

BIBLIOGRAPHY

A. Books and Journals

- Antimiani, Alessandro, Lucian Cernat, 2017, *LIBERALIZING GLOBAL TRADE IN MODE 5 SERVICES: HOW MUCH IS IT WORTH?*, EU Trade: Chief Economist Report Issue 4
- Appleton, Arthur E., Michael G. Plummer, 2007, *The World Trade Organization: Legal, Economic and Political Analysis Volume I*, Springer, New York
- Brock, 1982, *A Simple Plan for Negotiating on Trade in Services*, 5 *The World Economy* 229
- Conford, Andrew, 2012, *Further Thoughts on the GATS Rules for Banking Services*, Obersvatoire de la Finance, Geneva
- Cornford, Andrew, *The WTO Negotiations on Financial Services: Current Issues and Future Directions* (Discussion Papers No. 172, UNCTAD/OSG/DP/2004/6), UNCTAD
- Cossy, Mireille, 2006, *Determining "likeness" under the GATS: Squaring the circle?*, WTO Economic Research and Statistics Division (Staff Working Paper ERSD-2006-08
- Das, Kaushik, Michael Gryseels, Priyanka Sudhir, Khoon Tee Tan, 2016, *Unlocking Indonesia's digital opportunity*, McKinsey Indonesia Office, October 2016
- Delimatsis, Panos, 2014, *Article XVI GATS: Market Access*, Available at: <http://ssrn.com/abstract=1280219>
- Delimatsis & Molinuevo in Rudiger Wolfrum, Peter-Tobias Stoll, and Clemens Feinaugle, 2008, *Max Planck Commentaries on World Trade Law: WTO-Trade in Services*, Martinus Nijhoff Publishers, Leiden
- Dorfleitner, G., et al., *FinTech in Germany*, DOI 10.1007/978-3-319-54666-7_2, Springer International Publishing AG 2017
- González, Andrés Guadamuz, 2003, *PayPal and eBay: The legal implications of the C2C electronic commerce model*, 18th BILETA Conference: Controlling Information in the Online Environment
- H., Weber Rolf, 2007, *International E-Trade*, The International Lawyer Vol. 41

- Hu, Jia-Xiang, 2013, *When Trade Encounters Technology: The role of the technological neutrality principle in the development of WTO rules*, in Bryan Mercurio and Kuei-Jung Ni, *Science and Technology in International Economic Law: Balancing Competing*, Routledge
- Hoeckman, B., C. Saggi, 2003, *National Treatment and the choice between Exports and FDI*, 3 Topic in Economic Analysis & Policy.
- Jarreau, J. S., 1999, *Interpreting the General Agreement on Trade in Services and the WTO Instruments Relevant to the International Trade of Financial Services: The Lawyer's Perspective*, 25 N.C. J. Int'l L. & Com. Reg. 1
- Keller, Perry, 2016, *Law and the Market Economy in China*, Routledge New York
- Kireyev, Alexei, 2002, *Liberalization of Trade in Financial Services and Financial Sector Stability (Analytical Approach)*, IMF Working Paper, Geneva
- Krajewski, Markus, 2003, *National Regulation and Trade Liberalization in Services: The Legal Impact of the General Agreement on Trade in Services [GATS] on National Regulatory Autonomy*, Kluwer Law International, The Hague
- Krajewski, Markus, Bryan C. Mercurio, 2016, *The Regulation of Services and Intellectual Property Volume III*, Routledge, New York
- M., Niranjanamurthy, 2014, *International Journal of Computer Science and Mobile Computing*, Vol.3 Issue.7
- Matsushita, M., T. Schoenbaum and P. Mavroidis, 2009, *The World Trade Organization Law, Practice, and Policy*, Oxford University Press
- Mattoo, Aaditya, 1998, *Financial Services and the WTO: Liberalization Commitments of the Developing and Transition Economies*, World Bank
- Meltzer, Joshua, 2014, *Supporting The Internet As A Platform For International Trade Opportunities For Small And Medium-Sized Enterprises And Developing Countries*, Working Paper 69 Brookings Institution
- Meltzer, Joshua P., 2018, *Digital Australia: An Economic and Trade Agenda*, Global Economy and Development Paper 118 May 2018, Brookings, Washington D.C
- Masamichi, Kono, et al., 1997, *Opening Markets In Financial Services And The Role Of The GATS*, World Trade Organizations Special Studies.

