

DAFTAR PUSTAKA

- Achmad, Kuncoro, 2001, *Cara Menggunakan dan Memaknai Analisis Asumsi Klasik*, Cetakan pertama, Bandung, ALFABETA.
- Agustina,R.S., (2021) *The Credit Restructuring as a Form of Protection Againts Customers During the Covid-19 Pandemic*. International Journal of Law Reconstruction.
- Ahmad, Lubis., F.Lica Kristiya, A., Putri N.O., Pratiwi., B., Bisnis.,IA & Lampung (2020) “Pengaruh Restrukturisasi Kredit terhadap Likuiditas Bank Jangkar selama Pandemi Covid-19.
- Akhtar, M., Ali.,K & Sadaqat S (2011). *Liquidity Risk Management : A Comparative study between Conventional and Islamic Bank of Pakistan*. Lahor : *Interdisciplinary Journal of Research in Business*.
- Akbar, A., & Kartawinata, BR (2021). Analisis Non Performing Loan (NPL) Pada Bank Pembangunan Daerah Yang Terdaftar Di Bursa Efek Indonesia Sebelum Dan Selama Pandemi Covid-19.*Jurnal E-Bis (Ekonomi-Bisnis)*,5 (1).
- Al-Harbi, Ahmad (2017). *Determinants of bank liquidity : evidence from OIC countries*. www.emeraldinsight.com. 2017.
- Bramantya,B., & Arfinto,E.D., (2015). *Analisis Pengaruh Size, Profitabilitas, Capital Adequacy dan Non Performing Loan terhadap Likuiditas Bank Umum yang terdaftar di Bursa Efek Indonesia periode 2011-2014*. Diponegoro Journal of Management, Vol 4(3).
- Case, Karl.E. dan Fair, C. Ray (1997). *Prinsip-Prinsip Ekonomi*. Jakarta : Erlangga.
- Dias Satria., (2018). *Panel Data With Stata.*, <https://www.researchgate.net/publication/326394644> *Modul panel data dengan menggunakan STATA*
- Emilda, Meilin Veronica., (2022). *Analisis Dampak Kebijakan Stimulus Covid-19 melalui Restrukturisasi Kredit pada Permodalan dan Likuiditas Perbankan dan BPR*. Jurnal Ilmiah Ekonomi Global Masa Kini, Volume 13 No.2, Desember 2022.
- Fadilah,E.N., & Aji, T.S., (2018) *Pengaruh Faktor Internal dan Inflasi terhadap Likuiditas pada Bank Pembangunan Daerah di Indonesia*. Jurnal Ilmu Manajemen (JIM).

