

DAFTAR PUSTAKA

- BMIMatters (2012). *Understanding The Business Model of a Bank*. Diakses 05 Februari 2018. <http://bmimatters.com/2012/03/24/understanding-the-business-model-of-a-bank/>.
- Bank Indonesia (2011). *Model Bisnis Bank Perkreditan Rakyat (Referensi Mengelola BPR)*: Jakarta: Direktorat Kredit,BPR dan UMKM.
- , (2012). *Kajian Model Bisnis Perbankan Syariah*.
- Bank Indonesia (2018). *Laporan Perekonomian Indonesia Tahun 2017*, 75.
- Badan Pusat Statistik (2018). *Laporan Perkembangan Beberapa Indikator Utama Sosial Ekonomi Indonesia Tahun 2017*.
- BPR Haneda Mitra Usaha, (2018) *Struktur Organisasi PT BPR Haneda Mitra Usaha Jakarta*
- ,(2013 -2018). *Laporan Keuangan PT BPR BPR Haneda Mitra Usaha, Jakarta*.
- Zott,C and Amit.R. (2001). “Value Creation in e-Business”, *Strategic Management Journal*, Volume 22 Page 493-520.
- . (2012). “Creating Value Through Business Model Innovation”, *MITSloan Management Review*, Volume 53 Number 3 Page 40-48.
- David, F R. 1997. *Manajemen Strategis Konsep Buku 1 Edisi 12*, Jakarta: Salemba Empat
- Matzler, K et all. (2013). “Business Model Innovation: Coffee Triumphs For Nespresso”, *Journal of Business Strategy*, Volume 34 Number 2 Page 30-37.
- Otoritas Jasa Keuangan, (2013). *Tantangan Dan Peluang Bagi Industry BPR Ke Depan*.
- , (2018). *Statistik Perbankan Indonesia 2017*.
- , (2018). *Laporan Profil Industri Perbankan Triwulan IV Tahun 2017*.
- Osterwalder, A. (2004). *The Business Model Ontology: A Propotion in A Design Science Approach, Thesis*. University of Lausanne.
- Osterwalder, A, Pigneur,Y dan Tucci, C.L. (2005). “Clarifying Business Model: Origins, Present, and Future of the Concept”, *Communications of the Association for Information System*, Article Volume 16.
- Osterwalder, A. (2010). *Business Model Generation: A Handbook for Visionaries, Game Changers, and Challengers*, New York: Wiley, John & Sons, Incorporated
- Pearce, A J & Robinson, R B. (1997). *Manajemen Strategik: Formulasi,Implementasi, dan Pengendalian,Jilid Satu*. Jakarta: Binarupa Aksara.
- Porter, M E.(1996). “What is Strategy?”, *Harvard Business Review*, Volume November-December Page 61-78.
- .(1998). *Competitive Advantage: Creating and Sustaining Superior Performance*, New York: The Free Press A Division of Simons & Schusters, Inc.
- PPM Manajemen. (2012). *Business Model Canvas; Penerapan di Indonesia*, Jakarta: Penerbit PPM.
- Rangkuti, F. (2016). *Analisis SWOT Teknik Membedah Kasus Bisnis*, Jakarta: PT Gramedia Pustaka Utama
- Rocha, F N. (2012). *Winning Through Specialization: The Role of The Business Model For Value Creation*. Diakses 5 Februari 2018 [www.eclac.cl/Winning Through Specialization Neves Silva](http://www.eclac.cl/Winning_Through_Specialization_Neves_Silva)
- Seddon dan lewis (2003). *Strategy and Business Models: What’s the Difference?* 7th Pacific Asia Conference on Information Systems, 10-13 July 2003, Adelaide, South Australia.

- Sekaran, U. (2016). *Research Methods for Business*, New York: Wiley, John & Sons, Incorporated
- Teece, D.J. (2010). "Business Models, Business Strategy and Innovation". *Long Range Planning* Volume 43 Page 172-194.
- Umar, Husein (2001). *Strategic Management in Action*, Jakarta: PT.Gramedia Pustaka Utama.

apjii.or.id/survei2017/kirimlink