

## REFERENCES

- Bank Indonesia. (2023). Outlook Perbankan Indonesia 2023–2024. Jakarta: Bank Indonesia.
- Chandler, A. D. (1962). *Strategy and Structure: Chapters in the History of the Industrial Enterprise*. MIT Press.
- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (4th ed.). Sage Publications.
- Daft, R. L. (2013). *Organization Theory and Design* (11th ed.). Cengage Learning.
- Ghosh, S., & Ghosh, S. (2019). *Mortgage Lending and Macprudential Policy in Emerging Markets*. Springer.
- Hammer, M., & Champy, J. (2009). *Reengineering the Corporation: A Manifesto for Business Revolution* (Updated ed.). Harper Business.
- Indonesian Financial Services Authority (OJK). (2023). *Mortgage Lending Guidelines and Regulatory Framework*. Jakarta: OJK.
- Kaplan, R. S., & Norton, D. P. (1996). *The Balanced Scorecard: Translating Strategy into Action*. Harvard Business Press.
- Kotter, J. P. (1996). *Leading Change*. Harvard Business School Press.
- OJK. (2023). *Mortgage Lending Guidelines and Regulatory Framework*. Jakarta: OJK.
- Porter, M. E. (1985). *Competitive Advantage: Creating and Sustaining Superior Performance*. Free Press.
- Stein, J. C. (2002). Information production and capital allocation: Decentralized versus hierarchical firms. *The Journal of Finance*, 57(5), 1891–1921.
- Syakhroza, A. (2016). Centralization Versus Decentralization: Strategic Alignment and Operational Performance in State-Owned Banks. *Jurnal Manajemen dan Bisnis Indonesia*, 1(1), 1–15.



UNIVERSITAS  
GADJAH MADA

**Comparative Evaluation of the Shift from Regional to Program - Based Systems on Business Growth and**

**Processing Speed in Mortgage Lending**

Andry, Prof. Drs. B.M Purwanto, M.B.A., Ph.D.

Universitas Gadjah Mada, 2025 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Tushman, M. L., & O'Reilly, C. A. (1996). Ambidextrous Organizations: Managing Evolutionary and Revolutionary Change. *California Management Review*, 38(4), 8–30.