

DAFTAR PUSTAKA

- Alma, O. G. (2011). Comparison of Robust Regression Methods in Linear Regression. *Int. J. Contemp. Math. Sciences*, 6(9), 409-421.
- Babajide, A. A., Adegboye, F. B., & Omankhanken, A. E. (2015). Financial Inclusion and Economic Growth in Nigeria. *International Journal of Economics and Financial Issues*, 2015, 5(3), 629-637.
- Bank Indonesia. (2014). *Departemen Pengembangan Akses Keuangan dan UMKM*. Booklet Keuangan Inklusif.
- Barnett, W. A., & Liu, J. (2019). User Cost of Credit Card Services under Risk with Intertemporal Nonseparability. *Journal of Financial Stability*.
- Bayar, Yilmaz & Gavriletea, M.D. (2018). Financial Inclusion and Economic Growth: Evidence from Transition Economies of European Union. *JIFE, Volume 18, Number 2, 1555-6336*.
- Bigirimana, Moise & Xu Hongyi. (2018). Research on Relationship between Financial Inclusion and Economic Growth of Rwanda: Evidence from Commercial Banks with ARDL Approach. *International Journal of Innovation and Economics Development*, 4(1), 7-18.
- Cabello, J. G. (2017). A Decision Model for Bank Branch Site Selection: Define Branch Success and Do Not Deviate. *Socio-Economic Planning Sciences*.
- Chakraborty, Rajib. (2018). Financial Inclusion: An Economic Growth Engine for Bangladesh. *European Journal of Business and Management*, 10(29).
- Chauvet, L., & Jacolin, L. (2017). Financial Inclusion, Bank Concentration, and Firm Performance. *World Development*, 97, 1–13
- David, B., Abel, F., & Patrick, W. (2016). *Debit card and demand for cash*. *Journal of Banking & Finance*, 73, 55–66.
- Gujarati, D. N., & Porter, D. C. (2012). *Dasar-dasar Ekonometrika Edisi 5*. Diterjemahkan oleh: Raden Carlos. Jakarta: Salemba Empat.
- Hanivan H., & Nasrudin. (2019). A Financial Inclusion Index for Indonesia. *Bulletin of Monetary Economics and Banking*, 22(3), 351-366.
- Iqbal, B. A., & Sami, S. (2017). Role of Banks in Financial Inclusion in India. *Contaduría y Administración*, 62(2), 644–656.
- Kabakova, O., & Plaksenkov, E. (2018). Analysis of Factors Affecting Financial Inclusion: Ecosystem View. *Journal of Business Research*, 89, 198–205

- Kim, D.-W., Yu, J.-S., & Hassan, M. K. (2018). Financial Inclusion and Economic Growth in OIC Countries. *Research in International Business and Finance*, 43, 1–14.
- Kingsley, O., Peter, O., Lawrence, U., & Pauline, O. (2018). Financial Inclusion and Economic Growth of Nigeria (The Microfinance Option). *International Journal for Innovation Education and Research*, 6(2).
- Lope, T., & Winkler, A. (2019). Does financial Inclusion Mitigate Credit Boom-bust Cycles?. *Journal of Financial Stability*.
- Makina, D., & Walle, Y. M. (2019). Financial Inclusion and Economic Growth. *Extending Financial Inclusion in Africa*, 193–210.
- Mankiw, N. Gregory. (2006). *Makro Ekonomi. Edisi 6*. Jakarta: Erlangga.
- Mishkin, Frederic S. (2008). *The Economics of Money, Banking and Financial Markets: Ekonomi Uang, Perbankan, dan Pasar Keuangan Buku 2. Edisi 8*. Jakarta: Salemba Empat.
- Owen, A. L., & Pereira, J. M. (2018). Bank Concentration, Competition, and Financial Inclusion. *Review of Development Finance*, 8(1), 1–17.
- Ozili, P. K. (2020). Theories of financial inclusion. *Munich Personal RePEc Archive*.
- Purnomo, Pungky. (2013). Branchless Banking Setelah Multilicense: Ancaman atau Kesempatan. *Sekolah Staf Pimpinan Bank Indonesia (SESPIBI)*.
- Sarma, M., & Pais, J. (2008). Financial Inclusion and Development: A Cross Country Analysis. *Madras School of Economics*.
- Sethi, Dinabandhu & Acharya, D. (2018). Financial inclusion and economic growth linkage: some cross country evidence. *Journal of Financial Economic Policy*.
- Sulong, Z., & Bakar, H.O. (2018). The Role of Financial Inclusion on Economic Growth: Theoretical and Empirical Literature Review Analysis. *J Bus Fin Aff* 7: 35.