

DAFTAR PUSTAKA

- Agung, J. (2010). Mengintegrasikan kebijakan moneter dan makroprudensial: menuju paradigma baru kebijakan moneter di Indonesia pasca krisis global. BI Working Paper, 7, p1-42.
- Widarjono, A. (2007). *Ekonometrika Teori dan Aplikasi*. Yogyakarta: Ekonisia FE UII.
- Al-Khouri, R. (2012). Bank Characteristics and Liquidity Transformation: The Case of GCC Banks. *International Journal of Economics and Finance*, 8(8).
- Anggitasari, A. (2008). Hubungan Simultan Antara Capital Buffer Dan Risiko. Skripsi. Universitas Diponegoro. Semarang.
- Altunbas, Y., Binici, M., & Gambacorta, L. (2018). Macroprudential policy and bank risk. *Journal of International Money and Finance*, Elsevier, vol. 81(C), pages 203-220.
- Arifin, Z. (2019). *LTV PADA RISK TAKING BEHAVIOUR Ilmu Ekonomi dan Studi Pembangunan Fakultas Ekonomika dan Bisnis Universitas Diponegoro Semarang*. Universitas Diponegoro.
- Baltagi, B. (2005). *Econometric Analysis of Panel Data*. 3rd ed. John Wiley & Sons Ltd. Chichester.
- Bank Indonesia. (2012). *Booklet Perbankan Indonesia 2012*. Bank Indonesia. http://www.bi.go.id/id/publikasi/perbankan-dan-stabilitas/bookletbi/Pages/bpi_2012.aspx
- Bayuseno, Vaditra. (2014). Analisis Faktor yang mempengaruhi Capital Buffer perbankan di Indonesia (study bank-bank konvensional Go Public 2010-2013). *Jurnal Skripsi Fakultas Ekonomika dan Bisnis Universitas Diponegoro*.
- Billio, M., Getmansky, M., Lo, A. W., Pelizzon, L. (2003). Measuring Systemic Risk in the Finance and Insurance Sectors. MIT Sloan School Working

Papers 4774-10. MIT Sloan School of Management.

- Borio, C. E. V. (2003). Towards a macroprudential framework for financial supervision and regulation? BIS Working Papers 128. Bank for International Settlements.
- Borio, C. E. V., & Lowe, P. (2004). Securing sustainable price stability: should credit come back from the wilderness? BIS Working Papers 157. Bank for International Settlements.
- Borio, C., dan Zhu, H. (2012). Capital Regulation, Risk-Taking and Monetary Policy: A Missing Link in the Transmission Mechanism?. *Journal of Financial Stability*. 8: 236–251
- Bridges, J., Gregory, D., Nielsen, M., Pezzini, S., Radia, A., & Spaltro, M. (2014). The impact of capital requirements on bank lending. Bank of England Working Paper, 486.
- But, B., dan Morley, B. (2016). The Feldstein-Horioka Puzzle and Capital Mobility: The Role of the Recent Financial Crisis. *Economic Systems*. 41: 139-150.
- Bouzgarrou, H., Jouida, S., dan Louhichi, W. (2017). Bank Profitability During and Before the Financial Crisis: Domestic versus Foreign Banks. *Research in International Business and Finance*.
- Caporale, G.M., Lodh, S., dan Nandy, M. (2017). The Performance of Banks in the MENA Region during the Global Financial Crisis. *Research in International Business and Finance*. 42: 583-590.
- Chadwick, M. G. (2018). Effectiveness of monetary and macroprudential shocks on consumer credit growth and volatility in Turkey. *Central Bank Review*, 18(2), 69–83.
- Delis, D. & Kouretas, G. (2010). Interest rates and bank risk-taking. *Journal of Banking & Finance*, Elsevier, vol. 35(4), 840-855.

