

DAFTAR PUSTAKA

- Abbas, F., & Ali, S. (2022). Economics of loan growth, credit risk and bank capital in Islamic banks. *Kybernetes*, 51(12), 3591–3609. <https://doi.org/10.1108/K-03-2021-0232>
- Abedifar, P., Molyneux, P., & Tarazi, A. (2018). Non-interest income and bank lending. *Journal of Banking and Finance*, 87, 411–426. <https://doi.org/10.1016/j.jbankfin.2017.11.003>
- Adinda Putri, C. (2021). *BPS: Juni 2021 Terjadi Deflasi 0,16%*. bps: Juni 2021 Terjadi Deflasi 0,16%
Baca artikel CNBC Indonesia %22BPS: <https://www.cnbcindonesia.com/news/20210701092327-4-257313/bps-juni-2021-terjadi-deflasi-016%0A%0A>
Download Apps CNBC Indonesia sekarang <https://app.cnbcindonesia.com/>
- Ali, M., Khattak, M. A., & Alam, N. (2023). Credit risk in dual banking systems: does competition matter? Empirical evidence. *International Journal of Emerging Markets*, 18(4), 822–844. <https://doi.org/10.1108/IJOEM-01-2020-0035>
- BCBS. (2024). Basle Core Principles for Effective Banking Supervision. In *International Legal Materials* (Vol. 37, Issue 2). <https://doi.org/10.1017/s0020782900018337>
- BI. (2025). *inflasi*. Bank Indonesia. <https://www.bi.go.id/id/fungsi-utama/moneter/inflasi/default.aspx>
- BPS. (2021). *Pertumbuhan Ekonomi Indonesia Triwulan IV-2021*.
- BPS. (2023). *Pertumbuhan Ekonomi Indonesia Triwulan I-2023*.
- Dimitrios, A., Helen, L., & Mike, T. (2016). Determinants of non-performing loans: Evidence from Euro-area countries. *Finance Research Letters*, 18, 116–119. <https://doi.org/10.1016/j.frl.2016.04.008>
- Djaali. (2024). *Metodologi Penelitian Kuantitatif* (B. S. Fatmawati (ed.)). PT Bumi Aksara.
- Ghosh, A. (2020). Discerning the impact of disaggregated non-interest income activities on bank risk and profits in the post-Gramm-Leach-Bliley Act era. *Journal of Economics and Business*, 108. <https://doi.org/10.1016/j.jeconbus.2019.105874>
- Ghozali, I. (2020). *25 Grand Theory*. Yoga Pratama.
- Ghozali, I., & Ratmono, D. (2017). *Analisis Multivariat dan Ekonometrika*. Badan Penerbit Universitas Diponegoro.
- Goswami, A. (2022). Does credit risk persist in the Indian banking industry? Recent evidence. *Asian Journal of Economics and Banking*, 6(2), 178–197. <https://doi.org/10.1108/ajeb-01-2021-0006>
- Gulati, R., Goswami, A., & Kumar, S. (2019). What drives credit risk in the Indian banking industry? An empirical investigation. *Economic Systems*, 43(1), 42–62.

