

## DAFTAR PUSTAKA

- Abadi, S., Achsani, N. A., & Rachmina, D. (2014). The dynamics of non-performing loan in Indonesian banking industry : a sensitivity analysis using vecm approach. *Journal, International*, 2(8), 123–140.
- Abid, L., Ouertani, M. N., & Zouari-Ghorbel, S. (2014). Macroeconomic and bank-specific determinants of household's non-performing loans in Tunisia: a dynamic panel data. *Procedia Economics and Finance*, 13(December 2013), 58–68. [https://doi.org/10.1016/s2212-5671\(14\)00430-4](https://doi.org/10.1016/s2212-5671(14)00430-4)
- Akbar, C. (2020). *Ketidakpastian akibat covid-19 meningkat, sri mulyani\_ kecepatan pemulihan terancam - Bisnis Tempo*. Bisnis.Tempo.Co. <https://bisnis.tempo.co/read/1370048/ketidakpastian-akibat-covid-19-meningkat-sri-mulyani-kecepatan-pemulihan-terancam>
- Akbulaev, N., Mammadov, I., & Aliyev, V. (2020). Economic impact of covid-19. In *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3649813>
- Alhassan, A. L., Kyereboah-Coleman, A., & Andoh, C. (2014). Asset quality in a crisis period: An empirical examination of Ghanaian banks. *Review of Development Finance*, 4(1), 50–62. <https://doi.org/10.1016/j.rdf.2014.03.001>
- Andrieș, A. M., & Ursu, S. G. (2016). Financial crisis and bank efficiency: An empirical study of European banks. *Economic Research-Ekonomska Istrazivanja*, 29(1), 485–497. <https://doi.org/10.1080/1331677X.2016.1175725>
- Ashraf, B. N. (2021). Is economic uncertainty a risk factor in bank loan pricing decisions? *International evidence. Risks*, 9(5). <https://doi.org/10.3390/risks9050081>
- Aviliani, A., Siregar, H., Maulana, T. N. A., & Hasanah, H. (2015). The impact of macroeconomic condition on the banks performance in Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 17(4), 379–402. <https://doi.org/10.21098/bemp.v17i4.503>
- Baker, S. R., Bloom, N., & Davisc, S. J. (2016). *Measuring economic policy uncertainty*. [https://doi.org/10.1007/978-3-642-19712-3\\_48](https://doi.org/10.1007/978-3-642-19712-3_48)
- Bank Indonesia. (2008). Kinerja dan prospek perekonomian Indonesia serta arah kebijakan. *Kinerja dan prospek perekonomian Indonesia serta arah kebijakan*.
- Bank Indonesia. (2020a). *Laporan perekonomian Indonesia 2020 “bersinergi membangun optimisme pemulihan ekonomi.”* <https://www.bi.go.id/id/publikasi/laporan->

tahunan/perekonomian/Documents/9\_LPI2020.pdf

Bank Indonesia. (2020b). *Policy formulation process* (p. 2020).

Cernohorska, L. (2015). Impact of financial crisis on the stability banking sectors in the czech republic and great britain. *Procedia Economics and Finance*, 26(15), 234–241. [https://doi.org/10.1016/s2212-5671\(15\)00824-2](https://doi.org/10.1016/s2212-5671(15)00824-2)

Ekinci, R., & Poyraz, G. (2019). The effect of credit risk on financial performance of deposit banks in turkey. *Procedia Computer Science*, 158, 979–987. <https://doi.org/10.1016/j.procs.2019.09.139>

Gasparėnienė, L., Remeikienė, R., & Skuka, A. (2016). Assessment of the impact of macroeconomic factors on housing price level: Lithuanian case. *Intellectual Economics*, 10(2), 122–127. <https://doi.org/10.1016/j.intele.2017.03.005>

Gerlach, S., Peng, W., & Shu, C. (2003). Macroeconomic conditions and banking performance in Hong Kong SAR: a panel data study - BIS Papers No 22, part 24 April 2005. *BIS Papers*, 22(22), 481–497.

Hamdi, K., & Hassen, G. (2021). Economic policy uncertainty effect on credit risk, lending decisions and banking performance: evidence from Tunisian listed banks. *Journal of Economic and Administrative Sciences*, ahead-of-p(ahead-of-print). <https://doi.org/10.1108/jeas-09-2020-0159>

Hristov, N., & Roth, M. (2019). Uncertainty shocks and financial crisis indicators. *Deutsche Bundesbank Discussion Paper*, 36.

Ibrahim, M. H., & Shah, M. E. (2012). Bank lending, macroeconomic conditions and financial uncertainty: Evidence from Malaysia. *Review of Development Finance*, 2(3–4), 156–164. <https://doi.org/10.1016/j.rdf.2012.09.001>

Indonesia - BAPPENAS. (2009). Buku pegangan 2009 penyelenggaraan pemerintah dan pembangunan daerah penguatan ekonomi daerah : langkah menghadapi krisis keuangan global. In BAPPENAS. BAPPENAS.

Indonesia, B. (2009). Outlook ekonomi indonesia krisis finansial global dan dampaknya terhadap. *Jakarta: BI*.

