dipungkiri dengan pesatnya perkembangan dunia usaha. Oleh karena itu, penelitian ini bertujuan untuk mengetahui peran kepemimpinan dalam transformasi bisnis digital PT Jamkrida Jakarta. Penelitian ini merupakan penelitian kualitatif dengan analisis isi Undang-Undang Nomor 1 Tahun 2016 tentang Penjaminan, POJK Nomor 2/POJK.05/2017 tentang Perizinan Berusaha dan Lembaga Penjaminan, POJK Nomor 3/POJK.05/2017 tentang Tata Kelola Lembaga Penjaminan, serta sebagai peran kepemimpinan dalam proses transformasi digital yang dilakukan perusahaan dalam penerapan regulasi terkait Teknologi Informasi (TI) dan digitalisasi. Hasil penelitian menunjukkan bahwa PT Jamkrida Jakarta telah melakukan transformasi bisnis digital mulai dari pembuatan penjaminan, finansial dan aplikasi digital pendukung lainnya. Lebih lanjut, peran kepemimpinan dalam transformasi bisnis menuju digital ditunjukkan dari penyusunan dan implementasi peta jalan pengembangan teknologi informasi PT Jamkrida Jakarta hingga tahun 2023.

Kata Kunci:

Kepemimpinan, digital, transformasi, teknologi informasi

Keywords:

Leadership, digital, transformation, information technology

Abstract

PT Jamkrida Jakarta is currently in the growth phase in the guarantee industry. Previously, companies focused on building and preparing human resource and business infrastructure with their operating systems. However, the role of digitalization is undeniable with the rapid development of businesses. Therefore, this study aims to determine the leadership role in the digital business transformation of PT Jamkrida Jakarta. This is a qualitative research with content analysis of Law Number 1 of 2016 concerning Guarantee, POJK Number 2/POJK.05/2017 concerning Business Licensing and Institutional Guarantee Institutions, POJK Number 3/POJK.05/2017 concerning Guarantee Institution Governance, as well as the leadership role in the digital transformation process carried out by the company in implementing regulations related to Information Technology (IT) and digitalization. The results showed that PT Jamkrida Jakarta has carried out a digital business transformation, starting from creating guarantee, financial and other supporting digital applications. Furthermore, the leadership role in transforming business towards digital is indicated from the preparation and implementation of the roadmap for the development of information technology for PT Jamkrida Jakarta until 2023.



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INTRODUCTION

A guarantee company is a type of corporation designed to protect members from liability. It is a firm in the special financial sector, categorized as a non-bank financial institution (IKNB), which plays a role in encouraging and helping business actors, especially those involved in cooperatives, micro, small and

medium enterprises (MSMEs) and other productive businesses, to be independent as well as access capital financing. Since its development, 23 credit guarantee companies in Indonesia has been registered under the Financial Services Authority (OJK). They consist of 2

companies with the status of State-Owned Enterprises (BUMN), namely PT 'Jamkrindo and PT Askrindo,

- 1) A privately-owned company, namely PT Sinarmas Penjaminan Kredit.
- 2) 18 regional credit guarantee companies (Jamkrida).
- 3) 2 sharia credit guarantee companies, PT Jamkrindo Syariah and PT Askrindo Syariah.

Guarantee companies play an important role in providing opportunities to develop MSMEs through credit loan schemes from banking institutions. This scheme is designed to support the development of financial facilities for micro, small and medium enterprises that have difficulty obtaining financial institutions' assistance. According to (Wardhono et al., 2019), most MSMEs experience difficulties in accessing finance. This led to the emergence of guarantee companies to facilitate the provision of credit loans by banks in the provinces and boost the growth of the regional economy.

The establishment of this company based on the mandate of Law no. 1 of 2016 concerning Guarantee aims to encourage the independence of MSMEs and create opportunities for them to have access to finance. MSMEs plays a strategic role in driving the wheels of the economy. Therefore, Guarantee companies need to be supported institutionally.