Munin, Nellie, 2010, *Legal Guide to GATS*, Kluwer Law International

Liberalization Modalities in GATS and PTAs, Trade in Services Division WTO
[available at: <https://www.unescap.org/sites/default/files/Session%20%20-%20Liberalization%20modalities%20in%20GATS%20and%20PTAs.pdf>]

Ortino, Frederico, 2008, *The Principle of Non-Discrimination and its Exception in the GATS: Selected Legal Issues*, in K Alexander and M. Andenas (eds), *The World Trade Organization and Trade in Services*, King's College London

Saez, Sebastian, 2010, *Trade in Services Negotiations: A Guide for Developing Countries*, The World Bank

Sauve, Pierre and Robert M. Stern, 2000, *GATS 2000: New Directions in Services Trade Liberalization*, Brookings Institution Press, Washington

Terry, Laurel S., 2004, *Lawyers, GATS, and the WTO Accountancy Disciplines: The History of the WTO's Consultation, the IBA GATS Forum and the September 2003 IBA Resolutions*, Penn State International Law Review: Vol. 22: No. 4, Article 10

Terry, Laurel, 2013, *The Revised Handbook about the GATS for International Bar Association Member Bars*, International Bar Association

Tinawi, Emad, Judson O. Berkey, 1999, *E-services and The WTO: The Adequacy of the GATS Classification Framework*, [Available at: <http://kavehh.com/my%20Document/KCL/WTO/e-services%20and%20the%20wto%20the%20adequacy%20of%20the%20GATS%20classification%20framework.pdf>]

Trautman, Lawrence J., 2016, *E-Commerce, Cyber, and Electronic Payment System Risks: Lessons from PayPal*, UC Davis Business Law Journal Vol. 16

Weber, Rolf H., Mirra Burri, 2013, *Classification of Services in Digital Economy*, Springer-Verlag, Berlin

WTO Trade in Services Edition, 2005, *A Handbook on the GATS Agreement*, Cambridge University Press, New York

Wunsch-Vincent, Sacha, 2006, *The Internet, Cross-Border Trade in Services, and the GATS: Lessons from US–Gambling*, 5 World Trade Review

Wunsch-Vincent, Sacha, 2006, *The WTO, the Internet and Trade in Digital Products: EC-US Perspectives*, Hart Publishing (Oxford and Portland, Oregon).

Xu, Xin, 2011, *Mode Classification for E-Commerce under GATS*, International Conference on Business Computing and Global Informatization

Yokoi-Arai, Mamiko, 2008, *GATS' Prudential Carve out in Financial Services and Its Regulation with Prudential Regulation*, in *The International Comparative Law Quarterly*, Vol. 57 No. 3 pp. 613-648, Cambridge University Press

B. Laws and Regulations

Appendix II, Regulation of the President of the Republic of Indonesia Number 44 Year 2016 Concerning Lists Of Business Fields That Are Closed To And Business Fields That Are Open With Condition To Investment (Date: May 12, 2016)

Badan Pusat Statistik, *Klasifikasi Baku Lapangan Usaha Indonesia 2015* [available at: <https://www.bps.go.id/website/fileMenu/Perka-KBLI-2015.pdf>]

Bank Indonesia's Regulation No. 19/12/PBI/2017

Bank Indonesia's regulation No.18/40/PBI/2016

C. Report, Guidelines, Miscellaneous

Appellate Body Report, *United States – Measures Affecting the Cross-Border Supply of Gambling and Betting Services*, WTO Doc. WT/DS285/AB/R (adopted 7 April 2005)

Canada – Certain Measures Affecting the Automotive Industry, Report of the Appellate Body, WT/DS139/AB/R, WT/DS142/AB/R (adopted on 19 June 2000)

Canada Schedule of Specific Commitments, GATS/SC/16 (Adopted on 15 April 1994)

Central Product Classification Version 1.0, Series M: Miscellaneous Statistical Papers, No. 77 Ver. 1.0, New York: United Nations. ST/ESA/STAT/SER.M/77

China-Measures Affecting Trading Rights and Distribution Services for Certain Publications and Audiovisual Entertainment Products, WT/DS363/R.AB/R (adopted on 19.1.2010)

China Schedule of Specific Commitments, GATS/SC/19 (Adopted on 15 April 1994)

CTS E-Commerce Report, Work Programme on Electronic Commerce, S/C/W/68 (16 November 1998)

Facilitating Digital Trade for Inclusive Growth Key Issues in Promoting Digital Trade in APEC, Issues Paper No. 12 APEC Policy Support Unit April 2017

General Agreement on Tariffs and Trade: Multilateral Trade Negotiations Final Act Embodying the Results of the Uruguay Round of Trade Negotiations, Annex 1B, General Agreement on Trade in Services, 33 I.L.M. 1125, 1168 (1994).

GATS: General Agreement on Trade in Services, Apr. 15, 1994, Marrakesh Agreement Establishing the World Trade Organization, Annex 1B, 1869 U.N.T.S. 183, 33 I.L.M. 1167 (1994).

