

## DAFTAR PUSTAKA

- Abusharbeh MT. 2017. *The Impact of Banking Sector Development on Economic Growth: Empirical Analysis from Palestinian Economy*. Journal of Emerging Issues in Economics, Finance and Banking. Vol: 6, Issue: 2.
- Aliyu Umar Lawal. 2019. *Impact of Employment on Economic Growth and Development*. International Journal of Economics & Business. Vol. 5, Issue 2, page 102-109.
- Badan Pusat Statistik. 2019. Laju Pertumbuhan Produk Domestik Bruto Atas Dasar Harga Konstan 2010 Menurut Provinsi, 2010-2018 (Persen). 15 Agustus 2019. [www.bps.go.id](http://www.bps.go.id)
- Camara Noelia. 2017. *Measuring financial inclusion: a multidimensional index*. Irving Fisher Committee on Central Bank Statistics. Vol 3. No.2
- Caamara Noelia, Tuesta David. 2014. *Measuring financial inclusion: a multidimensional index*. BBVA. No 14/26.
- Chakrabarty K.C. 2013. *Keynote address on financial inclusion*. Mumbai
- Dianh T, Nguyen Ha. 2017. *The Impacts of Financial Inclusion on Economic Development: Cases in Asian Pacific Countries*. Comparative Economic Research. Central and Eastern Europe. Volume 22, Number 1.
- European Commission Report. 2008. *Financial Services Provision and Prevention of Financial Exclusion*. MEMO/08/344.
- Fritzer, Friedrich. 2004, *Financial Market Structure and Economic Growth: A Cross Country Perspective*. Monetary Policy and The Economy 2nd Quarter. Issue 2, pages 72-87.

- Gourene Grakolet A. Z, Mendy P. 2017. *Financial Inclusion and Economic Growth in WAEMU: A Multiscale Heterogeneity Panel Causality Approach*. Laboratory of Mathematics of the Decision and Numerical Analysis. No 82251.
- Gerdeva A, Rhyne E. 2011. *Opportunities and Obstacles to Financial Inclusion*. Center of Financial Inclusion at ACCION International No.12.
- Gujarati, D. N. 2012. *Basic Econometrics*. New York: McGraw-Hill/Irwin.
- Hoechle Daniel. 2007. *Robust Standard Errors for Panel Regressions with Cross-Sectional Dependence*. *The Stata Journal*. No 3, pp. 281–312.
- Hsiao, C. 2003. *Analysis of Panel Data. Second edition*. New York: Cambridge University Press.
- Iqbal, B. A., & Sami, S. 2017. *Role of Banks in Financial Inclusion in India*. *Contaduría y Administración*. No. 62, pages 644-656.
- Kularatne, Chandana. 2002. *An Examination of the Impact of Financial Deepening on Long-Run Economic Growth : An Application of a VECM Structure to a Middle-Income Country Context*. No. 70(4):300-319
- Leyshon A. and Thrift N. 1995. *Geographies of Financial Exclusion: Financial Abandonment in Britain and the United States*. *Transactions of the Institute of British Geographers*. Vol. 20, No. 3 (1995), pp. 312-341.
- Mankiw, N. Gregory. 2015. *Makroekonomi*. Jakarta: Erlangga.
- Okoye, L, U, dkk. 2017. *Financial Inclusion as a Strategy for Enhanced Economic Growth and Development*. *Journal of Internet Banking and Commerce*, vol. 22, no. S8.
- Otoritas Jasa Keuangan. 2019. *Survei Nasional Literasi dan Inklusi Keuangan 2019*. Jakarta. 7 November 2019. [www.ojk.go.id](http://www.ojk.go.id)
- Romer, Paul, M. 1994. *The Origins of Endogenous Growth*. *The Journal of Economic Perspectives* Vol. 8, No. 1 (Winter, 1994).

Sarma Mandira. 2012. *Index of Financial Inclusion – A measure of financial sector inclusiveness*. Berlin Working Papers on Money, Finance, Trade and development. Working Paper No.07/2012.

Sarma Mandira, Jesim Pais. 2011. *Financial Inclusion and Development*. J Int Dev. Issue: 23, pages 613-628.

Sethi, D & Acharya, D. 2018. *Financial inclusion and economic growth linkage: some cross country evidence*. Journal of Financial Economic Policy. Vol. 10 No. 3, pp. 369-385

Subrahmanyam, G. and Acharya, D. (2017). *Financial inclusion fosters growth: simple multiplier and 'AK' growth model analysis*. Universal Journal of Accounting and Finance. Vol. 5 No. 3: 55-59.

Todaro, MP. 2015. *Pembangunan Ekonomi Di Dunia Ketiga*. Jakarta: Erlangga.

Ummah B. B. 2015. Analisis Inklusi Keuangan dan Pemerataan Pendapatan di Indonesia. Jurnal Ekonomi dan Kebijakan Pembangunan. Hlm. 1-27.

World Bank. 2014. Financial Inclusion Overview. 2 Oktober 2018.

<https://www.worldbank.org/en/topic/financialinclusion/overview>

\_\_\_\_\_. 2017. The Global Findex Database 2017 Measuring Financial Inclusion and the Fintech Revolution. United State of America: The International Bank for Reconstruction and Development-The World Bank.

