

Daftar Pustaka

- Ahdiat, A. (2024, January 15). *Ekspor-Impor Indonesia Turun pada 2023, Surplus Dagang Menyusut*. Databoks. Retrieved April 8, 2024, from <https://databoks.katadata.co.id/datapublish/2024/01/15/ekspor-impor-indonesia-turun-pada-2023-surplus-dagang-menyusut>
- Antraz, P., & Foley, C. F. (2015). *Poultry in Motion: A Study of International Trade Finance Practices*. *Journal of Political Economic*, 123(5), 853-901. <https://doi.org/10.1086/681592>
- Arce, O., Koester, G., & Nickel, C. (2023, February 24). *One year since Russia's invasion of Ukraine – the effects on euro area inflation*. European Central Bank. Retrieved March 24, 2024, from <https://www.ecb.europa.eu/press/blog/date/2023/html/ecb.blog20230224~3b75362af3.en.html>
- Badan Pusat Statistik. (2024, July 18). *Jumlah Penduduk Usia 15 tahun ke Atas Menurut Golongan Umur - Tabel Statistik*. Badan Pusat Statistik. Retrieved October 16, 2024, from <https://www.bps.go.id/id/statistics-table/2/NzE1IzI=/jumlah-penduduk-usia-15-tahun-ke-atas-menurut-golongan-umur.html>
- Bank Indonesia. (2024). *Indikator*. Bank Indonesia. Retrieved October 12, 2024, from <https://www.bi.go.id/id/statistik/indikator/indonesia.aspx>
- Barney, J. B. (2007). *Gaining and Sustaining Competitive Advantage*. Pearson Prentice Hall.
- BBC Indonesia. (2024). *AS Sanksi Pengusaha Surabaya, Tuduh Pasok Komponen Drone ke Iran*. detikNews. Retrieved October 26, 2024, from <https://news.detik.com/bbc-world/d-7145564/as-sanksi-pengusaha-surabaya-tuduh-pasok-komponen-drone-ke-iran>
- Bernard, A. B., Jensen, J. B., Redding, S. J., & Schott, P. K. (2007). *Firms in International Trade*. *Journal of Economic Perspectives*, 21(3), 105-130. doi:10.1257/jep.21.3.105
- BPS. (2024, Desember 9). YouTube: Home. Retrieved March 3, 2024, from <https://webapi.bps.go.id/cover.php?f=GtbV1y1DHPHgQjgkVjDyCP1Wt6E4H2zTeJGaOU9czp+DODuklToY2GjKzjrIpMUDl6GdyJVD6/dNIVji>

ynvpNQVkJkK12XnSlqRlQ2meMFhmpEnts1Byn0CmAjQJjPmqyw
CSVfKZ0dDuj8K4X/bQ==

- Business Reporter. (2022). *Letters of credit: disappearing or evolving?* Business Reporter. Retrieved November 2, 2024, from <https://www.business-reporter.co.uk/finance/letters-of-credit-disappearing-or-evolving>
- Chang, S. E., Luo, H. L., & Chen, Y. C. (2019). Blockchain-Enabled Trade Finance Innovation: A Potential Paradigm Shift on Using Letter of Credit. *I2(1)*, 188. <https://doi.org/10.3390/su12010188>
- Chen, Z., Khoa, L. D. V., Toah, E. N., Nazir, A., Karuppiah, E. K., & Lam, K. S. (2018). Machine learning techniques for anti-money laundering (AML) solutions in suspicious transaction detection: a review. *Knowledge and Information Systems*, *57(2)*, 245-285. <https://doi.org/10.1007/s10115-017-1144-z>
- CNBC Indonesia. (2024, June 13). *Tok! The Fed Tahan Suku Bunga Lagi, Cuma Ada Satu Pemangkasan di 2024*. CNBC Indonesia. Retrieved October 9, 2024, from <https://www.cnbcindonesia.com/research/20240613041237-128-546174/tok-the-fed-tahan-suku-bunga-lagi-cuma-ada-satu-pemangkasan-di-2024>
- Contessi, S., & Nicola, F. d. (2012, January). The Role of Financing in International Trade during Good Times and Bad. *The Regional Economist*, 4-9.
- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE Publications.
- Daoud, Z., Altstein, G., & Sakthivel, B. (2023, October 12). *Israel-Hamas War Impact Could Tip Global Economy Into Recession*. Bloomberg. Retrieved March 24, 2024, from <https://www.bloomberg.com/news/features/2023-10-12/israel-hamas-war-impact-could-tip-global-economy-into-recession>
- Donnellan, J. (2019). A case for resource-based view and competitive advantage in banking. *Managerial and Decision Economics*, *40(1)*, 1-10. [10.1002/mde.3041](https://doi.org/10.1002/mde.3041)
- Dr.Hidayatullah,Msi.,Mkom.,MH.,Ak. (2023, April 2). *Blog*. Blog - auditor indonesia. Retrieved October 27, 2024, from <https://auditor.or.id/blog/read/apa-itu-audit-dan-auditor-lingkungan>



