

DAFTAR PUSTAKA

- Alan, Saphiro C. (2014). *Multinational Financial Management*. Wiley Sons, Inc. California
- Bank Indonesia. (2014). *Booklet Keuangan Inklusif*. Departemen Pengembangan Akses Keuangan dan UMKM. <https://www.bi.go.id/id/ssk/Peran-BI-SSK/keuanganinklusif/edukasi/Pages/Booklet-Kuangan-Inklusif.aspx>. Diakses tanggal 4 Juli 2020.
- Bank Indonesia. (2014). *Kajian Stabilitas Keuangan No.22*. Departemen Kebijakan Makroprudensial. https://www.bi.go.id/id/publikasi/perbankan-dan-stabilitas/kajian/Pages/KSK_3420.aspx. Diakses tanggal 4 Juli 2020.
- Brei, Gadanez, dan Mehotra (2020). SME Lending and Banking System Stability: Some Mechanism at Work. *Emerging Market Review*, Vol.43.
- Chiwira, O., Tadu, R., dan Muyambiri, B. (2013). Financial Inclusion and Financial Stability: The Important role of financial regulation in explaining the relationship. *Journal of Research in International Business and Management*, Vol. 3(4) hal. 139-149.
- Dienillah dan Anggraeni. (2016). Dampak Inklusi Keuangan Terhadap Stabilitas Sistem Keuangan di Asia. *Jurnal Ekonomi Moneter dan Perbankan*, Vol.18.
- Dienillah, Anggraeni, dan Sahara (2018). Impact of Financial Inclusion on Financial Stability Based on Income Group Countries. *Bulletin of Monetary and Banking*, Vol. 20 (4).
- Han, R., dan Melecky, M. (2013). Financial Inclusion for Financial Stability. *The World Bank Policy Research Working Paper* Vol.6577.
- Hannig, A dan Jansen, S. (2010). Financial Inclusion and Financial Stability: Current Policy Issues". *The Asian Development Bank Working Paper Series* No.259.
- Houben, Kakes dan Schinasi. (2004). Toward a Framework for Safeguarding Financial Stability. *IMF Working Paper* No.4/101. <https://www.imf.org/external/pubs/ft/wp/2004/wp04101.pdf> diakses tanggal 5 Juli 2020.
- IMF. (2020). Financial Inclusion of Small and Medium-Sized Enterprises in the Middle East and Central Asia. *IMF publication*. <https://www.imf.org/en/Publications/Departmental-Papers-Policy-Papers/Issues/2019/02/11/Financial-Inclusion-of-Small-and-Medium-Sized-Enterprises-in-the-Middle-East-and-Central-Asia-46335> diakses tanggal 4 Juli 2020.
- Khan, Shri H.R. (2011). Financial Inclusion and Financial Stability; Are they two sides of the same coin? Chennai (IN): *The Indian Bankers Association and Indian Overseas Bank*.
- Morgan, P., dan Pontines, V. (2014). Financial Stability and Financial Inclusion. *ADB Working Paper* No.488. Asian Development Bank.
- Morgan, P., dan Pontines, V. (2018). Financial Stability and Financial Inclusion: The Case of SME Lending. *The Singapore Economic Review*, Vol.63, No.1 (2018), 1-14.
- Organisation for Economic Co-operation and Development. (2019). Financing SMES and Entrepreneurs 2019: An OECD Scoreboard. *OECD Publishing*. Paris.

Otoritas Jasa Keuangan. (2017). *Survei Nasional Literasi dan Inklusi Keuangan 2016*.

Diakses melalui <https://sikapiuangmu.ojk.go.id> tanggal 27 Maret 2020.

Otoritas Jasa Keuangan. (2020). *Survei Nasional Literasi dan Inklusi Keuangan 2019*.

Diakses melalui <https://sikapiuangmu.ojk.go.id> tanggal 27 Maret 2020

Omar, M., Inaba, K. (2020). “Does financial inclusion reduce poverty and income inequality in developing countries? A Panel data analysis. *Journal of Economic Structure*, Vol.9 (37).

Ozily, Peterson K. (2020). Financial inclusion research around the world: A review. *Forum for Social Economics*, Vol. 0, No. 0, 1–23

Peraturan Presiden No.82. Tahun 2016 Tentang Strategi Nasional Keuangan Inklusif Indonesia. Diakses melalui <https://sikapiuangmu.ojk.go.id> tanggal 27 Maret 2020

Roodman, D. (2007). A short note on the theme of too many instruments. *Center for Global Development Working Paper*, 125.

Roodman, D. (2009). How to do xtabond2: an introduction to difference and system GMM in stata. *The Stata Journal*, Vol.9 (1) p.86-136.

Sahay, R., et al. (2015). Financial inclusion: can it meet multiple macroeconomic goals. *IMF Staff Discussion Note*. <https://www.imf.org/external/pubs/ft/sdn/2015/sdn1517.pdf>. Diakses tanggal 4 Juli 2020.

Sanjaya, I., dan Nursechafia. (2016). Inklusi Keuangan dan Pertumbuhan Inklusif : Analisis Antar Provinsi Di Indonesia. *Buletin Ekonomi Moneter dan Perbankan*, Vol.18, No.3.

Sha’ban, M., Girardone, C., dan Sarkisyan, A. (2019). Cross-country variation in financial inclusion: a global perspective. *The European Journal of Finance*.

Sarma, M. (2012). Indeks of Financial Inclusion – A measure of financial sector inclusiveness. *Berlin papers on Money, Finance, Trade and Development, working paper* No.07/2012.

Shinozaki, S. (2012). A New Regime of SME Finance in Emerging Asia: Empowering Growth-Oriented SMEs to Build Resilient National Economies. *Asian Development Bank Working Paper Series on Regional Economic Integration*, No.104.

World Bank (2017). *Global Financial Development Report*. World Bank : Washington DC.