UNIVERSITAS GADJAH MADA
Analisis Strategi Peningkatan Kontribusi Pembiayaan SME terhadap Pembiayaan Ritel PT Bank Syariah Indonesia (Persero), Tbk
Larasaty Farlen Kumaris Maharani, Ertambang Nahartyo, Dr., M.Sc., CMA., Ak., CA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

DAFTAR PUSTAKA

Bank Syariah Indonesia. (2023). *Laporan Tahunan 2023 (Annual Report)*. PT Bank Syariah Indonesia Tbk. https://ir.bankbsi.co.id

Bank Syariah Indonesia. (2024). *Laporan Tahunan 2024 (Annual Report)*. PT Bank Syariah Indonesia Tbk. https://ir.bankbsi.co.id

Bank Syariah Indonesia. (2025). *Laporan Tahunan 2025 (Annual Report)*. PT Bank Syariah Indonesia Tbk. https://ir.bankbsi.co.id

Barney, J. B. (2011). *Gaining and Sustaining Competitive Advantage (4th ed.)*. Pearson Prentice Hall.

Creswell, J. W. (2009). *Research design: Qualitative, quantitative, and mixed methods approaches* (3rd ed.). Sage Publications

David, F.R. (2017). *Strategic Management: A Competitive Advantage Approach, Concepts, and Cases*. 16th Global ed. Pearson Education.

Doan, T. N. T., & Phan, M. T. (2022*)*. Analysis of Apple's competitive advantage: An RBV perspective*. International Journal of Research in Education Humanities and Commerce*. https://ijrehc.com

Farida, I., & Setiawan, D. (2022). Business Strategies and Competitive Advantage: The Role of Performance and Innovation. Journal of Open Innovation: Technology, Market, and Complexity, 8(3). https://doi.org/10.3390/joitmc8030163

Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2025). *Pemerintah dorong UMKM naik kelas, tingkatkan kontribusi terhadap ekspor Indonesia* (Siaran Pers No. HM.4.6/27/SET.M.EKON.3/01/2025, 30 Januari 2025). Jakarta: Kementerian Koordinator Bidang Perekonomian. https://ekon.go.id

Muhammad, M. Z., Char, A. K., Yasoa', M. R., & Hassan, Z. (2010). *Small and Medium Enterprises (SMEs) competing in the global business environment: A case of Malaysia*. *International Business Research*, 3(1), 66–75. https://doi.org/10.5539/ibr.v3n1p66

Otoritas Jasa Keuangan & Badan Pusat Statistik. (2025). *Survei Nasional Literasidan Inklusi Keuangan (SNLIK) 2025*. Jakarta: OJK & BPS. https://www.ojk.go.id

Otoritas Jasa Keuangan. (2026). *Perkuat akses pembiayaan, OJK proyeksi kredit UMKM tumbuh 7–9 persen pada 2026* (Siaran Pers No. SP 51/GKPB/OJK/III/2026). Jakarta: Otoritas Jasa Keuangan. https://www.ojk.go.id

Porter, M. E. (2008). *The five competitive forces that shape strategy*. Harvard Business Review, 86(1), 78–93.

Ramsudeen, R. (2025). *A theoretical, diagnostic review of SWOT, PESTLE, Porter's Five Forces models, as a strategic analytical planning tools for the business environment*. *Texila International Journal of Management,* 11(2). https://doi.org/10.21522/TIJMG.2015.11.02.Art047

Rosyidi, L. N., Sukoco, B. M., Mawardi, I., & Aslan, H. (2024). *Market orientation and change capability on an Indonesian sharia banking performance: The*

UNIVERSITAS
GADJAH MADA
**Analisis Strategi Peningkatan Kontribusi Pembiayaan SME terhadap Pembiayaan Ritel PT Bank Syariah
Indonesia (Persero), Tbk**
Larasaty Farlen Kumaris Maharani, Ertambang Nahartyo, Dr., M.Sc., CMA., Ak., CA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

moderating effect of leadership religiosity. Journal of Islamic Marketing**.** https://doi.org/10.1108/JIMA-07-2024-0287

Schindler, P. S. (2022). *Business research methods (14th ed.).* New York: McGraw-Hill.

Simamora, S. C., Rahayu, A., & Dirgantari, P. D. (2024). *Driving digital transformation in small banks with VRIO analysis*. *Jurnal Aplikasi Manajemen dan Bisnis,* 10(1), 54-68. http://journal.ipb.ac.id/index.php/jabm

Thompson, A.A., Peteraf, M.A., Gamble, J.E. and Strickland, A.J. (2022). *Crafting & executing strategy: The quest for competitive advantage: Concepts and cases*. 23rd ed. McGraw-Hill Education.

Weihrich, H. (1982). *The TOWS Matrix—A Tool for Situational Analysis.* Long Range Planning, 15(2), 54–66.

Yin, R. K. (2018). *Case study research and applications: Design and methods* (6th ed.). Sage Publications.