PT Jamkrida Jakarta was established based on Regional Regulation (Perda) of Number 13 dated November 27, 2013, concerning the Establishment of a Regional BUMD Limited Liability Company Credit Guarantee in Jakarta. This Perda was then followed by the company establishment deed of Number 9 dated November 10, 2014. However, this company became functional in 2014. The purpose and objective of establishing PT Jamkrida Jakarta are to strengthen the business world's capacity and make it easier for Micro, Small, and Medium Enterprises as well as Cooperatives to access funds to increase regional economic growth, especially in DKI Jakarta.

As a new player in the underwriting industry, PT Jamkrida Jakarta has shown its performance, especially in terms of business growth and company profit. In the course of business, this company started to show increased performance yearly. The data on the volume of guarantees, guarantee fees (IJP), and profits from 2016 to 2020 is shown in Table 1.

Table 1 Volume, Guarantee Fee/ IJP and Profit for 2016-2021

Indicators	2016	2017	2018	2019	2020	2021
Guarantee volume	875.18	1,761.39	4,260.15	9,002.24	3,844.93	14,028.90
IJP	6.54	15.57	40.09	65.25	61,95	108,39
Claims Expense	1.07	7.64	12.24	34.04	47,07	78,21
Profit (before tax)	2.03	4.26	8.72	9.73	(1,36)	(16.14)

Source: PT Jamkrida Jakarta's Annual Report, 2019, & Annual Report, 2021

The increase in the volume of guarantees and IJP is also supported by the quality of services, starting with finding and establishing or partnering with banks and non-bank financial institutions, drafting cooperation agreements, issuing guarantee certificates (SP), analyzing and processing claims to run business processes. In addition, digital technology is also needed to simplify these processes. It is defined as an information technology that prioritizes activities carried out digitally or on a computer rather than human labor (Danuri, 2019).

The entire business process requires digitization, thereby reducing processing time, including cost and energy efficiencies. Ziyadin, Sueubayeva, & Utegenova (2019) reported that digital transformation is triggered by changes in consumer and social behaviors, thereby leading to modification (or adaptation) of the resulting business model (Ziyadin et al., 2019). Besides, the dynamic speed of technological progress and company innovation is able to meet these changes (Hadiono & Santi, 2020). Furthermore, Kotarba (2018) stated that digital transformation is the application of technology to develop new business models, processes, software, and systems to generate more profitable revenue, a more significant competitive advantage, and higher efficiency. (Kotarba, 2018).

Information technology (IT) is defined as using telecommunications and computer equipment, such as hardware, software, and databases, to store, retrieve, transmit and manipulate data or information. Furthermore, it is used in companies or organizations to provide information that aids the users in decision-making (Maharsi, 2000). In the industrial era 4.0, information technology plays an important role in changing the industrial landscape and current business developments (Raza et al., 2020). IT has become an essential requirement for running an efficient and

effective business. Its implementation aims to support the company's strategic plan in achieving the desired vision, mission, and goals (Moonda & Norita, 2020). The guarantee industry requires computerized services with network infrastructure and hardware to support applications (software) to operate quickly and function effectively.

In accordance with the regulatory aspect, Article 26 paragraph 3 of Law Number 1 Year 2016, the Guarantee Institution utilizes information technology to carry out its activities. This was reported by Financial Services Authority Regulations (OJK) No. 2/POJK.05/2017. Regarding the Implementation of Guarantee Business, Article 44 also stated that guarantee company uses information technology to carry out its activities. The regulatory demands and the role of managers in transforming conventional businesses to digital is a necessity. Hess and Nadeem et al. (2018) stated that digital transformation is a top priority on many organizations' leadership agenda (Nadeem et al., 2018).

