

DAFTAR PUSTAKA

- Asih Maruddani, D. I., Al Anisah, R., Studi Statistika, P., Matematika, J., & Prodi Statistika, A. (2008). Uji Stasioneritas Data Inflasi dengan Phillips-peron Test. *Media Statistika*, 1(1), 27–34. <https://doi.org/10.14710/MEDSTAT.1.1.27-34>
- Azheri Busyra, & Almaududi. (2022). Effort and relaxation to resolve non-performing loans in the era of the covid19 pandemic. *International Journal of Entrepreneurship*, 26(1).
- Baliño, T. J. T., & Zamalloa, L. M. (n.d.). 7. *Bank-by-Bank Credit Ceilings: Issues and Experiences*. International Monetary Fund. Retrieved September 17, 2023, from <https://www.elibrary.imf.org/display/book/9781557755988/ch007.xml>
- Basso, H. S., & Costain, J. (2016). *MACROPRUDENTIAL THEORY: ADVANCES AND CHALLENGES Documentos Ocasionales N.º 1604*.
- Benbouzid, N., Kumar, A., Mallick, S. K., Sousa, R. M., & Stojanovic, A. (2022). Bank credit risk and macro-prudential policies: Role of counter-cyclical capital buffer. *Journal of Financial Stability*, 63. <https://doi.org/10.1016/j.jfs.2022.101084>
- Bezemer, D. J. (2011). *Causes of Financial Instability: Don't Forget Finance*. <http://ssrn.com/abstract=1808020><http://www.levyinstitute.orgElectroniccopyavailableat:https://ssrn.com/abstract=1808020Electroniccopyavailableat:https://ssrn.com/abstract=1808020Electroniccopyavailableat:https://ssrn.com/abstract=1808020>
- Borio, C. (2009). *Macroprudential Policy and the Financial Cycle: Some Stylized Facts and Policy Suggestions I*.
- Cantú, C., Gambacorta, L., & Shim, I. (2020). How effective are macroprudential policies in Asia Pacific? Evidence from a meta-analysis. *BIS Papers Chapters*, 110, 3–15. <https://ideas.repec.org/h/bis/bisbpc/110-02.html>
- Chen, J. M. (2014). *Legal Studies Research Paper Series A Systematic Approach to Measures of Systemic Risk*. 12–13. <http://ssrn.com/abstract=2460486><http://ssrn.com/abstract=2460486Electroniccopyavailableat:https://ssrn.com/abstract=2460486Electroniccopyavailableat:https://ssrn.com/abstract=2460486>
- Claessens, S., Cornelli, G., Gambacorta, L., Manaresi, F., & Shiina, Y. (2021). *Do macroprudential policies affect non-bank financial intermediation?* www.bis.org

- Davis, E. P. (1995). The Economic Theory of Systemic Risk. *Debt, Financial Fragility, and Systemic Risk*, 117–146.
<https://doi.org/10.1093/0198233310.003.0006>
- Enders, W. (2014). Applied Econometric Time Series, 4th Edition. In *John Wiley & Sons*. WILEY. [https://www.wiley.com/en-
 ie/Applied+Econometric+Time+Series%2C+4th+Edition-p-9781118808566](https://www.wiley.com/en-ie/Applied+Econometric+Time+Series%2C+4th+Edition-p-9781118808566)
- Galati, G., & Moessner, R. (2011). *BIS Working Papers Macprudential policy-a literature review*. www.bis.org
- Ghozali, I. (2016). Aplikasi analisis multivariate dengan program IBM SPSS 23. In *Journal of Management and Business* (Cet. VIII). Badan Penerbit Universitas Diponegoro. https://slims.umn.ac.id//index.php?p=show_detail&id=19545
- Goodhart, C. A. E. (2005). Financial regulation, credit risk and financial stability. *National Institute Economic Review*, 192(1), 118–127.
<https://doi.org/10.1177/002795010519200111>
- Gujarati, D. N., & Porter, D. C. (2009). *Basic econometrics. 5th edition / Damodar N. Gujarati; Dawn C. Porter*. The McGraw-Hill, Inc.
- Gunadi, I., Anta, A., Cicilia, T., & Harun, A. (2013). PENGGUNAAN INDEKS STABILITAS SISTEM KEUANGAN (ISSK) DALAM PELAKSANAAN SURVEILANS MAKROPRUDENSIAL. *Working Paper*, 15.
- Hayes Adam. (2022). *Loan-to-Value (LTV) Ratio: What It Is, How to Calculate, Example*.
- Hidayati, N., & Sugiyanto, F. X. (2020). ANALISIS DAMPAK BAURAN KEBIJAKAN MONETER DAN MAKROPRUDENSIAL TERHADAP STABILITAS HARGA DAN STABILITAS SISTEM KEUANGAN DI INDONESIA. *JURNAL DINAMIKA EKONOMI PEMBANGUNAN*, 2(3), 31–52.
<https://doi.org/10.14710/JDEP.2.3.31-52>
- I Gede, N. M. J., & Neneng, S. (2009). *KAJIAN ANALISIS REGRESI DENGAN DATA PANEL*.
- International Monetary Fund (IMF). (2016). *Indonesia: Selected Issues; IMF Country Report No. 16/82; February 8, 2016*. <http://www.imf.org>
- Klein, N. (2013). *Non-Performing Loans in CESEE: Determinants and Impact on Macroeconomic Performance IMF Working Paper European Department Non-Performing Loans in CESEE: Determinants and Macroeconomic Performance*.
- Krishnamurti, D., & Lee, Y. C. (2014). *Macprudential Policy Framework* (1st ed.). World Bank.