- Faith, A., & Majune, S. (2023, April 26). *Covid-19 lockdowns and international trade: Interactions with sea freight, air freight and trade policies*. World Bank Blogs. Retrieved March 3, 2024, from <https://blogs.worldbank.org/developmenttalk/covid-19-lockdowns-and-international-trade-interactions-sea-freight-air-freight-and>
- FRED St Louis. (2024). *Secured Overnight Financing Rate (SOFR) | FRED | St. Louis Fed*. FRED. Retrieved October 12, 2024, from <https://fred.stlouisfed.org/series/SOFR#>
- Gourinchas, P. (2022, April 19). *World Economic Outlook, April 2022: War Sets Back The Global Recovery*. International Monetary Fund. Retrieved March 24, 2024, from <https://www.imf.org/en/Publications/WEO/Issues/2022/04/19/world-economic-outlook-april-2022>
- Hao, Y., & Xiao, L. (2013, August). Risk Analysis of Letter of Credit. *International Journal of Business and Social Science*, 4(9), 199-209.
- Hasan, N. I. (2014). *Pengantar Perbankan* (Pertama ed.). Gaung Persada Press Group. 978-602-1568-16-3
- ICC. (2006). *ICC:s reimbursregler*. ICC Sweden.
- International Monetary Fund. (2023, January). *World Economic Outlook Update, January 2024*. International Monetary Fund. Retrieved March 24, 2024, from <https://www.imf.org/en/Publications/WEO>
- International Monetary Fund. External Relations Dept. (1965). *Finance & Development, June 1965*. INTERNATIONAL MONETARY FUND.
- Investor. (2023, July 31). *Bank Mandiri (BMRI) Perkuat Layanan Trade Finance dan Cash Management*. ipotnews. Retrieved April 9, 2024, from https://www.indopremier.com/ipotnews/newsDetail.php?jdl=Bank+Mandiri+%28BMRI%29+Perkuat+Layanan+Trade+Finance+dan+Cash+Management&news_id=426789&group_news=RESEARCHNEWS
- Irawati. (2023, August 23). *Tumbuh Double Digit, BRI Catat Volume Trade Finance Capai Rp341 T di Juli 2023*. Infobanknews. Retrieved March 31, 2024, from <https://infobanknews.com/tumbuh-double-digit-bri-catat-volume-trade-finance-capai-rp341-t-di-juli-2023/>

- J.P. Morgan. (2024, August 15). *What Is the Probability of a Recession?* J.P. Morgan. Retrieved October 9, 2024, from <https://www.jpmorgan.com/insights/global-research/economy/recession-probability>
- Jumlah Bank dan Kantor Bank Menurut Jenis Bank - Tabel Statistik.* (2020). BPS Provinsi DKI Jakarta. Retrieved November 3, 2024, from <https://jakarta.bps.go.id/id/statistics-table/2/MjUzIzI=/jumlah-bank-dan-kantor-bank-menurut-jenis-bank.html>
- Khoiriyah, R. (2024, September 23). *BI Rate Sudah Turun, Bunga Kredit Bank Malah Naik - Finansial.* Bloomberg Technoz. Retrieved October 12, 2024, from <https://www.bloombergtechnoz.com/detail-news/49684/bi-rate-sudah-turun-bunga-kredit-bank-malah-naik>
- Kim, S. M. (2020). *Payment Methods and Finance for International Trade.* Springer Nature Singapore.
- Krugman, P. (1994). *Rethinking International Trade.* Penguin Random House LLC.
- Leamer, E. E., & Levinsohn, J. (1995). Chapter 26: International Trade Theory: The Evidence. *Handbook of International Economics*, 3, 1339-1394. doi:10.1016/s1573-4404(05)80006-1
- Limanseto, H. (2024, August 1). *Mengalami Kemajuan Pesat dan Menjadi Lokomotif Pertumbuhan Ekonomi, Menko Airlangga: Adopsi Teknologi Digital Indonesia Naik Signifikan 11 Peringkat pada World Digital Competitiveness Ranking.* Kementerian Koordinator Bidang Perekonomian. Retrieved October 21, 2024, from <https://ekon.go.id/publikasi/detail/5903/mengalami-kemajuan-pesat-dan-menjadi-lokomotif-pertumbuhan-ekonomi-menko-airlangga-adopsi-teknologi-digital-indonesia-naik-signifikan-11-peringkat-pada-world-digital-competitiveness-ranking>
- Masterson, V. (2022, April 26). *War in Ukraine impacting global trade and world's poorest.* The World Economic Forum. Retrieved October 8, 2024, from <https://www.weforum.org/agenda/2022/04/ukraine-war-global-trade-risk/>
- Mayasari, S. (2023, February 27). *Bisnis Trade Finance Perbankan Terus Menggeliat.* Keuangan. Retrieved April 9, 2024, from

<https://keuangan.kontan.co.id/news/bisnis-trade-finance-perbankan-terus-menggeliat>