The leadership role of running and supporting organizations through digital business transitions is important (Larjovuori, Riitta-Liisa., Bordi, Laura., & Tammi, 2018). Likewise PT Jamkrida Jakarta, at the beginning of its establishment, the company prepared a guarantee and financial application form required by the OJK, which was expected to be implemented immediately. Similarly, the Bank DKI, which is the main partner, also needs to be assured that the business processes adopted by PT Jamkrida Jakarta implemented the application that guarantees cooperation. According to Sow (2018), when an organization seeks to change a manual process to a comprehensive digital platform, it requires a successful leadership strategy that impacts the company's long-term progress (Farunik, 2019; Sow, 2018).

Currently, PT Jamkrida Jakarta has an online web-based financial and guarantee application system. The existing application was integrated with Bank DKI's partners in the form of a host to host (H2H) system architecture on its server. Host to Host (H2H) is an inter-server system connected directly to one another in real-time (Azandra, 2017). According to the research carried out by Gunawan and Rahmatulloh (2018), H2H architecture is a service used to integrate a system placed between the bank and other servers connected to the internet.

The role of leadership in digital transformation is important. Leaders need to possess the ability to effectively integrate digital innovation throughout the organization (Afandi, 2017). Cortellazzo, Bruni, & Zampieri (2019) stated that since they are the key actors in developing digital culture, they need to develop relationships with multiple stakeholders (Latunreng et al., 2022) and focus on improving

collaborative processes in complex conditions while paying attention to pressing issues related to ethics. (Cortellazzo et al., 2019). Fortunately, digital transformation's success depends on the way and manner leaders use digital technology to enhance organizational growth (Sainger, 2018).

Some previous researchs have already conducted. Previous research has proven that digital transformation causes fundamental changes to business operations and how a company can provide value or value to its customers. Digital transformation is a change that utilizes digital technology to redesign traditional processes so that they become more efficient and effective.

In all cases, the emergence of various business and network platforms (or ecosystems) acts as a catalyst for the development of new elements within the morphology of business models

Previous research also proves that leadership plays an important role in realizing digital transformation. Eradevelopments in information technology, artificial intelligence and the use of data play a major role in digital transformation, especially in improving services and speeding up work. There is the use of big data makes the decision-making process by leaders easier (Afandi, 2017; Kotarba, 2018; Larjovuori, Riitta-Liisa., Bordi, Laura., & Tammi, 2018; Nadeem et al., 2018; Rowles & Brown, 2017; Sainger, 2018; Sow, 2018; Westerman et al., 2014; Westerman, G. et al., 2011; Ziyadin et al., 2019).

PT Jamkrida Jakarta is mandated by its partners and regulations to implement digital-based applications. Therefore, the company has prepared a roadmap so that the information technology (IT) developmental process is in accordance with their needs. Therefore, the role of leadership, which involves the board of directors and managers, is important to ensure this process's proper implementation. Thite (2000) stated that leadership is an essential aspect of an organization. Good leadership ensures the survival of an organization in difficult times as well as delivers it from the knot of problems that causes a decline in performance (Thite, 2000).

Lategan and Fore (2015) stated that a leader needs to possess certain qualities such as influence, stamina, persistence, and people's consistent management. This study aims to examine the leadership role in implementing the roadmap for PT Jamkrida Jakarta's IT development .

METHOD

This study adopted a qualitative approach to content analysis. A qualitative research reveals the meaning and articulates the essence of the study (Creswell, 2014). The requirement for using content analysis that must

be considered is that the available data mostly consists of documented materials (books, newspapers, tapes, manuscripts).

In this research, content analysis was carried out based on Law Number 1 Year 2016 regarding Guarantee, POJK Number 2/POJK.05/2017 concerning Business Licensing and Institutional Guarantee Institutions, POJK Number 3/POJK.05/2017 concerning Guarantee Institution Governance, as well as the leadership role exhibited during the digital transformation process carried out by the company in implementing regulations related to Information Technology (IT) and digitalization.