- Dielman, T. (1961). *Applied Regression Analysis For Bisnis and Economics*. PWS-KENT Publishing Company.
- European Systemic Risk Board. (2013). *The ESRB Handbook on Operationalising Macro-prudential Policy in the Banking Sector*.
- Fauzi, A., Marundha, A., Setyawan, I., Syarief, F., Harianto, R. A., & Pramukty, R. (2020). Analisis Capital Adequacy Ratio (Car) Dan Penilaian Tingkat Kesehatan Bank Pada Pt Bank Syariah Xxx. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi)*, 7(1), 114–127. <https://doi.org/10.35794/jmbi.v7i1.28392>
- Fikri, R. M. (2012). *The Determinants of Capital Buffers Commercial Banks*. Diponegoro University.
- Festić, M dan Bekő, J. (2008). The Banking Sector and Macroeconomic Indicators: Some Evidence for Hungary and Poland. Working Paper University of Maribor, Slovenia.
- Foncesa, A. R., Gonzales, F., & Silva, L. P. (2010). Cyclical effects on bank capital buffers with imperfect credit markets: International evidence. In *Banco Central Do Brasil Working Paper Series*.
- Galati, G. dan Moessner, R. (2011). Macroprudential policy literature review. BIS Working Paper No 337. Switzerland : Bank International Settlements.
- Gambacorta, L. & Marques-Ibanez, D. (2011). The bank lending channel: lessons from the crisis. BIS Working Papers 345. Bank for International Settlements.
- Ghosh, S. (2014). "Macroprudential regulation and bank behavior: Theory and evidence from a quasi-natural experiment. MPRA Paper 65214. University Library of Munich, Germany.
- Gujarati, Damodar. (2006). *Dasar – dasar Ekonometrika Jilid 1*. Alih Bahasa Julius Mulyadi. Erlangga Jakarta.
- Hahm, J. H., Frederic S. Mishkin, Hyun Song Shin and Kwanho Shin. (2011).

- Macroprudential Policies in Open Emerging Economies. Asia Economic Policy Conference. Hal 63-114.
- Harun, C. A. & Sagita, R. (2013). Kerangka Kebijakan Makroprudensial Indonesia. Laporan Hasil Penelitian, Departemen Kebijakan Makroprudensial. Bank Indonesia.
- Heid, F., Porath, D., & Stolz, S., (2003). Does Capital Regulation Matter for Bank Behavior? Evidence for German savings banks. Kiel Working Papers 1192. Kiel Institute for the World Economy.
- Hisan, U. F. C., & Septiarini, D. F. (2020). Pengaruh Faktor Fundamental Dan Variabel Makroekonomi Terhadap Capital Buffer Bank Syariah. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(2), 356–371.
- Jeon, Y. & Miller, S. M. (2002). The Performance of Domestic and Foreign Banks: The Case of Korea and the Asian Financial Crisis. Working papers 2002-28. University of Connecticut. Department of Economics.
- Joe, D. Y. & Oh, F. D., 2017. Foreign investor behavior in Korea after the 1997 Asian financial crisis. *Journal of the Japanese and International Economies*, Elsevier, vol. 46(C), pages 69-78.
- Jokipii, Terhi and Milne Alistair. 2011. Bank capital buffer and risk adjustment decisions. *Journal of financial stability*.
- Kannan, dkk. (2012). Monetary and Macroprudential Policy in a Model with Price Booms. *The B.E Journal Of Macroeconomics*.
- Kewal, S. S. (2012). Pengaruh Inflasi, Suku Bunga, Kurs, Dan Pertumbuhan Pdb Terhadap Indeks Harga Saham Gabungan. *Jurnal Economia*, 8(1), 53–64. <https://doi.org/10.21831/economia.v8i1.801>
- Kishan, R. & Opiela, T. (2000). Bank Size, Bank Capital, and the Bank Lending Channel. *Journal of Money, Credit and Banking*. Blackwell Publishing, vol. 32(1), 121-141.