Jeon, B. N., Wu, J., Yao, Y., & Chen, M. (2019). Economic uncertainty and bank risk: evidence from emerging economies. *SSRN Electronic Journal*, October 2019. <https://doi.org/10.2139/ssrn.3469354>

Kostis, P. C. (2020). Increased uncertainty, credit supply, and non-performing loans in the eurozone. *Journal of Business Accounting and Finance Perspectives*, 2(1), 1. <https://doi.org/10.35995/jbafp2010007>

Le Gall, F., Daumont, R., & Leroux, F. (2004). Banking in sub-saharan africa: what

went wrong? *IMF Working Papers*, 04(55), 1.  
<https://doi.org/10.5089/9781451847659.001>

Lodge, D., & Soudan, M. (2019). *Working paper series credit , financial conditions and the business cycle in china*. 2244.

Medhioub, I., & Makni, M. (2020). Oil price and stock market returns uncertainties and private investment in Saudi Arabia. *Economic Journal of Emerging Markets*, 12(2), 208–219. <https://doi.org/10.20885/ejem.vol12.iss2.art7>

OECD. (2019). National accounts of oecd countries 2019. *Oecd national accounts statistics*. [https://www.oecd-ilibrary.org/economics/national-accounts-of-oecd-countries-2009-volume-i-main-aggregates\\_na\\_vol\\_1-2009-en-fr](https://www.oecd-ilibrary.org/economics/national-accounts-of-oecd-countries-2009-volume-i-main-aggregates_na_vol_1-2009-en-fr)

Pata, U. K. (2020). COVID-19 Induced economic uncertainty: a comparison between the united kingdom and the united states. *SSRN Electronic Journal*, June. <https://doi.org/10.2139/ssrn.3637652>

Rizwan, M. S., Ahmad, G., & Ashraf, D. (2020). Systemic risk: the impact of covid-19. *Finance Research Letters*, 36(July). <https://doi.org/10.1016/j.frl.2020.101682>

Shareef, K. H., & Shijin, S. (2017). The term structure of interest rates and macroeconomic factors: Evidence from Indian financial market. *Borsa Istanbul Review*, 17(4), 249–256. <https://doi.org/10.1016/j.bir.2017.06.001>

Singh, S. K., Basuki, B., & Setiawan, R. (2021). The effect of non-performing loan on profitability: empirical evidence from nepalese commercial banks. *Journal of Asian Finance, Economics and Business*, 8(4), 709–716. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0709>

Slesnick, D. T. (2020). Gdp and social welfare : an assessment gross domestic product. *Foundations, KLEMS Production Models, and Extensions*.

Sukmana, Y. (2019). *Sri mulyani nilai ketidakpastian ekonomi bertambah pada 2020, mengapa?* Money.Kompas.Com. <https://money.kompas.com/read/2019/08/20/165823626/sri-mulyani-nilai-ketidakpastian-ekonomi-bertambah-pada-2020-mengapa?page=all>

Szarowska, I. (2018). Effect of macroeconomic determinants on non-performing loans in Central and Eastern European countries. *International Journal of Monetary Economics and Finance*, 11(1), 20–35. <https://doi.org/10.1504/IJMEF.2018.090564>

Tambunan, T. (2011). Indonesia during two big economic crises 1997/98 and 2008/9: how was the impact and what was the main differences between the two crises. *E3: Journal of Business Management and ...*, 2(2), 45–58. [https://www.academia.edu/download/45893492/1330771590\\_Tulus.pdf](https://www.academia.edu/download/45893492/1330771590_Tulus.pdf)

- Tang, C., & Aruga, K. (2021). Effects of the 2008 financial crisis and covid-19 pandemic on the dynamic relationship between the chinese and international fossil fuel markets. *Journal of Risk and Financial Management*, 14(5), 207. <https://doi.org/10.3390/jrfm14050207>
- Us, V. (2018). The determinants of nonperforming loans before and after the crisis: challenges and policy implications for turkish banks. *Emerging Markets Finance and Trade*, 54(7), 1608–1622. <https://doi.org/10.1080/1540496X.2017.1315334>
- Utari, G. . D., Arimurti, T., & Kurniati, I. N. (2012). Pertumbuhan kredit optimal. *Buletin Ekonomi Moneter Dan Perbankan*, 15(2), 3–36. <https://doi.org/10.21098/bemp.v15i2.60>
- Wensheng Kang, Ronald A. Ratti, J. V. (2017). *Centre for Applied Macroeconomic Analysis Economy , and Large Developed and Developing*.
- Wu, W. S., & Suardi, S. (2021). Economic uncertainty and bank lending. In *Journal of Money, Credit and Banking* (Issue November). <https://doi.org/10.1111/jmcb.12779>
- Yudaruddin, R. (2017). The global economic crisis and its impact on bank lending in indonesia. *Jurnal Keuangan Dan Perbankan*, 21(4), 621–629. <https://doi.org/10.26905/jkdp.v21i4.1513>
- Yurdakul, F. (2014). Macroeconomic modelling of credit risk for banks. *Procedia - Social and Behavioral Sciences*, 109, 784–793. <https://doi.org/10.1016/j.sbspro.2013.12.544>
- Zubair, S., Kabir, R., & Huang, X. (2020). Does the financial crisis change the effect of financing on investment? Evidence from private smes. *Journal of Business Research*, 110(January), 456–463. <https://doi.org/10.1016/j.jbusres.2020.01.063>