India – Measure Affecting The Automotive Sector, WT/DS146/R, WT/DS175/R (adopted on 21 December 2001)

Indonesia Schedule of Specific Commitments, GATS/SC/43 (Adopted on 15 April 1994)

Indonesia Schedule of Specific Commitments Supplement 3, GATS/SC/43/Suppl.3

Marchetti, Juan A., 2016, *The GATS and Financial Regulation* (Multi-Year Expert Meeting on Trade, Services and Development Fourth Session), UNCTAD

New Zealand Schedule of Specific Commitments, GATS/SC/62 (Adopted on 15 April 1994)

Panel Report, *China-Electronic Payment Services*, WTO Doc. WT/DS413/10

Peta Jalan E-Commerce, Asdep Peningkatan Daya Saing Ekonomi Kawasan Deputi Bidang Koordinasi Ekonomi Kreatif, Kewirausahaan, dan Daya Saing KUKM, 2016

Protocol to Implement the Sixth Package of Commitment on Financial Services under the ASEAN Framework Agreement on Services, Indonesia Schedule of Specific Services Commitments

Report of the Panel, *Mexico – Measures Affecting Telecommunication Services*, WT/DS204/R (Adopted on 2 April 2004)

Scheduling of Initial Commitments in Trade in Services: Explanatory Note, MTN.GNS/W/164, 3 September 1993

Services Sectoral Classification List, World Trade Organization, MTN.GNS/W/120 (adopted on 10 July 1991)

Singapore Schedule of Specific Commitments, GATS/SC/76 (Adopted on 15 April 1994)

Steger, Debra, 2003, *Dispute Settlement World Trade Organizations: 3.13 GATS*, United Nation Conference on Trade and Development, UNCTAD/EDM/Misc.232/Add.31

United Nations, *Vienna Convention on the Law of Treaties*, 23 May 1969, United Nations, Treaty Series, vol. 1155, [available at: <https://www.refworld.org/docid/3ae6b3a10.html>]

Valckx, Nico, 2002, *WTO Financial Services Commitments: Determinants and Impact on Financial Stability*, IMF Working Paper WP/02/214,

Work Programme on Electronic Commerce, WTO Doc. WT/L/274 (Adopted by the General Council on 25 September 1998)

World Trade Organizations, *GATS Training Module* (Avaliable at: https://www.wto.org/english/tratop_e/serv_e/cbt_course_e/introl_e.htm)

WTO E-learning Copyright, *Introduction to WTO Basic Principles and Rules*, available at: https://ecampus.wto.org/admin/files/Course_385/Module_1562/ModuleDocuments/BP-L1-R1-E.pdf.

Zhang Rousi, 2015, *Covered or not covered: That is the question – Services classification and its implications for specific commitments under the GATS*, WTO Staff Working Paper, No. ERSD-2015-11, World Trade Organization, Economic Research and Statistics Div., Geneva

D. Online Sources

Carl, Michael S., 2017, *Non-Cash Payment Transactions Processing in Indonesia*, SSEK [available at: https://www.ssek.com/images/publication_file/1407/non-cashpaymenttransactionprocessinginindonesia184.pdf]

Committee on Payments and Market Infrastructures, 2014, *Non-banks in Retail Payments*, Bank for International Settlements, available at: <https://www.bis.org/cpmi/publ/d118.pdf>

Ernst & Young, 2014, *Landscaping UK Fintech: Commissioned by UK Trade and Investment*, [available at:

[http://www.ey.com/Publication/vwLUAssets/Landscaping_UK_Fintech/\\$FILE/EY-Landscaping-UKFintech.pdf](http://www.ey.com/Publication/vwLUAssets/Landscaping_UK_Fintech/$FILE/EY-Landscaping-UKFintech.pdf)]

Introduction to WTO Basic Principles and Rules, WTO E-Learning, p. 7, available at:

https://ecampus.wto.org/admin/files/Course_385/Module_1562/ModuleDocuments/BP-L1-R1-E.pdf.

Makarim & Taira S. Advisory, 2018, *THE RISE OF FINANCIAL TECHNOLOGY IN INDONESIA* (Available at:

[http://www.makarim.com/uploads/997184_Advisory%20-%20The%20Rise%20Of%20Financial%20Technology%20In%20Indonesia%20\(22%20January%202018\).pdf](http://www.makarim.com/uploads/997184_Advisory%20-%20The%20Rise%20Of%20Financial%20Technology%20In%20Indonesia%20(22%20January%202018).pdf))

Paris E-Commerce Forum, 2009, *Electronic Commerce -- Existing Gats Commitments For Online Supply Of Services* (Available at:

<http://www.oecd.org/internet/ieconomy/2093001.pdf>).

PayPal Q1 2015 Fact Sheet [available at https://www.PayPal-media.com/assets/pdf/fact_sheet/PayPal_Q1_2015_Fast_Facts.pdf.]

PwC, 2016, *Financial Services Technology 2020 and beyond: Embracing Disruption*, p. 12 [available at: <https://www.pwc.com/gx/en/financial-services/assets/pdf/technology2020-and-beyond.pdf>]