- Lim, C., Columba, F., Costa A. (2011). Macprudential Policy: What Instruments and How to Use them? Lessons From Country Experiences. IMF Working Papers 2011/238. International Monetary Fund.
- Lopez, Martha et al. 2014. Credit Cycles, Credit Risk and Countercyclical loan provisions. *Journal Economic and Finance*.
- Mahulete, Ummi. K. (2016). Pengaruh DAU dan PAD terhadap Belanja Modal di Kabupaten/Kota Provinsi Maluku. Skripsi. Universitas Muhammadiyah Malang.
- Mankiw, N. Gregory, Sungkono, Chriswan. (2006). *Principles of economics: Pengantar ekonomi makro (edisi 3)* (Edisi ketiga). Jakarta: Salemba Empat.
- Martini, T. (2014). *Pengaruh Konvergensi IFRS Terhadap Relevansi Nilai Informasi Akuntansi Di Perusahaan Manufaktur Yang Terdaftar di BEI*. Universitas Bengkulu.
- Minsky, H. P. (1986). *Stabilizing an unstable economy*. New Haven, CT: Yale University Press.
- Milne, A., Whaley, A.E. (2001), "Bank capital regulation and incentives or risk taking", SSRN
- Mokni, B., Rajhi, Rachdi, H. (2015). Bank risk-taking in the MENA region: A comparison between Islamic banks and conventional banks. *International Journal of Social Economics*. Emerald Group Publishing. 43(12) 1367-1385.
- Montoro, C., & Moreno, R. (2011). The use of reserve requirements as a policy instrument in Latin America, *BIS Quarterly Review*, 53-65.
- Muchtar, S., & Samosir, N. M. (2020). The Effect of Funding Liquidity on Risk Taking Behaviour of Conventional Banks. *Jurnal Manajemen*, 24(1), 139–157.
- Nachrowi, D., Usman, H. (2006). *Pendekatan Populer dan Praktis Ekonometrika untuk Analisis Ekonomi dan Keuangan*. Jakarta: Badan Penerbit Universitas

Indonesia

- Fahrial, N. S. (2018). Peranan Bank Dalam Pembangunan Ekonomi Nasional. *Ensiklopedia Of Journal*, 1(1), 147–152.
- Parashar, S.P., dan Venkatesh, J. (2010). How Did Islamic Banks Do During Global Financial Crisis?. *Banks and Bank Systems*. 5: 54-62.
- Passadini, S. (2018). *Pengaruh Kebijakan Deposit Insurance Terhadap Risk Taking Behaviour Bank Umum Syariah Tahun 2000-2017*. Universitas Airlangga.
- Pramono, Bambang. (2015). Dampak Kebijakan Countercyclical capital buffer terhadap pertumbuhan kredit di Indonesia. Working paper Bank Indonesia.
- Pohan, Aulia. (2008). *Ekonomi Moneter*. Buku II. Edisi 1. Cetakan kesepuluh. BPFE UGM: Yogyakarta
- Quyen, N. T. T. H. & P. G. (2018). Monetary Policy, Bank Competitiveness and Bank Risk-Taking: Empirical Evidence from Vietnam. *Asian Academy of Management Journal of Accounting and Finance (AAMJAF)*, 14(2), 137–156.
- Rai, I. A. A., & Purnawati, N. K. (2017). Faktor-Faktor yang Mempengaruhi Kredit pada Bank Umum Swasta Nasional (BUSN) Devisa. *E-Jurnal Manajemen Universitas Udayana*, 6(11).
- Runtolalo, A. (2015). Analisis Faktor – Faktor Yang Mempengaruhi Penyaluran Kredit Investasi Pada Bank Umum Di Sulawesi Utara Periode (2009.1-2013.4). *Jurnal Berkala Efisiensi. Fakultas Ekonomi Dan Bisnis Jurusan Ilmu Ekonomi Pembangunan Universitas Sam Ratulangi.*, 15(1).
- Sukirno, Sadono. (2004). *Pengantar Teori Makroekonomi*. Jakarta: PT Raja Grafindo Persada.
- Samosir, N. M. (2020). Pengaruh likuiditas pendanaan terhadap perilaku pengambilan risiko bank konvensional yang terdaftar di Bursa Efek

Indonesia."