- Mehjabeen, L. (2018). Assessing Attractiveness of Banking Industry of Bangladesh by Applying Porter's 5 Forces Model. *International Journal of Business and Management Future*, 2(1), 55-62. 10.46281/ijbmfv2i1.238
- Nandonde, F. A. (2019). A PESTLE analysis of international retailing in the East African Community. *Global Business and Organizational Excellence*, 38(4), 54-61. 10.1002/joe.21935
- Naomi, P., & Akbar, I. (2021). Beyond Sustainability: Empirical Evidence From Oecd Countries On The Connection Among Natural Resources, Esg Performances, And Economic Developmen. *Economics & Sociology*, 14(4), 89-106. <https://doi.org/10.14254/2071-789X.2021/14-4/5>
- Nugraha, D. W. (2023, December 12). *Ekonomi Tahun Politik Dibayangi Pelemahan Konsumsi*. Kompas.id. Retrieved March 24, 2024, from <https://www.kompas.id/baca/ekonomi/2023/12/12/ekonomi-tahun-politik-dibayangi-pelemahan-konsumsi>
- Nugroho, R. A. (2024, January 2). *Inflasi 2023 Terendah Sepanjang 20 Tahun*. CNBC Indonesia. Retrieved April 8, 2024, from <https://www.cnbcindonesia.com/news/20240102113621-4-501997/inflasi-2023-terendah-sepanjang-20-tahun>
- Nugroho, R. A. (2024, February 28). *World Bank: Ekonomi RI Sedikit Melambat, Tumbuh 4,9% di 2024*. CNBC Indonesia. Retrieved March 3, 2024, from <https://www.cnbcindonesia.com/news/20240228072019-4-518148/world-bank-ekonomi-ri-sedikit-melambat-tumbuh-49-di-2024>
- Otoritas Jasa Keuangan. (2016). *PERATURAN BANK INDONESIA. PERATURAN BANK INDONESIA*. Retrieved April 8, 2024, from <https://www.ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/Documents/Pages/pojk-kegiatan-usaha-dan-jaringan-kantor-berdasarkan-modal-inti-bank/SALINAN-POJK.6%20BUKU.pdf>
- Polizu, C., & Detweiler, J. A. (2022, September 21). *U.S. Interest Rates In A Post-LIBOR World*. S&P Global Ratings. Retrieved March 24, 2024, from <https://www.spglobal.com/ratings/en/research/articles/220921-u-s-interest-rates-in-a-post-libor-world-12425566>

- Porter, M. E. (1997). How Competitive Forces Shape Strategy. *Harvard Business Review*, 57(2), 137-145.
- Porter, M. E. (1998). *Competitive Advantage of Nations*. Free Press.
- Rai, N., & Thapa, B. (2015). A Study on Purposive Sampling Method in Research. *Kathmandu: Kathmandu School of Law*, 5(1), 8-15.
- Rajbongshi, G., & Suresh, P. S. (2023, Oct). Exchange Rate Volatility: A Review of Global Experience. *IUP Journal of Applied Economics*, 22(4), 52-72. Retrieved Oct 15, 2024, from <https://www.proquest.com/scholarly-journals/exchange-rate-volatility-review-global-experience/docview/2911387734/se-2>
- Simamora, N. (2023, August 13). *Sejumlah Bank Optimistis Bisnis Trade Finance Kian Membaik*. Keuangan. Retrieved March 3, 2024, from <https://keuangan.kontan.co.id/news/sejumlah-bank-optimistis-bisnis-trade-finance-kian-membaik>
- Taka, S. (2022, March 5). *Apa Itu SWIFT dan Bagaimana Cara Kerjanya?* —. Blockchain Media. Retrieved October 27, 2024, from <https://blockchainmedia.id/apa-itu-swift-dan-bagaimana-cara-kerjanya/>
- Thompson, A. A., Peteraf, M. A., Gamble, J. E., & Strickland, A. J. (2021). *Crafting and Executing Strategy: The Quest for Competitive Advantage: Concepts and Cases*. McGraw-Hill Education.
- Vijayasri, G. (2013). The Importance of International Trade in the World. *International Journal of Marketing, Financial Services and Management Research*, 2(9), 111-119.
- Walters, D., & Lancaster, G. (2000). Implementing value strategy through the value chain. *Management Decision*, 38(3), 160-178. <https://doi.org/10.1108/EUM0000000005344>
- Wang, Y., Liu, C. Y., & Wang, G. Y. (2024, March 14). Geopolitical Risk Revealed in International Investment and World Trade. *Risk Management*, 22(2), 133-154. <https://doi.org/10.1057/s41283-020-00058-z>
- Wehrich, H. (1982). The TOWS Matrix A Tool for Situational Analysis. *Long Range Planning*, 15(2), 54-66. [https://doi.org/10.1016/0024-6301\(82\)90120-0](https://doi.org/10.1016/0024-6301(82)90120-0)



Wright, G. (2024). Digital Trade Opens Up. *Global Finance*, 38(2), 21-22,24,26,28,32. <https://www.proquest.com/trade-journals/digital-trade-opens-up/docview/2933532359/se-2>