RESULTS AND DISCUSSION

Results

Since the initial inception of guarantee companies, on November 10, 2014, they have been mandated or obliged to use information technology. This is affirmed in POJK Number 3/ POJK.05/2017 concerning Governance of Guarantee Institutions, which stated that it is obligatory to implement IT governance by possessing an information system organizational structure, standard work procedures and instructions, including data and incident security management. Therefore, the guarantee company needs to ensure the implementation of this mandate. Gumilang and Jonathan (2018) reported that presently, it has become necessary in Indonesia for financial institutions to implement information technology governance (IT Governance).

It takes a leader that is able to align both IT and business strategies for the company or organization to survive in a competitive environment. Leadership plays an essential role in the alignment of IT and business strategies. Therefore, a leader needs to be responsible for implementing IT and information systems that ensure the organization's goals are achieved (Susanto & Andi, 2013). However, at PT Jamkrida Jakarta, TI is supervised by corporate secretary, that is directly under the president director. The role of leadership includes the following.

- 1 Build IT vision and mission.
- 2 Seeks to simplify IT-based business processes.
- 3 Develop core applications (Guarantee, claims & subrogation, finance) and support (HR & Administration) in an integrated manner.
- 4 Build IT Infrastructure.
- 5 Conducting good IT governance.

PT Jamkrida Jakarta strives to provide IT services, to its stakeholders, as a strategic foundation for achieving the company's goals. In realizing this, they had to adopt an initiative to compile a company IT development roadmap based on people, processes and technology. The objectives were implemented to prove that 1) IT services provide added value for the company and its business partners. 2) Provide IT solutions to support the company's business operations. 3) Optimize IT resources to create sustainable, effective and efficient services.

At the beginning of the establishment, PT Jamkrida Jakarta developed a core guarantee and finance application. Over time, the company has the following IT applications.

1. External applications, namely those intended to facilitate integration with third parties (banks, cooperatives, partners). This aims to increase the effective realization of various forms of cooperation with third parties. The current external application is Cash Management System (CMS).
2. A core system is a group of applications that support the company's main business processes. These families include
 - a. Guarantee
 - b. Accounting
3. Supporting applications are systems that are indirectly related to the main and supporting business processes. Subsequently, it supports the implementation of the company's main and supporting business processes. This group of applications is an internal information system, in the form of
 - a. Document
 - b. Guest Book
 - c. Agenda of activities
 - d. Job Monitoring
4. Channel, which is a group of application systems that deal directly with the company's business partners. It Includes
 - a. Interconnection (host to host)
 - b. Company website (POJK 2 Guarantee Agency must have a website)

The use of the internet in business has changed from being a tool for electronic information exchange to business strategy applications (Wibowo, 2016). In addition, it is supported by a study that proves that technological innovation marks the momentum of transformation in all fields, including finance (Muhammad & Sari, 2020). Digitalization in the financial sector has triggered the use of internet technology, smartphones, and big data accessible to consumers or end-users (Isa et al., 2018). This has been able to make activities more efficient, both in terms of time, access

and costs. The digitization of the financial sector is included in the form of a CMS or Cash Management System. In the DKI Jakarta Provincial Government ecosystem, this CMS is strengthened in Instruksi Gubernur No 33 Tahun 2016 concerning Implementation of Non-Cash Transactions

This platform-based ecosystem, created along with the rapidly developing internet technology, has changed the conventional business mechanism. This platform model utilizing data and internet network technology has indirectly created new rules to provide effective results for every stakeholder in the ecosystem (Setiawan, 2018).

