

DAFTAR PUSTAKA

- Bank Indonesia (2008) ‘Undang-Undang Republik Indonesia No. 20/2008 tentang Usaha Mikro, Kecil, dan Menengah’, pp. 1–31.
- Bank Indonesia (2015) ‘Peraturan Bank Indonesia No. 17/12/ PBI/2015 tentang Perubahan atas Peraturan Bank Indonesia No. 14/22/PBI/2012 tentang Pemberian Kredit atau Pembiayaan oleh Bank Umum dan Bantuan Teknis dalam Rangka Pengembangan Usaha Mikro, Kecil, dan Menengah’, pp. 1–13.
- Bank Indonesia (2017) ‘Data Kredit UMKM 2017’, pp. 2–3.
- Berger, A. *et al.* (2000) ‘Globalization of Financial Institutions: Evidence from Cross-Border Banking Performance’, *Brookings-Wharton Papers on Financial Services*, 3, p. 117.
- Bonin, J. P., Hasan, I. and Wachtel, P. (2005) ‘Bank Performance, Efficiency and Ownership in Transition Countries’, *Journal of Banking and Finance*, 29(1 SPEC. ISS.), pp. 31–53. doi: 10.1016/j.jbankfin.2004.06.015.
- Boustanifar, H. (2014) ‘Information Acquisition, Foreign Bank Entry, and Credit Allocation’, *Quarterly Review of Economics and Finance*. Elsevier B.V. doi: 10.1016/j.qref.2014.04.008.
- Brown, M., Ongena, S. R. G. and Yesin, P. A. (2008) ‘Foreign Currency Borrowing by Small Firms’, *SSRN Electronic Journal*, (July). doi: 10.2139/ssrn.1338799.
- Chen, S. H. and Liao, C. C. (2011) ‘Are Foreign Banks More Profitable than Domestic Banks? Home- and Host-Country Effects of Banking Market Structure, Governance, and Supervision’, *Journal of Banking and Finance*. Elsevier B.V., 35(4), pp. 819–839. doi: 10.1016/j.jbankfin.2010.11.006.
- Claeys, S. and Hainz, C. (2014) ‘Modes of Foreign Bank Entry and Effects on Lending Rates: Theory and Evidence’, *Journal of Comparative Economics*. Association for Comparative Economic Studies, 42(1), pp. 160–177. doi: 10.1016/j.jce.2013.01.009.
- Cull, R., Martinez Peria, M. and Verrier, J. (2018) ‘Bank Ownership: Trends and Implications’, *IMF Working Papers*, 17(60), p. 1. doi: 10.5089/9781475588125.001.
- Degryse, H. *et al.* (2012) ‘Foreign Bank Entry, Credit Allocation and Lending Rates in Emerging Markets: Empirical Evidence from Poland’, *Journal of Banking and Finance*. Elsevier B.V., 36(11), pp. 2949–2959. doi: 10.1016/j.jbankfin.2011.12.006.

