

## DAFTAR PUSTAKA

- Andrianto, F., Santoso, W., Riza, F., & Andrian, H. (2024). Implikasi Current Account Savings Account (CASA), Biaya Operasional dan Pendapatan Operasional (Bopo) dan Non-Interest Income Terhadap Profitabilitas Bank Umum. *COSTING: Journal of Economic, Business and Accounting*, 7(6), 661–672.
- Anshori, S., Pujiharjanto, A., & Ambarwati, S. D. A. (2022). Dampak Pandemi COVID-19 Terhadap Kinerja Perbankan Studi Kasus pada Bank dengan Kategori Kelompok Bank Modal Inti. *Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi*, 9(3), 1639–1648.
- Aprilia, T. (2024). Analisis Penerapan Manajemen Strategi Pada PT. Bank BTPN Tbk dalam Meningkatkan Loyalitas Nasabah. *SINTAMA: Jurnal Sistem Informasi, Akuntansi Dan Manajemen*, 4(3), 372–379.
- Ardiansyah, F. A., Yuliarini, S., Wany, E., & Prayitno, B. (2023). Analysis on Current Account Saving Account (CASA), Non-Performing Loan (NPL), dan Likuiditas (LDR) to Banking Profitabilitas (ROA) Situation Around Pandemic COVID 19. *Media Mahardhika*, 21(3).
- Bank Indonesia. (2024, April 24). *BI-Rate Naik 25 BPS Menjadi 6,25%: Memperkuat Stabilitas dan Menjaga Pertumbuhan dari Dampak Rambatan Global*. Bank Indonesia. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp\\_268024.aspx#:~:text=BI%2DRate%20Naik%2025%20bps%20Menjadi%206%2C25%:,%20Memperkuat,dan%20Menjaga%20Pertumbuhan%20dari%20Dampak%20Rambatan%20Global](https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_268024.aspx#:~:text=BI%2DRate%20Naik%2025%20bps%20Menjadi%206%2C25%:,%20Memperkuat,dan%20Menjaga%20Pertumbuhan%20dari%20Dampak%20Rambatan%20Global).
- Basnayake, D., Naranpanawa, A., Selvanathan, S., & Bandara, J. S. (2024). Financial Inclusion Through Digitalization and Economic Growth in Asia-Pacific Countries. *International Review of Financial Analysis*, 96, 103596. <https://doi.org/10.1016/j.irfa.2024.103596>
- Berger, A. N., & Bouwman, C. H. S. (2009). Bank Liquidity Creation. *Review of Financial Studies*, 22(9), 3779–3837. <https://doi.org/10.1093/rfs/hhn104>
- Bernanke, B. S., & Gertler, M. (1995). *Inside the Black Box: The Credit Channel of Monetary Policy Transmission*. 9(4), 27–48.
- Creswell, J. W. (2014). Research Design: Qualitative, Quantitative and Mixed Methods Approaches. In *SAGE*. Thousand Oaks, CA. <https://doi.org/10.5539/elt.v12n5p40>

- Diamond, D. W., & Dybvig, P. H. (1983). Bank Runs, Deposit Insurance, and Liquidity. *Journal of Political Economy*, 91(3), 401–419.
- Epstein, M. J., & Buhovac, A. R. (2014). *Making Sustainability Works*. Berrett-Koehler Publishers, Inc.
- Fisher, I. (1930). *The Theory of Interest*. Macmillan.
- Gading, M. M., Steven, & Maulana, A. (2022). Analisis Kebijakan Moneter Bank Indonesia dalam Menangani Pandemi Covid-19. *Accounting Student Research Journal*, 1(1), 102–116.
- Keynes, J. M. (1936). *The General Theory of Employment, Interest, and Money*. Harcourt Brace.
- Khabibah, N. A., Octisari, S. K., & Nugraheni, A. P. (2020). CASA, NIM, dan Profitabilitas Perbankan di Indonesia. *Jurnal Aplikasi Akuntansi*, 5(1).
- Krugman, P. R., & Obstfeld, M. (2009). *International economics: Theory and policy*. Pearson Education.
- Kwok, Y. (2007). To Save or to Consume: Linking Growth Theory with the Keynesian Model. *The Journal of Economic Education*, 38(1), 109–123. <https://doi.org/10.3200/JECE.38.1.109-123>
- Mankiw, N. G. (2018). *Macroeconomics*. Worth Publishers.
- Mishkin, F. S. (2015). *The Economics of Money, Banking, and Financial Markets*. Pearson.
- Monika, A., Hakim, A. L., & Ahmad, A. N. (2022). Pengaruh Current Asset Saving Account (CASA) dan Fee-Based Income (FBI) Terhadap Return on Asset (ROA) Pada Bank Jabar-Banten Syariah (BJBS) Periode 2016-2020. *Jurnal Ekonomi Syariah Pelita Bangsa*, 7(2), 138–147.
- Mursalim, F. R., & Arfah, A. (2024). Analisa Strategi Pemasaran Produk Current Account Saving Account (CASA) Terhadap Kenaikan Dana Pihak Ketiga Pada Bank OCBC NISP Syariah Makassar. *YUME: Journal of Management*, 7(3), 380–396.
- Rarassati, O., Pakpahan, R., & Setiawan, S. (2022). Pengaruh Dana Pihak Ketiga dan Non Performing Loan Terhadap Penyaluran Kredit di Masa Pandemi pada BPD di Pulau Jawa. *Indonesian Journal of Economics and Management*, 2(3), 630–639. <https://doi.org/10.35313/ijem.v2i3.3754>
- Sabelia, A., & Sufina, L. (2023). Pengaruh Inflasi, BI-7 Days Repo Rate, Risiko Kredit, dan Risiko Likuiditas tentang Kinerja Keuangan Bank Umum Konvensional Tahun 2017-2021. *Jurnal Keuangan Dan Perbankan*, 20(01).

- Saunders, A., & Cornett, M. M. (2014). *Financial Institutions Management: A Risk Management Approach* (McGraw-Hill).
- Singh, R. (2022). Impact of Current Account and Saving Account on Profitability of Banking Institutions. *Asian Journal of Management and Commerce*, 3(2), 115–117. <https://doi.org/10.22271/27084515.2022.v3.i2b.119>
- Subairi, Anwar, K., Ramdhani, E. F., & Hamzah, M. (2022). Kontribusi Giro dalam Penghimpunan Dana Current Account Saving Account (CASA) Pada PT Bank Sumut KCP Syariah Simpang Kayu Besar. *Profit: Jurnal Kajian Ekonomi Dan Perbankan*, 6(1), 68–81.
- Wu, Y. P., Thompson, D., Aroian, K. J., McQuaid, E. L., & Deatrck, J. A. (2016). Commentary: Writing and Evaluating Qualitative Research Reports. *Journal of Pediatric Psychology*, 41(5), 493–505. <https://doi.org/10.1093/jpepsy/jsw032>
- Yin, R. K. (2016). *Qualitative Research from Start to Finish*.
- Yin, R. K. (2018). *Case Study Research and Applications Sixth Edition*.