Wahyuni (2013) stated that various stakeholders are involved in determining directives for IT us(Wahyuni, 2013)age. Currently, 7 (seven) main stakeholders are involved in the development of company digitization, and they possess the following high-level needs

1. Shareholders-The implementation of guarantees that support government policies and programs in the economic sector as well as national development with accountable, efficient and transparent management in accordance with good corporate governance (GCG).
2. Association-this requires cooperation, transparency, and open access to information regarding aspects of the company's performance in order to encourage it to continue to advance and exist in the financial industry.
3. Reinsurance-Fast and accurate reinsurance application data from the establishment, which aids the Reinsurance Company to render easily accessible, quick and precise services.
4. Supervisor-Provides transparent and accountable reports on the performance of the company's business processes.
5. Regulator-The implementation of the company guarantee business process in accordance with the stipulated regulations.
6. Agent-An underwriting process that makes it easier for agents to carry out their functions as intermediaries between PT Jamkrída Jakarta and customers (guaranteed).
7. According to their needs as guaranteed parties, business partners-Guarantee of fast, precise and accurate payments, according to their needs.

In general, PT Jamkrída Jakarta's business process includes an underwriting process according to the following stages.

PT Jamkrída Jakarta accepts requests from business partners, such as banks or private firms, before getting involved in the approval process (acceptance). In the acceptance process, guarantees are classified into two types of coverages, namely:

1. Conditional automatic cover (CAC) include credit guarantees to a specific limit that tends to be

automatically covered unless there is a cooperation agreement with the guarantor.

2. Case by Case (CBC) involves credit guarantees above a certain value that tends to be covered with case by case guarantees (Case by Case) unless there is an outlined cooperation agreement with the recipient.

In the CAC criteria, the applicant's partner has a cooperation agreement that makes it easier for the guarantee application to be automatically processed and issued a certificate. Meanwhile, in the CBC criteria, the applicant does not have a PKS therefore, it requires further acceptance analysis process before the application is approved and the certificate is issued. The business process is in the form of an IT application, which was used to run PT Jamkrída Jakarta.

The Directors of PT Jamkrída Jakarta have compiled the company's IT development directives by targeting its architecture up to 2023, such as the existence of integrated interconnection between the application systems. In implementing this, the company uses middleware to ensure the effective functioning of the information exchange and application system integration processes. The access and exchange of information from both external and internal applications are completely executed with the help of middleware and connected to the core system applications. Conversely, middleware facilitates the integration process in the future and aids in easier management of the system.

The company also targeted the development of the IT infrastructure to ensure business operations and IT services are properly run till 2023.

Year				
2019	2020	2021	2022	2023
Core Company Application Development (Claims Guarantee & Financial Subrogation)				
Channel Development / Host to Host Connection, Business Application Development, and Supporting Application Development				
Infrastructure Development				
Compilation of Data and Information Governance				
IT Unit Transformation				
IT Governance Development				

Figure 1. The Directives of the Company's Digital Transformation

Source: PT Jamkrida Jakarta, 2021

The implementation of the IT roadmap directives to function according to the company's goals requires the support of internal stakeholders, such as employees and the external ones, namely partners and IT service supervisors.

Essential aspects that need to be carried out are improving the quality of the internet network, data storage capacity, and application systems development. The leadership role in digitizing the company's business involves aligning the directives of the long-term plan (RJPP) with future IT development, such as focusing on automation in business processes and data. This implementation is in the form of

1. Effective and efficient IT services,
2. Automation of manual processes,
3. Integration of information systems,
4. Digitalization of marketing to cut distribution channels,
5. Accurate data processing and
6. Implementation of IT guidelines, policies and standards.

PT Jamkrida Jakarta also has already prepared human resources to execute the IT roadmap. To achieve company goals and be more competitive, human resources are needed in carrying out Information and Communication Technology (ICT) (Hardina & Vikaliana, 2020; Setiadi, 2016). Subsequently, the availability of a competitive ICT's human resource is the key to success. The IT's HR of PT Jamkrida Jakarta is stated as follows.

1. Development staff is responsible for planning and implementing the Company's IT technology and system development.
2. Network Staff is responsible for planning and implementing IT infrastructure used for Company operations.
3. Multimedia staff is responsible for the content of all media owned by the company.