- Dell’Ariccia, G. and Marquez, R. (2004) ‘Information and Bank Credit Allocation’, *Journal of Financial Economics*, 72(1), pp. 185–214. doi: 10.1016/S0304-405X(03)00210-1.
- Dollar, D. and Hallward-Driemeier, M. (2000) ‘Crisis, Adjustment, and Reform Firms in Thailand’s Industrial’, 15(1), pp. 1–22.
- Farnoux, M., Lanteri, M. and Schmidt, J. (2004) *Foreign Direct Investment in the Polish Financial Sector*.
- Gujarati, D. N. (2003) *Basic Econometrics*. Fourth. New York: McGraw-Hill.
- Hurdud, N. and Nitu, A. (2011) ‘Forms and Strategies of the Banks to Enter on a Foreign Market’, *Theoretical and Applied Economics*, XVIII(7), pp. 43–52.
- Martinez Peria, M. and Mody, A. (2004) ‘How Foreign Participation and Market Concentration Impact Bank Spreads: Evidence from Latin America’, *World Bank Policy Research Working Paper*, 3210(202), p. 33. Available at: <http://econ.worldbank.org>.
- Mishkin, F. S. and Eakins, S. G. (2012) *Financial Markets & Institutions*. Seventh. Boston: Pearson Education, Inc.
- Otoritas Jasa Keuangan (2016) ‘Peraturan Otoritas Jasa Keuangan No. 56/POJK.03/2016’. Available at: <https://www.ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/Pages/POJK-tentang-Kepemilikan-Saham-Bank-Umum.aspx>.
- Otoritas Jasa Keuangan (2017a) ‘Laporan Profil Industri Perbankan Triwulan IV 2017’, p. 148.
- Otoritas Jasa Keuangan (2017b) ‘Statistik Perbankan Indonesia 2017’, *Statistik Perbankan Indonesia 2017*, 16(1). doi: VOL: 10 No. 8 JULI 2012.
- Otoritas Jasa Keuangan (2018) ‘Rancangan Peraturan Otoritas Jasa Keuangan POJK.03/2018 tentang Persyaratan dan Tata Cara Penggabungan, Peleburan, Pengambilalihan, Integrasi, dan Konversi Bank Umum’.
- Paulhart, A., Rainer, W. and Haiss, P. (2008) ‘Do Foreign Banks Drive Foreign Currency Lending in Central and Eastern Europe?’, *SSRN Electronic Journal*, pp. 1–24. doi: 10.2139/ssrn.1343557.
- Pemerintah Indonesia (1999) ‘Peraturan Pemerintah Republik Indonesia No. 29 Tahun 1999 tentang Pembelian Saham Bank Umum’, pp. 1–4.
- Pistor, K., Raiser, M. and Gelfer, S. (2000) ‘Law and Finance in Transition Economies’, *Working Paper European Bank for Reconstruction and Development*, (48).
- Putra, I. G. A. N. B. G. and Wirathi, I. G. A. . (2013) ‘Pengaruh LDR, BI Rate,

CAR, NPL Terhadap Penyaluran Kredit UMKM di Bank Umum Provinsi Bali Periode 2004.I-2013.IV’, *E-Journal EP Unud*, 3(12), pp. 603–612.

Rivai, V. *et al.* (2013) *Commercial Bank Management: Manajemen Perbankan dari Teori Ke Praktik*. Jakarta: PT. Raja Grafindo Persada.

Rose, P. S. (1995) *Commercial Bank Management*. Third. Irwin.

Sengupta, R. (2007) ‘Foreign Entry and Bank Competition’, *Journal of Financial Economics*, 84(2), pp. 502–528. doi: 10.1016/j.jfineco.2006.04.002.

Usman, R. (2003) *Aspek-Aspek Hukum Perbankan di Indonesia*. Jakarta: PT. Gramedia Pustaka Utama. Available at: <https://books.google.co.id/books?id=NnmhG-EVHFAC&printsec=frontcover&hl=id#v=onepage&q&f=false>.

Viverita *et al.* (2015) ‘Foreign Bank Entry and Credit Allocation to SMEs: Evidence from ASEAN Countries’, *Procedia - Social and Behavioral Sciences*. Elsevier B.V., 211(September), pp. 1049–1056. doi: 10.1016/j.sbspro.2015.11.140.

Wardhana, A. K. and Kurniasih, A. (2018) ‘Determinan Penyaluran Kredit UMKM Bank Persero’, *Jurnal Tekun Vol 1. No. 1 Maret 2018*, 1(1), pp. 1–14.

Widiyanti, Mariso, M. and Sjahruddin (2014) ‘Analisis Pengaruh CAR, ROA, NPL, BOPO dan DPK terhadap Penyaluran Kredit UMKM di Indonesia (Studi pada Bank Umum yang Terdaftar di BEI Periode 2010-2012)’, *Jurnal Online Mahasiswa Fakultas Ekonomi Universitas Riau*, 1(2).

Wignaraja, G. and Jinjark, Y. (2014) ‘Is Finance a Binding Constraint for SME Participation in Trade in Asia?’ Asian Development Bank Institute. Available at: <https://www.asiapathways-adbi.org/2014/06/is-finance-a-binding-constraint-for-sme-participation-in-trade-in-asia/>.

<http://www.bi.go.id/>. Diakses 25 September 2018

<http://ojk.go.id/>. Diakses 25 September 2018

<http://bps.go.id/>. Diakses 28 September 2018