

DAFTAR PUSTAKA

- Adams, Z. dan Füss, R. (2010). "Macroeconomic Determinants of International Housing Markets". *Journal of Housing Economics* Vol.19, No.1, pp. 38-50.
- Adelino, M., Schoar, A. dan Severino, F. (2011). "Credit Supply and House Prices: Evidence from Mortgage Market Segmentation". NBER Working Paper No.17832, Cambridge.
- Artika, Kholifatin. (2017). "Dampak Kinerja Makroekonomi dan Perbankan terhadap Penyaluran Kredit pada Sektor Infrastruktur di Indonesia". Abstrak Skripsi. Program Sarjana Fakultas Ekonomi dan Manajemen Institut Pertanian Bogor, Bogor.
- Azhar, Yoenazh K. (2018). "Pasar Properti ke Depan, Kaum Urban, Kelas Menengah dan Milenial". Tersedia di [www://housingestate.id/read/2018/09/02/pasar-properti-ke-depan-kaum-urban-kelas-menengah-dan-milenial/](http://www.housingestate.id/read/2018/09/02/pasar-properti-ke-depan-kaum-urban-kelas-menengah-dan-milenial/), diakses pada 22 Juni 2019.
- Badev, A., Beck, T., Vado, L. dan Walley, S. (2014). "Housing Finance Across Countries: New Data and Analysis". World Bank Working Paper No.6756, Washington, DC.
- Bank Central Asia. (2018). Laporan Tahunan. Tersedia di <https://www.bca.co.id/id/Tentang-BCA/Hubungan-Investor/Laporan-Tahunan>, diakses pada 18 Desember 2018.
- Bank CIMB Niaga. (2018). Laporan Tahunan. Tersedia di <http://investor.cimbniaga.co.id/ar.html?lang=id&source=corporate>, diakses pada 18 Desember 2018.
- Bank Mandiri. (2018). Laporan Tahunan. Tersedia di <https://www.bankmandiri.co.id/web/ir/annual-reports>, diakses pada 18 Desember 2018.
- Bank Negara Indonesia. (2018). Laporan Tahunan. Tersedia di <https://www.bni.co.id/id-id/perusahaan/hubunganinvestor/laporanpresentasi>, diakses pada 18 Desember 2018.
- Bank Panin. (2018). Laporan Tahunan. Tersedia di <https://www.panin.co.id/download/26/laporan-tahunan->, diakses pada 18 Desember 2018.
- Bank Rakyat Indonesia. (2018). Laporan Tahunan. Tersedia di <https://bri.co.id/laporan>, diakses pada 18 Desember 2018.
- Bank Tabungan Negara. (2018). Laporan Tahunan. Tersedia di <https://www.btn.co.id/id/Investor-Relation-Home>, diakses pada 18 Desember 2018.

- Bollano, E. dan Ziu, G. (2009). "Developments in the Residential Housing Market: House Prices, Credit and Consumption Interrelation Empirical Evidence, the Albanian Case". International Conference on Applied Economics Proceedings, pp. 79-88.
- Claessens, S., Kose, MA. dan Terrones, ME. (2011). "Financial Cycles: What? How? When?". IMF Working Paper WP/11/76.
- Doling, J., Vandenberg, P. dan Tolentino, J. (2013). "Housing and Housing Finance – A Review of the Links to Economic Development and Poverty Reduction". ADB Economics Working Paper Series No.362, Agustus 2013, Manila.
- Filotto, U., Giannotti, C., Mattarocci, G. dan Scimone, X. (2018). "Residential Mortgages, the Real Estate Market and Economic Growth: Evidence from Europe". *Journal of Property Investment and Finance*, <https://doi.org/10.1108/JPIF-09-2017-0060>.
- Fitzpatrick, T. dan Mcquinn, K. (2004). "House Prices and Mortgage Credit: Empirical Evidence for Ireland". Central Bank and Financial Services Authority of Ireland Research Technical Paper No.5/RT/04, Dublin.
- Gerlach, S. dan Peng, W. (2005). "Bank Lending and Property Prices in Hong Kong". *Journal of Banking and Finance* Vol.29, No.2, pp. 461-481.
- Girouard, N., Kennedy, M. dan André, C. (2006). "Has the Rise in Debt Made Households More Vulnerable?". OECD Economic Outlook No.80, Paris.
- Goodhart, C. dan Hofmann, B. (2008). "House Prices, Money, Credit and the Macroeconomy". ECB Working Paper Series No.888, April 2008, Frankfurt.
- Greene, WH. (2002). "Econometric Analysis". New Jersey: Prentice Hall.
- Gujarati, Damodar N. dan Porter, Dawn C. (2015). "Dasar-dasar Ekonometrika Buku 1 Edisi 5". Mangunsong C., penerjemah. Jakarta: Salemba Empat. Terjemahan dari: McGraw Hill.
- Gujarati, Damodar N. dan Porter, Dawn C. (2012). "Dasar-dasar Ekonometrika Buku 2 Edisi 5". Mangunsong C., penerjemah. Jakarta: Salemba Empat. Terjemahan dari: McGraw Hill.
- Hofmann, B. (2003). "Bank Lending and Property Prices: Some International Evidence". Hong Kong Institute for Monetary Research Working Paper No.22.
- Hubbard, RG. dan Mayer, CJ. (2009). "The Mortgage Market Meltdown and House Price". *Journal of Economic Analysis and Policy* Vol.9, No.2, pp. 1635-1682.