Consequently, IT governance in a company is the responsibility of the directors and executive managers (Muthmainnah, 2015). Therefore, judging from the current condition of PT Jamkrida Jakarta's IT governance, the company improved its governance and set a target to be achieved by 2023. The consideration of this target is the first step to fix the current IT Governance in accordance with best practices before ensuring the development of rendered services. The application of information technology in the company tends to be properly carried out, supposing it is supported by an IT management (IT Governance) from planning to implementation (Kaban, 2009).

Discussion

Vision and mission are the targets of every organization ((Hamdan, 2001). Vision is a milestone of what the company intends to achieve in the future. Every company has dreams and long-term goals it plans to achieve (Muslin, 2017). Moreover, PT Jamkrida Jakarta has a similar corporate vision in implementing the IT development missions and roadmaps expected to last till 2023. This is in accordance with the research carried out by Suryadi (2012), which stated that vision is the company's intention for the future desired by members at all levels of management.

The roadmap designed by PT Jamkrida Jakarta aims to simplify business processes as well as ensure they are IT-based and not conducted manually. It saves time and makes it easier for companies to render quality services. This roadmap is structured to simplify the steps involved in the realization of the IT developmental directives. In the underwriting business process, PT Jamkrida Jakarta has set a standard operational procedure for the guarantee as stated in the Guarantee SOP.

The company has developed its core applications (guarantee, claims & subrogation, including finance) when it was initially established in 2014. This is an integrated guarantee law, which involves the company's support (HR & Administration). Murti et al. (2019) stated that there is a need for an enterprise architecture design, which is expected to simplify and offer solutions to business activities (Murti et al., 2017). In developing application systems, PT Jamkrida Jakarta pays attention to the need for integration. This is supported by the research carried out by Widajanti's (2011), which stated that companies need to utilize information technology (IT) to optimize their business processes and swiftly to respond to environmental changes.

The following efforts were made to build IT infrastructure 1) fulfilment of the communication network and procurement of its equipment. 2) Increasing the reliability of infrastructure operations by improving the server room at the head office. 3) Ensuring the server storage is placed in the head office server room. Fajarwati (2016), stated that in order to achieve organizational goals, it is necessary to develop a management system and work processes that use and utilize appropriate information and communication technology (ICT) services. Information technology infrastructure is a foundation that supports all data systems that provide IT services for organizations. Therefore, infrastructure planning is needed.

The company has implemented good IT governance in the form of 1) relating procedures to problem management, 2) managing the server room in accordance with the provisions of data center management, 3) measuring network performance

regularly, 4) implementing an awareness security program, and 5) compiling the IT organizational structure.

The company compiled the following.

1. Paragraph 3, Article 26) Law Number 1 Year 2016, regarding Guarantee, stipulated that the Guarantee Institution utilizes information technology to execute its activities.
2. POJK Number 2/POJK.05/2017 concerning Business Licensing and Institutional Guarantee Institutions in Article 44 stated that the Guarantee Institution in carrying out its activities utilizes information technology.
3. POJK Number 3/POJK.05/2017 concerning Guarantee Institution Governance Article 49, Paragraph (1) mandates that The Guarantee Agency is required to implement effective information technology governance. (2) Information technology governance as referred to in paragraph (1) needs to contain at least a. an information system organizational structure, b. guidelines for the use of information systems that are equipped with instructions or work orders for each function (standard operating procedure), and c. data security and incident management guidelines (disaster recovery plan).
4. The company has an Information Technology Master Plan designed to last from 2019 to 2023.

CONCLUSION

PT Jamkrida Jakarta has carried out a digital business transformation since it was first established, starting with the creation of insurance applications, finance, and other supporting digital applications. Its leaders have played a good role in the digital business transformation by directing IT development through a clear roadmap. This is evident in preparing and implementing the information technology development roadmap for PT Jamkrida Jakarta designed to last till 2023. Based on this research, it is suggested that corporate organizations, especially in the guarantee industry, needs to adopt leadership in digital business transformation because it plays an important role. Furthermore, it is one of the relevant elements in this process.

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