



## DAFTAR PUSTAKA

- Abid, Lobna, Med Nejib Ouertani, and Sonia Zouari-Ghorbel. "Macroeconomic and Bank-Specific Determinants of Household's Non-Performing Loans in Tunisia: a Dynamic Panel Data." *Procedia Economics and Finance*, 2014: 58-68.
- Alandejani, Maha, and Mehmet Asutay. "Nonperforming loans in the GCC banking sectors: Does the Islamic finance matter?" *Research in International Business and Finance*, 2017: 832-854.
- Al-Wesabi, H.A., and N.H. Ahmad. "Credit risk of Islamic banks in GCC countries." *International Journal Banking Finance*, 2013: 1-18.
- Antonio, Muhammad Syafi'i. *Bank Syariah dari Teori ke Praktik*. Jakarta: Gema Insani, 2001.
- Badan Pusat Statistik. *POTENSI PENINGKATAN KINERJA USAHA MIKRO KECIL*. SENSUS EKONOMI, Jakarta: Badan Pusat Statistik, 2019.
- Basuki, Agus Tri. *Pengantar Ekonometrika (Dilengkapi dengan Eviews)*. Yogyakarta: Danis Media, 2016.
- Dimitrios, Anastasiou, Louri Helen, and Tsionas Mike. "Determinants of non-performing loans: Evidence from Euro-area countries." *Finance Research Letters*, 2016: 116-119.
- Ekanayake E.M.N.N, Azeez A.A. "DETERMINANTS OF NON-PERFORMING LOANS IN LICENSED COMMERCIAL BANKS: EVIDENCE FROM SRI LANKA." *Asian Economic and Financial Review*, 2015: 868-882.
- Gezu, Gadise. *Determinants of NonPerforming Loans: Empirical Study in Case of Commercial Banks in Ethiopia*. Thesis, Jimma: Jimma University, 2014.
- Godlewski, Christophe J. "Capital regulation and credit risk taking :Empirical evidence from banks in emerging market economics." *Economics Working Paper Archive at WUSTL*, 2004: 127-146.
- Indrajaya. "Determinan Non-Performing Financing pada Bank Umum Syariah di Indonesia." *Jurnal Ekonomi dan Bisnis Islam*, 2019: 68-79.
- Jimenez, Gabriel, and Jesus Saurina. "Credit Cycles, Credit Risk, and Prudential Regulation." *International Journal of Central Banking*, 2006: 65-98.



Koju, Laxmi, Ram Koju, and Shouyang Wang. "Macroeconomic and Bank-Spesific Determinant of Non-Performing Loans : Evidence from Nepalese Banking System." *Journal of Central Banking Theory and Practice*, 2018, 3: 111-138.

Kumar, Ronald Ravinesh, Peter Josef Stauvermann, Arvind Patel, and Selvin Sanil Prasad. "Determinants of non-performing loans in banking sector in small developing island states A study of Fiji." *Accounting Research Journal*, 2018: 192-213.

Kuncoro, Mudrajad, and Suhardjono. *Manajemen Perbankan Teori dan Aplikasi*. Yogyakarta: BPFE, 2012.

Louzis, Dimitrios P., Angelos T. Vouldis, and Vasilios L. Metaxas. "Macroeconomics and bank-specific determinants of non-performing loans in Greece: A comparative study of mortgage, business and consumer loan portofolio." *Journal of Banking & Finance*, 2012: 1012-1027.

Makri, Vasiliki, Athanasios Tsagkanos, and Athanasios Bellas. "Determinants of Non-Performing Loans: Te Case of Eurozone." *PANOECONOMICUS*, 2, 2013: 193-206.

Mentari.news. *1,7 Juta UMKM Bangkrut, Tak Kuat Bersaing di Era 4.0*. April 3, 2019. <https://mentari.news/2019/04/17-juta-umkm-bangkrut-tak-kuat-bersaing-di-era-4.0> (accessed Maret 23, 2020).

Otoritas Jasa Keuangan. *Apa itu Kredit dan Pembiayaan*. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/316> (accessed April 4, 2020).

Otoritas Jasa Keuangan. *Informasi Umum Lembaga Keuangan Mikro*. 2017. <https://www.ojk.go.id/id/kanal/Pages/Lembaga-Keuangan-Mikro.aspx> (accessed Maret 21, 2020).

Otoritas Jasa Keuangan. Salinan Peraturan Otoritas Jasa Keuangan Nomor 3/POJK.03/2016 tentang Bank Pembiayaan Rakyat Syariah. Penerbit Otoritas Jasa Keuangan.

Otoritas Jasa Keuangan. Salinan Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.03/2017 tentang Penetapan Status dan Tindak Lanjut Pengawasan Bank Umum. Penerbit Otoritas Jasa Keuangan.

Otoritas Jasa Keuangan. *Statistik Perbankan Syariah Desember 2018*. Jakarta: Otoritas Jasa Keuangan, 2019



Otoritas Jasa Keuangan. *Statistik Perbankan Syariah Januari 2020*. Jakarta: Otoritas Jasa Keuangan, 2020

Otoritas Jasa Keuangan. Surat Edaran Otoritas Jasa Keuangan Nomor /POJK.03/2019 tentang Sistem Penilaian Tingkat Kesehatan Bank Pembiayaan Rakyat Syariah. Penerbit Otoritas Jasa Keuangan.

Rahman, Md. Ataur, Md. Asaduzzaman, and Md. Shakhaowat Hossin. "Impact of Financial Ratios on Non-Performing Loans of Publicly Traded Commercial Banks in Bangladesh." *International Journal of Financial Research*, 2017: 181-188.

Vatansever, Metin, and Ali Hepsen. "Determining Impacts on Non-Performing Loan Ratios in Turkey." *Journal of Finance and Investment Analysis*, vol 2, no, 4, 2013: 119-129.