

DAFTAR PUSTAKA

- Andrianto, T., & Nurjanah, Y. (2023). Analisis Pengaruh Usia, Jumlah Pinjaman, Pengalaman Usaha Dan Omzet Usaha Terhadap Kelancaran Angsuran Pembiayaan Ultra Mikro. *Jurnal Ilmiah Akuntansi Kesatuan*, 11(2), 271-280.
- Andrianto. (2020). *Manajemen Kredit: Teori dan Konsep Bagi Bank Umum*. Jawa Timur: Qiara Media.
- Anshar, M. A. (2023). The Relationship between Credit Volume and Non-performing Loans on Profitability Levels. *Advances in Financial Research*, 1(1), 1-13.
- Askar Choudhury, James Jones & Michael Opare-Addo (2020), *Perceived Risk and Willingness to Provide Loan to Smallholder Farmers in Ghana*.
- Boruń, M., Litwinski, W., & Hank, D. (2020). Securing the Collectibility of Receivables from Exports to Western Countries. *Soviet and Eastern European Foreign Trade*, 16(3), 83-99.
- Budiarto, A. (2020). The Impact of Non-Performing Loans Towards Financial Performance of BPR in Central Java, the Role of Empathy Credit Risk. *Proceedings of the 4th International Conference on Sustainable Innovation 2020-Accounting and Management (ICoSIAMS 2020)*.
- BI. (2011) Peraturan Bank Indonesia Nomor 13/23/PBI/2011 Tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah Dan Unit Usaha Syariah.
- Chrismardani, Y. (2023). *Manajemen Kuantitatif: Konsep Dasar dan Penerapan*. (Ed. Nurita Andriani; Desain Sampul Firman Ismail; Tata Letak Rizki Rose Mardiana). Yogyakarta: Bekal Media Aksara. ISBN 978-623-516-731-2.
- Fajrin, T., Saputra, R., & Waspada, I. (2018). Credit Collectibility Prediction of Debtor Candidate Using Dynamic K-Nearest Neighbor Algorithm and Distance and Attribute Weighted. *2018 2nd International Conference on Informatics and Computational Sciences (ICICoS)*.
- Freitas, D. R., Wiagustini, N. L. P., Soare, A. C. (2024). Analysis of Credit Prerequisites (Character, Capacity, Capital and Condition of Economy) on Credit Quality in Microfinance Institutions. *Timor Lorosa'e Journal of Business and Innovation (TORBIN)*, 1(1), 81-103.
- Hapsari, S. N., Yusna., & Amalia, R. (2024). Metode Restrukturisasi untuk Penyelesaian Kredit Macet Berdasarkan PSAK 55 pada KSP Kusuma

- Artha Lestari. *Prosiding Seminar Nasional Gabungan Bidang Sosial*, 6, 20-26.
- Hasibuan, M. S. (2015). *Dasar-Dasar Perbankan*, Cetakan Kedelapan. Jakarta: Bumi Aksara.
- Hazmi, F., & Nafisah, Z. (2021). Evaluasi Dampak Penyaluran Pembiayaan Mikro Syariah Pada Kesetaraan, Keadilan Gender dan Inklusi Sosial. *Jurnal Tabarru': Islamic Banking and Finance*, 4(1), 99-112.
- Hidayah, N., Budiyanti, H., Nurman, Sahabuddin, R., & Ruma, Z. (2023). Comparison of Financial Performance Before and After Acquisition and Merger in Banking Sector Companies on The Indonesia Stock Exchange Period 2017-2021. *International Journal of Humanity Advance, Business & Sciences (IJHABS)*, 1(3), 115–130.
- Tjahjono, H. K. (2009). *Metode penelitian bisnis 1.0*. Yogyakarta: Visi Solusi Madani.
- Kasmir. (2016). *Dasar-Dasar Perbankan*. Jakarta: Rajawali Pers.
- Kheiri, A., Kheiri, A., & Bakria, A. (2024). Financial Policy Analysis of Economic Institutions Using Financing Table: Case Study of SAIDAL Group for the Period 2020-2022. *Journal of Management and Economic Sciences Prospects*, 8(1), 401-420.
- Nougué, T. (2025). Social debtfare policies and the rise of the creditor-state: The creditization of social policy in Argentina. *Socio-Economic Review*, mwaf015, 717-731.
- Nurvadila, R. (2023). Pengaruh Pendapatan Dan Karakter Terhadap Kredit Nasabah Pembiayaan Pada Badan Kerjasama Nagari (BKN) Parik. *Jurnal At-Tasyr'i*, 6(1), 91-112.
- OJK. (2019). *Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 perihal Penilaian Kualitas Aset Bank Umum*. Jakarta, DKI Jakarta.
- OJK. (2020). *Peraturan Otoritas Jasa Keuangan Nomor 64/POJK.03/2020*. Jakarta, DKI Jakarta.
- Orazio Attanasio, Ralph De Haas, Britta Augsburg. (2019) *Microcredit Contracts, Risk Diversification and Loan Take-Up*, Journal of the European Economic Association.
- Riwayati, H. E., Aviliani., & Prastika, F. Y. (2022). The Implementation of Credit Scoring in Order to Analyze the Importance of NonPerforming Loans on Peer To Peer Lending towards Credit Distribution for Micro, Small and Medium Enterprises. *International Business and Accounting Research Journal*, 6(2), 137-147.

- Robbins, S.P., & Judge, T.A. (2016). *Perilaku Organisasi Edisi 16*. Jakarta: Salemba Empat.
- Salima, T. N., Mukaram., Aripin, A. S. A. (2024). Analysis of The Effect of Management of Receivables Risk with Credit Scoring on Credit Collectibility. *Applied Business and Administration Journal (ABAJ)*, 3(1), 26-38.
- Sasmiharti, J. (2022). Analysis and Factors that can Affect the Disbursement and Repayment of People's Business Credit Loans. *LITERATUS*, 4(2), 624–631.
- Silalahi, D., & Hulu, E. (2021). Indikator Kolektibilitas Kredit Joint Financing Menggunakan OLS & LOGIT. *Jurnal Ilmu Keuangan dan Perbankan (JIKA)*, 11(1), 107-123.
- Tahawali, Y., Moonti, U., Bahsoan, A., & Sudirman. (2023). Pengaruh Pemberian Kredit Usaha Rakyat (KUR) BRI Unit Bualemo Terhadap Pertumbuhan Wirausaha di Desa Nipa Kalemoan Kecamatan Bualemo Kabupaten Banggai. *Journal of Economic and Business Education*, 1(2), 101-111.
- Ulla, F., Handayani, A., Al-Kusani. (2023). Collectibility Insights: Financial Analysis. *IRJ: Innovation Research Journal*, 4(2), 143-153.
- Wooldridge, Jeffrey M. (2016). *Introductory Econometrics: A Modern Approach*. Cengage.

<https://kur.ekon.go.id/pihak-pihak-terlibat-kur>