- Hui, ECM. dan Ng, IMH. (2016). "Access to Mortgage Credit and Housing Price Dynamics". *International Journal of Strategic Property Management* Vol.20(1), pp. 64-76.
- Kishan, RP. dan Opiela, TP. (2000). "Bank Size, Bank Capital, and the Bank Lending Channel". *Journal of Money, Credit and Banking* Vol.32, No.1, pp. 121-141.
- Law, CH. dan Lim, GT. (2017). "The Relationship between Malaysia's Residential Property Price Index and Residential Property Loan Supply". *Indonesian Capital Market Review* 9, pp. 27-38.
- Magné, FO. dan Rady, S. (2005). "Housing Market Dynamics: On the Contribution of Income Shocks and Credit Constrains". *Review of Economic Studies* No.73, Agustus 2005, pp. 459-485.
- Maybank Indonesia. (2018). Laporan Tahunan. Tersedia di <https://www.maybank.co.id/corporateinformation/InvestorRelation/annual-report>, diakses pada 18 Desember 2018.
- Meral, G. (2015). "The Effect of Bank Size, Bank Capital and the Bank Lending Channel". *American Scientific Research Journal for Engineering, Technology and Sciences (ASRJETS)* Vol.12, No.1, pp. 1-28.
- Mihaljek, D. dan Égert, B. (2007). "Determinants of House Price in Central and Eastern Europe". BIS Working Paper No.236, Switzerland.
- Mogaka, AJ., Mboya, KJ. dan Kamau, RG. (2015). "The Influence of Macro Economic Factors on Mortgage Market Growth in Kenya". *Journal of Finance and Accounting* Vol.3, No.4, Juni 2015, pp. 77-85.
- Pagés, JM. dan Maza, LA. (2003). "Analysis of House Prices in Spain". The Working Paper Series Banco de Espana, Madrid.
- Prabowo, Dani. (2018). "Rasio KPR terhadap PDB di Indonesia, Kalah Jauh Dibanding Singapura". Tersedia di www://properti.kompas.com/read/2018/07/31/153510021/rasio-kpr-terhadap-pdb-indonesia-kalah-jauh-dibanding-singapura, diakses pada 8 Maret 2019.
- Rastogi, V., Tamboto, E., Tong, D. dan Sinburimsit, T. (2013). "Asia's Next Big Opportunity: Indonesia's Rising Middle-Class and Affluent Consumers". Boston Consulting Group.
- Setianto, Rahmat H. (2015). "Harga Properti Residensial dan Kredit Perbankan di Indonesia; Analisis Agregat dan Disagregat". *Jurnal Manajemen Indonesia* Vol.15, No.1, April 2015, pp. 39-50.

Tsatsaronis, K. dan Zhu, H. (2004). "What Drives Housing Price Dynamics: Cross-country Evidence". *BIS Quarterly Review*, Maret 2004, pp. 65-78.

Ullyana, C., Daryanto, HK. dan Saptono, IT. (2016). "Harga Properti Residensial dan Pembiayaan Pemilikan Rumah Perbankan Syariah dan Konvensional". *Jurnal Al-Muzara'ah* Vol.4, No.2, pp. 97-109.

World Bank. (2018). Data Produk Domestik Bruto Indonesia. Tersedia di <https://data.worldbank.org/indicator/NY.GDP.MKTP.KD?end=2017&locations=ID&start=2017&view=chart>, diakses pada 18 Desember 2018.

Wuryandani, G., Hermanto, MJ. dan Prasetya, R. (2005). *Perilaku Pembiayaan dalam Industri Properti*. Paper Bank Indonesia, Jakarta.

www.bi.go.id, diakses pada 18 Desember 2018.

www.bps.go.id, diakses pada 18 Desember 2018.