<https://doi.org/10.1016/j.ecosys.2018.08.004>

- Gupta, S., & Bansal, R. (2024). Manifestations of loan growth – profitability and non-performing loans – a study of the Indian banking sector. *South Asian Journal of Business Studies*, 13(4), 616–636. <https://doi.org/10.1108/SAJBS-04-2023-0100>
- Hanafi, M. M. (2016). *Manajemen Risiko*. UPP STIM YKPN.
- Hanafi, M. M. (2020). *Teori Portofolio & Analisis Investasi*. Gadjah Mada University Press.
- Hidayat, W. Y., Kakinaka, M., & Miyamoto, H. (2012). Bank risk and non-interest income activities in the Indonesian banking industry. *Journal of Asian Economics*, 23(4), 335–343. <https://doi.org/10.1016/j.asieco.2012.03.008>
- Ismail, M. I., & Ilyas, N. I. (2023). *Metodologi Penelitian Kualitatif dan Kuantitatif* (Monalisa (ed.)). PT Rajagrafindo Persada.
- Julita S., L. (2021). *BPS: Inflasi 2020 Terendah Sepanjang Sejarah RI*. CNBC. <https://www.cnbcindonesia.com/news/20210104125752-4-213302/bps-inflasi-2020>
- Karadima, M., & Louri, H. (2020). Non-performing loans in the euro area: Does bank market power matter? *International Review of Financial Analysis*, 72. <https://doi.org/10.1016/j.irfa.2020.101593>
- Köhler, M. (2014). Does non-interest income make banks more risky? Retail- versus investment-oriented banks. *Review of Financial Economics*, 23(4), 182–193. <https://doi.org/10.1016/j.rfe.2014.08.001>
- Martín-Oliver, A., Ruano, S., & Salas-Fumás, V. (2020). How does bank competition affect credit risk? Evidence from loan-level data. *Economics Letters*, 196. <https://doi.org/10.1016/j.econlet.2020.109524>
- Mehmood, A., & De Luca, F. (2023). How does non-interest income affect bank credit risk? Evidence before and during the COVID-19 pandemic. *Finance Research Letters*, 53. <https://doi.org/10.1016/j.frl.2023.103657>
- Naili, M., & Lahrichi, Y. (2022). Banks' credit risk, systematic determinants and specific factors: recent evidence from emerging markets. *Heliyon*, 8(2). <https://doi.org/10.1016/j.heliyon.2022.e08960>
- OJK. (2023). *Statistik Perbankan Indonesia Desember 2023*.
- OJK. (2024a). *Roadmap Penguatan Bank Pembangunan Daerah 2024-2027*.
- OJK. (2024b). *Statistik Perbankan Indonesia September 2024*.
- Pancotto, L., ap Gwilym, O., & Williams, J. (2024). The evolution and determinants of the non-performing loan burden in Italian banking. *Pacific Basin Finance Journal*, 84. <https://doi.org/10.1016/j.pacfin.2024.102306>

- Pop, I. D., Cepoi, C. O., & Anghel, D. G. (2018). Liquidity-threshold effect in non-performing loans. *Finance Research Letters*, 27(November 2017), 124–128. <https://doi.org/10.1016/j.frl.2018.02.012>
- Rosyada Hariri, F., & Gischa, S. (2024). *Economies of Scale: Pengertian, Jenis, dan Manfaatnya*. Kompas. <https://www.kompas.com/skola/read/2024/03/03/100000469/economies-of-scale--pengertian-jenis-dan-manfaatnya>
- Silalahi, T. (2011, January 21). *Menjadikan BPD Sebagai Regional Champion*. https://investor.id/opini/3692/menjadikan-bpd-sebagai-regional-champion#goog_rewarded
- Siregar, S. (2019). *Statistik Parametrik Untuk Penelitian Kuantitatif*. PT Bumi Aksara.
- Soedarmono, W., Sitorus, D., & Tarazi, A. (2017). Abnormal loan growth, credit information sharing and systemic risk in Asian banks. *Research in International Business and Finance*, 42, 1208–1218. <https://doi.org/10.1016/j.ribaf.2017.07.058>
- Sopiah, A. (2023). *BPS: Inflasi 2022 Tertinggi Sejak 2014, Ini Pemicunya!* <https://www.cnbcindonesia.com/news/20230102120919-4-402052/bps-inflasi-2022>
- Sudaryono. (2023). *Metodologi Penelitian*. PT Rajagrafindo Persada.
- Sutanto, H., Meiryani, & Ariefianto, D. (2024). The dynamic relationships of credit risk, profitability, and capital: Evidence from Indonesia. *Asian Economic and Financial Review*, 14(3), 191–207. <https://doi.org/10.55493/5002.v14i3.5014>
- WHO. (2020a). *Novel Coronavirus (2019-nCoV) Situation Report-1*.
- WHO. (2020b). *Novel Coronavirus (2019-nCoV) Situation Report - 11*.
- WHO. (2022). *Covid-19 Weekly Epidemiological Update*.
- WHO. (2023). *Covid-19 Weekly Epidemiological Update*.
- Williams, B. (2016). The impact of non-interest income on bank risk in Australia. *Journal of Banking and Finance*, 73, 16–37. <https://doi.org/10.1016/j.jbankfin.2016.07.019>
- Williams, B., & Rajaguru, G. (2022). The evolution of bank revenue and risk in the Asia-Pacific Region. *Pacific Basin Finance Journal*, 71. <https://doi.org/10.1016/j.pacfin.2021.101693>
- Wonida, H., & Setiastuti, S. U. (2025). The effect of monetary, macroprudential policy, and their interaction on bank risk-taking in Indonesia. *Journal of Asian Economics*, 96. <https://doi.org/10.1016/j.asieco.2024.101863>