

DAFTAR PUSTAKA

- Alwi, B., Suwaluyo., "*Human capital management*", Makalah LPPI, 2008
- Barney, J. B., "*Looking Inside for Competitive Advantage*", Academy of Management Executive, April, 1995
- Cooper, D. R., Schindler, P. S., "*Business Research Method*", Tenth Edition, McGraw-Hill International Edition, 2008
- Craig, C. James and Grant, M. Robert., "*Strategic Management*": *The Fast Track MBA Series*", 2002
- Dwiastuti, D., "*Analisis strategi bersaing Bank Perkreditan Rakyat dalam penanganan kredit mikro di PT BPR tugu kencana kartasura*", Thesis MM UGM, 2003
- Hax, A. C. and N. S. Majluf, "*Strategic management*" : *an Integrative Perspective*", Prentice-Hall, Inc., New Jersey, 1984
- Hisom, J., "*Implementasi GCG dalam upaya mendukung kinerja sektor komersil PT. BNI studi kasus SKM Balikpapan*", Makalah LPPI, 2008
- Hisom, J., "*Strategi Pemasaran Produk Atau Jasa Pada Bank 'A' Dalam Upaya Pemberian Kredit Para Pengusaha*", Thesis IPWI, 1997
- Pearce II., Robinson, Jr., "*manajemen strategik : Formulasi, Implementasi, dan Pengendalian*", Binarupa Aksara. Jakarta 1997
- Peta Kredit BNI dan Perbankan, *Divisi Perencanaan Strategis*, Desember 2009
- Porter, M., "*Competitive Strategy*", The Free Press, a Division of Macmillan Publishing Co., 1980
- Porter, M., "*Competitive Advantage*", The Free Press, a Division of Macmillan Publishing Co., 1993
- Rangkuti, F., "*Analisis SWOT : Teknik Membedah Kasus Bisnis*" 2006
- Syahza, Ali., "*Analisa Strategi Bersaing Produk Tabungan Pendidikan BNI (BNI Taplus)*", Thesis MM UGM, 2009



Thompson, A. A., A. J. Strickland, Gamble J. E., *Strategic Management : Concept and Cases*, Sixteenth Edition, McGraw-Hill International Edition, 2008

www.bni.co.id

www.wikipedia.org

www.bps.co.id, Pertumbuhan Ekonomi Indonesia, 10 November 2009

www.bi.co.id, Tinjauan Kebijakan Moneter, februari 2010

www.bi.co.id, Statistik Perbankan indonesia, September 2009