

## REFERENCES

- Bair, J. 2004. *Practical Data Quality: Sophistication Levels*, [http://www.knightsbridge.com/pdfs/in\\_the\\_news/Practical\\_DQ\\_Sophistication\\_Levels.pdf](http://www.knightsbridge.com/pdfs/in_the_news/Practical_DQ_Sophistication_Levels.pdf), accessed January 31, 2019
- Batini, C., Cappiello, C., Francalanci, C., Maurino, A. 2009. *Methodologies for Data Quality Assessment and Improvement*, ACM Computing Surveys, Vol. 41, No. 3, Article 16.
- BCG. 2018. *Global Payment 2018: Reimagining the Customer Experience*, BCG-Swift, 2018
- Bitterer, A. & Newman, D. 2007. *Organizing for Data Quality*, Gartner Research, Stamford, CT.
- BI. 2012. *Peraturan Bank Indonesia Nomor 14/23/PBI/2012 Tentang Transfer Dana*. Jakarta: Bank Indonesia
- BI Governor. 2016. *Keynote Speech Governor of Bank Indonesia in Indonesia Fintech Festival and Conference*, Jakarta: Bank Indonesia.
- Brown, C.V. 1997. *Examining the Emergence of Hybrid IS Governance Solutions: Evidence from a Single Case Site*, Information Systems Research, vol. 8, no. 1, pp. 69-94.
- Cancer, V. 2004. “*Benchmarking of environmentally oriented business processes with the multi-criteria decision-making method*”, International Conference Proceedings, University of Zagreb, Faculty of Economics and Business, Zagreb.
- Chen, H., Yu, P., Hailey, D. 2014. *A Review of Data Quality Assessment Methods for Public Health Information Systems*, International Journal of Environmental Research and Public Health.
- Cohen, S. & Roussel, J. 2004. *Strategic Supply Chain Management: The Five Disciplines for Top Performance*, McGraw-Hill Professional.
- Cohen, R 2006. *BI Strategy: What's in a Name? Data Governance Roles, Responsibilities and Results Factors*.DM Review, [http://www.dmreview.com/article\\_sub.cfm?articleId=1057220](http://www.dmreview.com/article_sub.cfm?articleId=1057220), accessed January 31, 2019

Coskun, S., Basligil, H. and Baracli, H. 2008. “*A weakness determination and analysis model for business process improvement*”, Business Process Management Journal, Vol. 14 No. 2, pp. 243-61.

Curtis, B., Kellner, M.I. and Over, J. 1992. *Process modeling*, Communications of the ACM, Vol. 35 No. 9, pp. 75-90.

Davenport, T.H. 1993. *Process Innovation: Reengineering Work through Information Technology*, Harvard Business School Press, Boston.

Dyché, J. & Levy, E. 2006a. *Customer Data Integration*, John Wiley & Sons.

Economist Intelligence Unit. 2008. *The future of enterprise information governance*. The Economist Intelligence Unit Limited, London (UK).

Ein-Dor, P. & Segev, E. 1982. *Organizational Context and MIS Structure: Some Empirical Evidence*, MIS Quarterly, vol. 6, no. 3, pp. 55-68.

English, L.P. 1999. *Improving Data Warehouse and Business Information Quality*, 1 edn, John Wiley & Sons, Inc., New York, NY.

Eppler, M.J. 2006. *Managing Information Quality*, 2nd Edition edn, Springer, Berlin, Heidelberg.

Fintechnews. May 2018. *Indonesia - Fintech Landscape Report*. Fintech Singapore

Friedman, T. 2007. *Best Practices for Data Stewardship*. Gartner, Inc., Stamford, CT (USA).

Fu, X., Wojak, A., Neagu, D., Ridley, M., Travis, K. 2011. *Data Governance in predictive toxicology: A review*, Journal of Cheminformatics 2011.

Galbraith, J. R. 1974. *Organization Design: An Information Processing View*. Interfaces, 4 (3), pp. 28-36.

Gilboa, I. 2010. *Making Better Decisions*, Wiley, Hoboken, NJ.

Green, P. and Rosemann, M. 2000. *Integrated process modeling: an ontological evaluation*, Information Systems, Vol. 25 No. 2, pp. 1017-30.

Grochla, E. 1982. *Grundlagen der organisatorischen Gestaltung*. Poeschel, Stuttgart (Germany).

Hammer, M. & Champy, J. 1993. *Reengineering the Corporation: A Manifesto for Business Revolution*, Nicholas Brealey Publishing, London.

Heerkens, G.R. 2001. *Project Management*, McGraw-Hill Professional.

Huang, K.-T., Lee, Y.W. & Wang, R.Y. *Quality Information and Knowledge*, Prentice Hall, New Jersey, 1999.

Indonesia Fintech. 2016. *Indonesia Fintech Report 2016*. Dailysocial

Kerzner, H. 2003. *Project Management: A Systems Approach to Planning, Scheduling, and Controlling*, 8th Ed. edn, John Wiley and Sons.

Kovacic, A. 2004. *Business renovation: business rules (still) the missing link*, Business Process Management Journal, Vol. 10 No. 2, p. 158.

Ko'ksalan, M., Wallenius, J. and Zionts, S. *Multiple Criteria Decision Making: From Early History to the 21st Century*, World Scientific, Singapore, 2011.

Lee, R. 2000. *The Role of Data Management in Transforming an Enterprise*. Auerbach Publications.

Lee, Y.W., Pipino, L.L., Funk, J.D. & Wang, R.Y. *Journey to Data Quality*, MIT Press, Boston, 2006.