- Labaree, R. V. (n.d.). *Research Guides: Organizing Your Social Sciences Research Paper: Independent and Dependent Variables*. Retrieved August 1, 2023, from <https://libguides.usc.edu/writingguide/variables>
- Lauwers, L., van Winsen, F., Wauters, E., de Mey, Y., van Passel, S., Vancauteran, M., & Zurich, E. (2011). *Combining risk perception and risk attitude: A comprehensive individual risk behaviour model Impact of river regulation on downstream socio-hydrologic systems in Ethiopia View project Combining risk perception and risk attitude: A comprehensive individual risk behaviour model*. <https://www.researchgate.net/publication/264422863>
- Mackenzie, S. (2007). Evaluation of Text Entry Techniques. In *Text Entry System* (pp. 75–101). Elsevier.
- Mardiasmo. (2016). *Efisiensi dan Efektivitas*. Andy.
- Mateev, M., Sahyouni, A., & Tariq, M. U. (2023). Bank regulation, ownership and risk taking behavior in the MENA region: policy implications for banks in emerging economies. *Review of Managerial Science*, 17(1), 287–338. <https://doi.org/10.1007/S11846-022-00529-5/TABLES/11>
- Mishkin, F. S., & Serletis, A. (2011). *The economics of money, banking and financial markets*. Pearson Addison Wesley.
- Mohamed Belkhir, by, Ben Naceur, S., Candelon, B., & Wijnandts, J.-C. (2020). Macroprudential Policies, Economic Growth, and Banking Crises. *IMF Working Papers*, 2020(065). <https://doi.org/10.5089/9781513536989.001.A001>
- Nosic, A., Weber, M., & Nosi, A. (2007). *Determinants of Risk Taking Behavior: The role of Risk Attitudes, Risk Perceptions and Beliefs Determinants of Risk Taking Behavior: The role of Risk Attitudes, Risk Perceptions and Beliefs*.
- Pekei, B. (2016). *Konsep dan Analisis Efektivitas Pengelolaan Keuangan Daerah di Era Otonomi* (1st ed.). Jakarta Taushia.
- PERATURAN BANK INDONESIA NOMOR 16/11/PBI/2014. (2014). *PENGATURAN DAN PENGAWASAN MAKROPRUDENSIAL*.
- PERATURAN BANK INDONESIA NOMOR 20/4/PBI/2018. (2018). *RASIO INTERMEDIASI MAKROPRUDENSIAL DAN PENYANGGA LIKUIDITAS MAKROPRUDENSIAL BAGI BANK UMUM KONVENSIONAL, BANK UMUM SYARIAH, DAN UNIT USAHA SYARIAH*.
- PERATURAN OTORITAS JASA KEUANGAN NOMOR 18 /POJK.03/2016. (2016). *PENERAPAN MANAJEMEN RISIKO BAGI BANK UMUM*.
- Schoemaker, P. J. H. (1993a). Determinants of Risk-Taking: Behavioral and Economic Views. *Source: Journal of Risk and Uncertainty*, 6(1), 49–73.

- Schoemaker, P. J. H. (1993b). Determinants of Risk-Taking: Behavioral and Economic Views. In *Source: Journal of Risk and Uncertainty* (Vol. 6, Issue 1).
- Sudijono, A. (2007). Pengantar Statistik Pendidikan. In *Jakarta: Raja Grafindo Persada*. Depok : Rajawali Press.
<https://www.rajagrafindo.co.id/produk/pengantar-statistik-pendidikan/>
- Suhendra, I., & Ronaldo, E. (2017). *PENGARUH INTERMEDIASI PERBANKAN TERHADAP PERTUMBUHAN EKONOMI INDONESIA* (Vol. 12, Issue 1).
- Warjiyo, P., & Juhro, S. M. (2022). *Central Bank Policy Mix: Issues, Challenges, and Policy Responses Handbook of Central Banking Studies*.
- Wasiaturrahma, Dr. (2019). *Fintech dan prospek bisnis koperasi syariah* (N. Azizah, Ed.). Scopindo Media Pustaka.
- Weber, E. U., & Milliman, R. A. (1997). Perceived risk attitudes: Relating risk perception to risky choice. *Management Science*, *43*(2), 123–144.
<https://doi.org/10.1287/MNSC.43.2.123>
- Widarjono, A. (2005). *EKONOMETRIKA: TEORI DAN APLIKASI* (1st ed.). Ekonosia Fakultas Ekonomi UII Yogyakarta.

