

6 BIBLIOGRAPHY

- Al-Amri, K., Gattoufi, S., & Al-Muharrami, S. (2012). Analyzing the technical efficiency of insurance companies in GCC. *Journal of Risk Finance*, 13(4), 362–380. <https://doi.org/10.1108/15265941211254471>
- Alhassan, A. L., Addisson, G. K., & Asamoah, M. E. (2015). Market structure, efficiency and profitability of insurance companies in Ghana. *International Journal of Emerging Markets*. <https://doi.org/10.1108/IJoEM-06-2014-0173>
- Arsyad, L. (2010). *Konsep Dasar Ekonomika Industri*. 1–42. <https://doi.org/10.1016/j.ejpb.2007.02.022>
- Bain, J. S. “Barriers to New Competition”. Cambridge: Harvard University Press, 1956.
- Bajtelmit, V. L., & Bouzouita, R. (1998). Market Structure and Performance in Private Passenger Automobile Insurance. *The Journal of Risk and Insurance*, 65(3), 503. <https://doi.org/10.2307/253662>
- Barthwal, R. R. *Industrial Economics: An Introductory Text Book*. 2nd Ed. New Delhi: New Age International Publishers Ltd., 2010.
- Berry-Stölzle, T. R., Weiss, M. A., & Wende, S. (2011). *Market structure, efficiency, and performance in the European property-liability Insurance Industry*. Retrieved from http://www.aria.org/meetings/2011/papers/Market_Structure_in_EU_insurance_markets_072311.pdf
- Charnes, A., Cooper, W., & Rhodes, E. (1978). Measuring the Efficiency of Decision Making Units, *European Journal of Operation Research*. *European Journal Of Operational Research* 2 .
- Clarke, Roger. *Industrial Economics*, digital version. Oxford: Blackwell Publishers, 2003.
- Coelli, T. J., Rao, D. S., O’Donnel, C. J., & Battese, G. E. (2005). *Introduction to Efficiency and Productivity Analysis* (Second Edition ed.). Boston: Springer.
- Gujarati, D., and Dawn C. Porter. *Basic Econometrics*. The McGraw-Hill Series Economics, 2009.
- Hasibuan, Nurimansjah. *Ekonomi Industri: Persaingan, Monopoli, dan Regulasi*. Jakarta: LP3ES, 1994.
- Jaya, W. K. 2001. *Ekonomi Industri*. Edisi Ke-2. Yogyakarta: BPFE.
- Kaonga K. (2015). *Market Structure, Conduct and Performance of Firms in the Insurance Industry: Evidence from Zambia*.

- Karim, A. (2007). *Ekonomi Mikro Islam*. Jakarta: Raja Grafindo Persada.
- Kementerian Keuangan Republik Indonesia. APBN2017.
<https://www.kemenkeu.go.id/apbn2017> (accessed September 19, 2019)
- Krugman, Paul, and Robin Wells. *Microeconomics*. New York: Worth Publishers, 2009.
- Kuncoro, Mudrajad. *Metode Riset Untuk Bisnis dan Ekonomi*. Jakarta: Erlangga, 2007.
- Koch, James. 1980. *Industrial Organization and Price Second Edition*. London: Prentice Hall.
- Lipczynski, John, John O.S Wilson, and John Goddard. *Industrial Organization: Competition, Strategy, Policy*. England: Person Education Limited, 2005.
- Martin, Stephen. *Industrial Economics: Economic Analysis and Public Policy*. United States: Macmillan Publishing Company, 1994.
- Micajkova, V. (2015). Efficiency of Macedonian Insurance Companies: A DEA Approach. *Journal of Investment and Management*, 4(2), 61.
<https://doi.org/10.11648/j.jim.20150402.11>
- Muharam, H., & Pusvitasari, R. (2007). Analisis Perbandingan Efisiensi Bank Syariah di Indonesia Dengan Metode Data Envelopment Analysis. *Jurnal Ekonomi dan Bisnis Islam*, Vol.II No.3, 86-87.
- Murillo-Zamorano, L. R. (2004). Economic efficiency and frontier techniques. *Journal of Economic Surveys*, 18(1), 33–45. <https://doi.org/10.1111/j.1467-6419.2004.00215>
- Oscar Akotey, J., Sackey, F. G., Amoah, L., & Frimpong Manso, R. (2013). The financial performance of life insurance companies in Ghana. *Journal of Risk Finance*, 14(3), 286–302. <https://doi.org/10.1108/JRF-11-2012-0081>
- Otoritas Jasa Keuangan. (2017). *Buku Statistik Perasuransian. Buku Statistik Perasuransian*.
- Rai, I. G. (2008). *Audit Kinerja pada Sektor Publik*. Jakarta: Salemba Empat.
- Robert, G. K. O., & J. (2016). STRUKTUR PASAR, KEKUATAN PASAR RELATIF, DAN EFISIENSI TERHADAP PROFITABILITAS PERUSAHAAN ASURANSI UMUM YANG TERDAFTAR DI BURSA EFEK INDONESIA. *Media Ekonomi*.
<https://doi.org/10.25105/me.v24i1.3787>

- Scherer, F. and D. Ross. 1990. *Industrial Market Structure and Economic Performance*. Third Edition. Boston: Houghton Mifflin Company
- Shafique, M. N., Ahmad, N., Ahmad, H., & Adil, M. Y. (2015). A Comparative Study Of The Efficiency Of Takaful And Conventional Insurance In Pakistan. *International Journal Of Accounting Research*, Vol.2 No.5.
- Shepherd, W. G. (1972). *The Elements of Market Structure*. *The Review of Economics and Statistics*. <https://doi.org/10.2307/1927492>
- Sunil Kumar, R. G. Al. (2008). An examination of technical, pure technical and scale efficiencies in GCC banking. *American J. of Finance and Accounting*, 1(2), 152. <https://doi.org/10.1504/ajfa.2008.019950>
- Tuffahati, H., Mardian, S., & Suprpto, E. (2019). Pengukuran Efisiensi Asuransi Syariah Dengan Data Envelopment Analysis (DEA). *Jurnal Akuntansi Dan Keuangan Islam*, 4(1), 1–23. <https://doi.org/10.35836/jakis.v4i1.27>
- Ungur, C. (2008). *Insurers funds and their impact on the economy*. 137–144.
- Wake, D. (2016). *Indonesia insurance survey*. (1), 1–12.
- Wooldridge, Jeffrey M. *Introductory Econometrics: A Modern Approach* 5th Edition. Cengage Learning, 2013.
- Wulansari, & Lubis F. (2007) Effect of Market Structure on the Level of Firm Profitability in the Life and Loss Insurance Industry in Indonesia.
- Yoder, J., Rao, A., & Bajowala, M. (2016). *Insurance 2020: Turning change into opportunity*. (January).