

## DAFTAR PUSTAKA

- Alhaura, A. A., & Fazaalloh, A. M. (2023). Pengaruh Faktor Spesifik Bank Terhadap Risiko Kredit Perbankan Pada Masa Pandemi Covid-19. *Contemporary Studies In Economic, Finance and Banking*, 2(3).
- Anwar, M. (2019). Cost efficiency performance of Indonesian banks over the recovery period: A stochastic frontier analysis. *The Social Science Journal*, 56(3), 377–389. <https://doi.org/10.1016/j.soscij.2018.08.002>
- Aydın, S., & Tunç, C. (2023). What is the most prominent reserve indicator that forewarns currency crises? *Economics Letters*, 231, 111282. <https://doi.org/10.1016/j.econlet.2023.111282>
- Babajide, A. A., Okorie, U. E., & Adesina, T. F. (2023). Microfinance bank survival and credit risk management. In *Reference Module in Social Sciences*. Elsevier. <https://doi.org/10.1016/B978-0-44-313776-1.00058-1>
- Benbouzid, N., Kumar, A., Mallick, S. K., Sousa, R. M., & Stojanovic, A. (2022). Bank credit risk and macro-prudential policies: Role of counter-cyclical capital buffer. *Journal of Financial Stability*, 63. <https://doi.org/10.1016/j.jfs.2022.101084>
- Faizal, A., & Kurniati, P. (2023, May 10). 3 Orang Ditetapkan Tersangka Kasus Kredit Macet Rp 50 Miliar Bank BUMN Cabang Gresik. Kompas. <https://surabaya.kompas.com/read/2023/05/10/132439078/3-orang-ditetapkan-tersangka-kasus-kredit-macet-rp-50-miliar-bank-bumn>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25* (I. Ghazali, Ed.). Badan Penerbit Universitas Diponegoro.
- Greuning, H. Van, & Bratanovic, S. B. (2009). *Analyzing Banking Risk* (H. Van Greuning & S. B. Bratanovic, Eds.). World Bank.
- Hadad, M. D., Agusman, A., Monroe, G. S., Gasbarro, D., & Zumwalt, J. K. (2011). Market discipline, financial crisis and regulatory changes: Evidence from Indonesian banks. *Journal of Banking & Finance*, 35(6), 1552–1562. <https://doi.org/10.1016/j.jbankfin.2010.11.003>
- Hakim, M. L. (2023). Islamic Law and Society in Indonesia: Corporate Zakat Norms and Practices in Islamic Banks, by Alfitri. *Bijdragen Tot de Taal-, Land- En Volkenkunde / Journal of the Humanities and Social Sciences of Southeast Asia*, 179(1), 115–118. <https://doi.org/10.1163/22134379-17901001>
- Harutiyansari, D. A. (n.d.). *PENGARUH FAKTOR INTERNAL BANK TERHADAP NON PERFORMING LOAN DENGAN METODE GENERALIZED METHOD OF MOMENT THE INFLUENCE OF BANK INTERNAL FACTOR ON NON PERFORMING LOAN WITH GENERALIZED METHOD OF MOMENT*.
- Haryanto, S. B., & Widyarti, E. T. (2017). Analisis Pengaruh NIM, NPL, BOPO, BI Rate Dan CAR Terhadap Penyaluran Kredit Bank Umum Go Public Periode Tahun 2012-2016. *DIPONEGORO JOURNAL OF MANAGEMENT*, 6(4), 1–11.
- Hazmi, S., & Indrawan, V. (2019). *Risiko Bank Dan Disiplin Pasar Studi Pada Bank Umum Milik Negara Dan Bank Umum Swasta Nasional* (Vol. 2, Issue 1).
- Hubbard, R. L., Craddock, S. G., Flynn, P. M., Anderson, J., & Etheridge, R. M. (1997). Overview of 1-year follow-up outcomes in the Drug Abuse Treatment Outcome Study (DATOS).

*Psychology of Addictive Behaviors*, 11(4), 261–278. <https://doi.org/10.1037/0893-164X.11.4.261>