- Feyen, E., Alonso Gispert, T., Kliatskova, T., & Mare, D.S (2021). Financial Sector Policy Response to Covid-19 in Emerging Markets and Developing Economies. *Journal of Banking & Finance*. <https://doi.org/>
- Fraser, L.M & Ormiston A (2016), *Understanding Financial Statements (11th ed)*. Pearson Education Limited. www.pearsonglobaleditions.com.
- Ghozali, Imam (2013). *Aplikasi Analisis Multivariate dengan program IBM SPSS 21: Update PLS Regresi*: Badan Penerbit Universitas Diponegoro Semarang
- Gujarati, D.N., & Porter, D.C. 2009. *Basic Econometrics (fith edition)*. New York: McGraw-Hill/Irwin.
- Gautama BP., Annisa R., & Waspada I (2018) *Pengaruh kecukupan modal dan risiko kredit terhadap likuiditas pada Bank Umum Syariah yang terdaftar di Bank Indonesia*. *Jurnal Pendidikan Akuntansi dan Keuangan*. <https://doi.org/10.17509/jpak.v6i2.15908>.
- Hastria Ningsih, S., Hari Risetiadi, A., Bangek, S., Gadang, B., Koto Tangah, K., & Padang, K., (N.D). *Efektifitas Restrukturisasi Kredit di Masa Pandemi*. <http://ecampus.iainbatusangkar.ac.id/Ojs/Index.P>
- Hariyani, I. (2010). Restrukturisasi dan penghapusan kredit macet. Elex Media Komputindo.
- Kholiq, A., & Rahmawati, R (2020). Dampak Implementasi Restrukturisasi Pembiayaan Terhadap Likuiditas Bank Syariah pada Situasi Pandemi Covid-19. *Journal of Islamic Economic and Business*, 3 (2).
- Kustina, K.T., Suryawan, I.G.M.N., & Utari, I.G.A (2022), *Analisis Dampak Kebijakan Restrukturisasi Kredit Terhadap Laba dan Likuiditas BPR di Kabupaten Badung*. *Wacana Ekonomi (Jurnal Ekonomi, Bisnis dan Akuntansi)*.
- Mahyus, Ekananda (2018) *Analisis Ekonometrika Untuk Keuangan*, Penerbit Salemba Empat.
- Masyhud Ali (2006), *Manajemen Risiko*, Rajawali Press, 2006.
- Muharam, Harjum., Kurnia, Hasna Penta (2013) *The Influence of Fundamental Factors to Liquidity Risk on Banking Industry : Comparative Study between Islamic Bank and Conventional Bank in Indonesia*. Universitas Diponegoro.
- Muchlis A., D & Suganda A (2021) *Restructuring of Banking Credit as a Safety Efforts to Improve Credits that are made in Notary*, *European Scholar Journal*.
- OJK (2020), *Laporan Keuangan Tahunan 2020, 2021 dan 2022*

- OJK (2021), Laporan Keuangan Tahunan 2021.
- OJK (2022). Pertemuan Tahunan Industri Jasa Keuangan 2022.
- Qua S Shah.A., Khan I Sadaqat,S & Shah A (2018) *Factors Affecting Liquidity of Banks Empirical Evidence from the Banking sector o Pakistan*. Colombo Business Journal.
- Rahardja, Pratama dan Manurung, Mandal. (2008). *Teori Ekonomi Makro*, Jakarta : Lembaga Penerbit Fakultas Ekonomi Indonesia.
- Sholihin, M., Anggraini, Puspita G, Analisis Data Penelitian Menggunakan Software STATA, Penerbit Andi, 2020.
- Seto, AA., Susanto, Tolak., Miftahorrozi, Miftahorrozi., Simanjorang, Tienni Mariana., Moridus, Irwan., & Posumah, Nurcahya Hartaty,. (2022) *Restrukturisasi Kredit Saat Pandemi Covid-19 : Apakah Konsisten dengan Prediksi?*
- Santoso, A., Murni, S., & Nugrahining, P. (2012). Likuiditas Perbankan Syariah di Indonesia. *Seminar Nasional dan Call for Papers Ekonomi Syariah “Indonesia sebagai kiblat ekonomi syariah.”*.
- Thong, Truong Quang., Factors Affecting Liquidity Risk in the System of Vietnamese Commercial Banks, *Jurnal of Economics Development*, University of Economic Ho Chi Minh City (2014).
- Topbie, Joseph A, Ibiwari, Fiberesima, Nwankwo, Godgift A., Impact of Macroeconomic Behaviour on Deposit Money Bank Liquidity in Nigeria. *European Journal of Economic and Financial Research*.
- Veithzal Rivai, & Andria Permata (2006), *Credit Management Handbook*, Rajawali Press.
- Viverita , Yosman Bustaman, Dwi Nastiti Danarsari., Liquidity creation by Islamic and Conventional Banks during the Covid-19 pandemic. *Research Article in Science Direct* (2023)
- Vodova, Pavla., “Determinants of Commercial Bank Liquidity in Hungary., *Financial Internet Quarterly “e-finance”* 2013.
- Wooldridge, J.M.206. *Introductory Econometrics: A modern Approach (sixth edition)*. Boston: Cengage Learning.
- Widyastuti, Shinta., Mariani, Cindy., *Restrukturisasi Kredit dan Kecukupan Modal : Apakah mempengaruhi Likuiditas?*, E-Jurnal Akuntansi, Vol.33 No.6 tahun 2023.