- Samuelson, Paul A. & William D. Nordhaus. (2004). Edisi Tujuh Belas. Ilmu Makro-ekonomi. Edisi Tujuh Belas, Penerbit Erlangga, Jakarta.
- Shim, J. (2012). Bank capital buffer and portfolio risk: The influence of business cycle and revenue diversification. *Journal of Banking & Finance*, 37(1), 761–772.
- Silvia, Engla Desnim, Wardi, Yunia, Aimon, H. (2013). Analisis Pertumbuhan Ekonomi, Investasi, Dan Inflasi Di Indonesia. *Jurnal Kajian Ekonomi*, 1(02), 224–243.
- Simatupang, H. B. (2019). Peranan perbankan dalam meningkatkan perekonomian indonesia. *Jurnal Riset Akuntansi Multiparadigma*, 6(2), 136–146.
- Smaoi, S. (2012). Profitability Of Islamic Bank In The GCC Region, (Online). *Global Economy and Finance Journal*, 5(1).
- Song, Joonhyuk and Ryu, Doojin. 2016. Credit Cycle and balancing the capital gap : Evidence from korea. *Economic System*.
- Tabak, B. & Fazio, D., Cajuiero, D. (2011). The effects of loan portfolio concentration on Brazilian banks' return and risk *Journal of Banking & Finance*. vol. 35(11), 3065-3076.
- Thai Ha, N.& Quyen, P. (2018). The Impact of Funding Liquidity on Risk-taking Behaviour of Vietnamese Banks: Approaching by Z-Score Measure. *International Journal of Economics and Financial Issues*, *Econjournals*. vol. 8(3), 29-35.
- Tjahjono, E. D., & Sulistiowati, N. H. (2003). Kebijakan Pengendalian Aliran Modal Masuk Di Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 1(3), 187–212. <https://doi.org/10.21098/bemp.v1i3.172>
- Tovar, C., Garcia, M., Vera, M. (2012). Credit Growth and the Effectiveness of

- Reserve Requirements and Other Macroprudential Instruments in Latin America. IMF Working Papers 2012/142, International Monetary Fund.
- Utomo, N. S. (2009). Analisis Pengaruh Inflasi Dan Suku Bunga BI Terhadap Kinerja Keuangan PT. Bank Muamalat Tbk. Berdasarkan Rasio Keuangan. *Jurnal Bisnis Dan Manajemen*.
- VanHoose, D. (2007). Theories of bank behavior under capital regulation. *Journal of Banking & Finance*, Elsevier. vol. 31(12). 3680-3697.
- Vinals, J. (2011). *Macroprudential policy: an organizing framework* (IMF Paper).
- Widarjono, A. (2018). *Ekonometrika Pengantar dan Aplikasinya Disertai Panduan Eviews*. (Edisi Keli). UP P STIM YKPN.
- Wibowo, E. S., & Syaichu, M. (2014). Analisis Pengaruh Suku Bunga, Inflasi, Car, Bopo, Npf Terhadap Profitabilitas Bank Syariah. *Diponegoro Journal Of Management*. Fakultas Ekonomika dan Bisnis Universitas Diponegoro.
- Wong, J.; Choi, K.; Fong, T. (2005). Determinants of the capital level of banks in Hong Kong. *Hong Kong Monetary Authority Quarterly Bulletin*, 14–37.
- Yoel, E. M. T. (2016). Pengaruh Kebijakan Makroprudensial Terhadap Siklus Kredit: Sebuah Studi Atas Penggunaan Instrumen Car Dan Gwm Perbankan Indonesia 2006-2013. *Jurnal Fakultas Ekonomi Universitas Katolik Parahyangan*, 20(1), 77–95.
- Yugita, Tesa Uci, Anis, Ali, & Satrianto, A. (2017). Pengaruh Kebijakan Makroprudensial Terhadap Resiko Kredit Macet Pada Bpr Konvensional Di Indonesia. *Jurnal Ecosains*, 6(2), 161-174.
- Zheng, C., Xu, T., & Liang, W. (2012). The empirical research of banks' capital buffer and risk adjustment decision making: Evidence from China's banks. *China Finance Review International*. Emerald Group Publishing, vol. 2(2), 163-179.