- Huda, A. N. (2012). The Development of Islamic Financing Scheme for SMEs in a Developing Country: The Indonesian Case. *Procedia - Social and Behavioral Sciences*, 52, 179–186. <https://doi.org/10.1016/j.sbspro.2012.09.454>
- Hunjra, A. I., Azam, M., Bruna, M. G., & Taskin, D. (2022). Role of financial development for sustainable economic development in low middle income countries. *Finance Research Letters*, 47, 102793. <https://doi.org/10.1016/j.frl.2022.102793>
- Jin, X., Ke, Y., & Chen, X. (2022). Credit pricing for financing of small and micro enterprises under government credit enhancement: Leverage effect or credit constraint effect. *Journal of Business Research*, 138, 185–192. <https://doi.org/10.1016/j.jbusres.2021.09.019>
- Kamarudin, F., Sufian, F., Loong, F. W., & Anwar, N. A. M. (2017). Assessing the domestic and foreign Islamic banks efficiency: Insights from selected Southeast Asian countries. *Future Business Journal*, 3(1), 33–46. <https://doi.org/10.1016/j.fbj.2017.01.005>
- Landini, S., Uberti, M., & Casellina, S. (2018). Credit risk migration rates modeling as open systems: A micro-simulation approach. *Communications in Nonlinear Science and Numerical Simulation*, 58, 147–166. <https://doi.org/10.1016/j.cnsns.2017.05.028>
- Langer, J., Kwee, Z., Zhou, Y., Isabella, O., Ashqar, Z., Quist, J., Praktiknjo, A., & Blok, K. (2023). Geospatial analysis of Indonesia's bankable utility-scale solar PV potential using elements of project finance. *Energy*, 283, 128555. <https://doi.org/10.1016/j.energy.2023.128555>
- Latumaerissa, J. R. (1999). *Mengenal aspek-aspek operasi bank umum* (J. R. Latumaerissa, Ed.). Bumi Aksara, 1999.
- Naili, M., & Lahrichi, Y. (2022). Banks' credit risk, systematic determinants and specific factors: recent evidence from emerging markets. *Heliyon*, 8(2). <https://doi.org/10.1016/j.heliyon.2022.e08960>
- Ozelturkay, E. Y., & Smirnov, V. P. (2016). Journal of Internet Banking and Commerce Special Issue: Territory and Industry: The Search for Innovative Ways of Developing CREDIT RISK MANAGEMENT MODEL IN THE ENTREPRENEURIAL ACTIVITIES OF THE BANK. In *Journal of Internet Banking and Commerce* (Vol. 21, Issue S6). <http://www.icommercecentral.com>
- Putri, N. K. A. P., Wiagustini, L. P., & Abundanti, N. N. (2018). PENGARUH NPL, CAR DAN BOPO TERHADAP PROFITABILITAS PADA BPR DI KOTA DENPASAR. *E-Jurnal Manajemen Universitas Udayana*, 7(11), 6212. <https://doi.org/10.24843/EJMUNUD.2018.v07.i11.p15>
- Putri, N. P. S. W. (2018). PENGARUH NPL, LIKUIDITAS, DAN RENTABILITAS TERHADAP CAR PADA BPR KONVENSIONAL SKALA NASIONAL DI INDONESIA. *E-Jurnal Manajemen*, 7(4).
- Rizvi, S. A. R., Narayan, P. K., Sakti, A., & Syarifuddin, F. (2020). Role of Islamic banks in Indonesian banking industry: an empirical exploration. *Pacific-Basin Finance Journal*, 62, 101117. <https://doi.org/10.1016/j.pacfin.2019.02.002>

- Shi, Z., Qin, S., Chiu, Y., Tan, X., & Miao, X. (2021). The impact of gross domestic product on the financing and investment efficiency of China's commercial banks. *Financial Innovation*, 7(1), 35. <https://doi.org/10.1186/s40854-021-00251-3>
- Shiller, J. R. (1992). *Volatilitas Pasar* (J. R. Shiller, Ed.). Pers MIT.
- Soedarmono, W., Gunadi, I., Pambudi, S., & Nurhayati, T. (2023). Monetary policy, funding liquidity, and undisbursed loans in Indonesia: The bank lending channel revisited. *Journal of Economics and Business*, 106134. <https://doi.org/10.1016/j.jeconbus.2023.106134>
- Suyono. (2018). *Analisis Regresi untuk Penelitian*. Deepublish.
- Trinugroho, I., Agusman, A., & Tarazi, A. (2014). Why have bank interest margins been so high in Indonesia since the 1997/1998 financial crisis? *Research in International Business and Finance*, 32, 139–158. <https://doi.org/10.1016/j.ribaf.2014.04.001>
- Trinugroho, I., Santoso, W., Irawanto, R., & Pamungkas, P. (2021). Is spin-off policy an effective way to improve performance of Islamic banks? Evidence from Indonesia. *Research in International Business and Finance*, 56, 101352. <https://doi.org/10.1016/j.ribaf.2020.101352>
- Veronika, E., & Setyo Lestari, H. (2022). Risiko Kredit Dan Likiuditas Terhadap Kinerja Keuangan Bank Yang Terdaftar Di Bursa Efek Indonesia. *Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi*, 9(3).
- Wulandari, P. S., & Pangestuti, I. R. D. (2018a). Analisis Faktor-Faktor Yang Mempengaruhi Non Performing Loan Dengan Bank Size, Size of Audit Firm, Pertumbuhan GDP Sebagai Variabel Kontrol. *Diponegoro Journal Of Management*, 8(4).
- Wulandari, P. S., & Pangestuti, I. R. D. (2018b). Analisis Faktor-Faktor Yang Mempengaruhi Non Performing Loan Dengan Bank Size, Size of Audit Firm, Pertumbuhan GDP Sebagai Variabel Kontrol. *Diponegoro Journal Of Management*, 8(4).
- Zhang, Y., Ye, S., Liu, J., & Du, L. (2023). Impact of the development of FinTech by commercial banks on bank credit risk. *Finance Research Letters*, 55, 103857. <https://doi.org/10.1016/j.frl.2023.103857>