McGilvray, D. 2007. *Data Governance: A Necessity in an Integrated Information World*, Part 2. DM Review, (January), pp. 25-30.

Newman, D. 2005. *Business Drivers and Issues in Enterprise Information Management*. Gartner Research. ID Number: G00129712.

Newman, D. & Logan, D. 2006a. *Governance Is an Essential Building Block for Enterprise Information Management*, Gartner Research, Stamford, CT.

Nohr, H. 2001. *Management der Informationsqualität*, Nr. 3/2001, Fachhochschule Stuttgart, Stuttgart.

Otto, B. 2011. *A Morphology of the Organisation of Data Governance*, European Conference on Information Systems (ECIS).

Otto, B., Wende, K., Schmidt, A. & Osl, P. *Towards a Framework for Corporate Data*

*Quality Management*, paper presented to 18th Australasian Conference on Information Systems, Toowoomba, Australia, 06.12.2007.

Payne, V. 2001, *The Team-Building Workshop: A Trainer's Guide*, AMACOM American Management Association, New York.

Peterson, M. 2009. *An Introduction to Decision Theory*, Cambridge University Press, Cambridge.

RACI - "The RACI Model". <http://racichart.org/the-raci-model/>, accessed January 31, 2019

Redman, T.C. 1996. *Data Quality for the Information Age*, Artech House, Boston, London.

Ries, Eric. 2009. *Minimum Viable Product: a guide*, Startup Lesson.

Rosemann, M. and vom Brocke, J. 2010. *The six core elements of business process management*, in vom Brocke, J. and Rosemann, M. (Eds), *Handbook on Business Process Management 1*, Springer, Berlin.

Rosemann, M., Recker, J.C. and Flender, C. *Contextualisation of business processes*, International Journal of Business Process Integration and Management, Vol. 3 No. 1, pp. 47-60, 2008.

Rosemann, M. and zur Muhlen, M. 2005. "Integrating risks in business process models", in Campbell, B., Underwood, J. and Bunker, D. (Eds), paper presented at 16th Australasian Conference on Information Systems, Sydney, Australia.

Russom, P. 2006. *Taking Data Quality to the Enterprise through Data Governance*.

Saaty, T.L. and Peniwati, K. 2008. *Group Decision Making: Drawing Out and Reconciling Differences*, RWS Publication, Pittsburgh, PA.

Sadiq, S., Governatori, G. and Naimiri, K. *BPM 2007*, Springer, Heidelberg (edited by Alonso, G., Dadam, P. and Rosemann, M.), 2007.

Sadiq, R. and Khan, F.I. 2006. *An integrated approach for risk-based life cycle assessment and multi-criteria decision-making: selection, design and evaluation of cleaner and greener processes*, Business Process Management Journal, Vol. 12 No. 6, pp. 770-92.

Sambamurthy, V. & Zmud, R.W. 1999. *Arrangements for Information Technology Governance: A Theory of Multiple Contingencies*, MIS Quarterly, vol. 23, no. 2, pp. 261-90.

- Scheer, A.-W. 2000. *ARIS: Business Process Modeling*, Springer, Berlin.
- Scheer, A.-W. 1992. *Architecture of Integrated Information Systems – Foundations of Enterprise Modelling*, Springer, Berlin.
- Soffer, P. and Wand, Y. 2005. *On the notion of soft-goals in business process modeling*, Business Process Management Journal, Vol. 11 No. 6, pp. 663-79.
- Stroud, R. 2012. *COBIT: Simplify Complex Standard*, CA Technologies.
- Thomas, S.J. 2005. *Improving Maintenance and Reliability Through Cultural Change*, Industrial Press Inc.
- van der Aalst, W., Weske, M. and ter Hofstede, A. *Business process management: a survey*, in van der Aalst, W., Weske, M. and ter Hofstede, A. (Eds), Proceedings of the BPM 2003.
- Vaygan, J. A., Garfinkle, S. M., Walenta, C., Healy, D. C. and Valentin, Z. 2007. *The internal information transformation of IBM*. IBM SYSTEMS JOURNAL, 46 (4), pp. 669-683.
- Vergidis, K., Tiwari, A. and Majeed, B. “*Business process improvement using multi-objective optimization*”, BT Technology Journal, Vol. 24 No. 2, pp. 229-35, 2006.
- Wande, Kristin. 2007. *A Model for Data Governance – Organising Accountabilities for Data Quality Management*, Proceedings of the ACIS 2007.
- Wang, R.Y., Pipino, L.L., Lee, W.Y. 2002. “*Data Quality Assessment*”, Communications of the ACM, Vol. 45 No. 4ve.
- Weber, Kristin & Cheong, Lai & Otto, Boris & Chang, Vanessa. 2008. *Organising Accountabilities for Data Quality Management - A Data Governance Case Study*.
- Weber, K., Otto, B. and Österle, H. 2009b. *One Size Does Not Fit All – A Contingency Approach to Data Governance*. ACM Journal of Data and Information Quality, 1 (1), Art. 4.
- Weill, P. 2004. *Don't just lead, govern: How top-performing firms govern IT*, MIS Quarterly Executive, vol. 3, no. 1, pp. 1-17.
- world bank - "Commercial bank branches (per 100,000 adults)".  
<https://data.worldbank.org/indicator/FB.CBK.BRCH.P5/>, accessed January 31, 2019

Wright T. 2006. *Global Research Meeting: Organizations Must Consider the Impact of IT Innovation on Enterprise Information Management*. Gartner Research, February.

Zandi, F. and Tavana, M. 2011. “A fuzzy goal programming model for strategic information technology investment assessment”, *Benchmarking: An International Journal*, Vol. 18 No. 2, pp. 172-96.

