

DAFTAR PUSTAKA

- Allen, F, Asli Demirguc-Kunt, Leora Klapper, and Maria Soledad Martinez Peria. 2012. "The foundations of financial inclusion: Understanding ownership and use of formal accounts". *Journal of Financial Intermediation*, Vol 27. <https://openknowledge.worldbank.org> diakses tanggal 5 September 2020.
- Awanti, E. 2017. "Analisis Pengaruh Inklusi Keuangan Terhadap Stabilitas Sistem Keuangan Di Negara Berkembang Kawasan Asia Tenggara". *Economics Journal of Airlangga University*. <https://garuda.ristekbrin.go.id>. Diakses tanggal 9 November 2019
- Bank Indonesia. 2014. "Booklet Keuangan Inklusif". *Departemen Pengembangan Akses Keuangan dan UMKM 2014*, Jakarta
- Bank Indonesia, 2017. *Kajian Stabilitas Keuangan*, Jakarta.
- Bank Negara Malaysia. 2018. "*Financial Stability and Payment System Report*". bnm.gov.my/-/fspr2018. Diakses pada tanggal 27 Mei 2021.
- Barus, C.A. dan Erick. 2016. "Analisis Faktor-Faktor yang Mempengaruhi Non Performing Loan Pada Bank Umum di Indonesia." *Jurnal Ekonomi Mikroskil*, Vol 6, No. 02. <https://media.neliti.com/media/publications/>. Diakses pada 26 Desember 2021.
- Dienillah, A.A. dan L. Anggraeni 2016. "Dampak Inklusi Keuangan Terhadap Stabilitas Sistem Keuangan Di Asia". *Buletin Ekonomi Moneter dan Perbankan*, Vol.18, No.4. <https://www.bmeb-bi.org> Diakses tanggal 9 November 2019
- Faiz, I., 2010. "Ketahanan Kredit Perbankan Syariah Terhadap Krisis Keuangan Global." *Jurnal Ekonomi Islam*, vol. 4, No.2 <https://journal.uui.ac.id>. Diakses pada 16 Agustus 2021.
- Financial Access Survey. 2019. "*Number of Commercial Bank Branches per 100.000 Adults*". <https://data.imf.org>. Diakses tanggal 28 November 2020.
- Financial Access Survey. 2019. "*Number of Depositors With Commercial Banks per 1.000 Adults*". <https://data.imf.org>. Diakses tanggal 28 November 2020

- Financial Access Survey. 2019. "*Outstanding Deposits with Commercial Banks (% of GDP)*". <https://data.imf.org/> (diakses tanggal 28 November 2020)
- Financial Access Survey. 2019. "*Outstanding Loan From Commercial Banks (% of GDP)*". [https://data.imf.org.](https://data.imf.org/) Diakses tanggal 28 November 2020.
- Ginting, A.M. 2016. "Pengaruh Makroekonomi Terhadap Non Performing Loan (NPL)". *Jurnal Ekonomi & Kebijakan Publik*, Vol. 7, No. 2. Puslit, Bidang Ekonomi dan Kebijakan Publik, BK DPR RI, <https://journal.trunojoyo.ac.id>. Diakses pada 5 Juli 2021
- Gujarati D.N. and D.C. Porter. 2015. *Dasar-Dasar Ekonometrika*. Terjemahan Mangunsong, R.C., Salemba Empat, buku1, Edisi 5, Jakarta
- Gunandi, I., A.A. Taruna, dan C.A.Harun. 2013. " Penggunaan Indeks Stabilitas Sistem Keuangan (ISSK) dalam Pelaksanaan Surveilans Makroprudensial". Bank Indonesia Working Paper, <http://publication-bi.org/repec/idn/wpaper/WP152013.pdf>. Diakses tanggal 15 November 2021.
- Han, R. and M. Melecky. 2013. "Financial Inclusion for Financial Stability: Access to Bank Deposits and the Growth Deposits in the Global Financial Crisis". *World Bank Working Paper*, <https://ideas.repec.org>. Diakses tanggal 5 September 2020.
- Khan, H.R. 2011."Financial Inclusion and Financial Stability: are they two sides of the same coin". The Indian Bankers Association and Indian Overseas Bank, <https://www.bis.org/review/r111229f.pdf>. Diakses tanggal 20 November 2019
- Sanjaya, I.M. dan Nursechafia. 2016. "Keuangan Inklusif dan Pertumbuhan Inklusif Analisis Antar Provinsi di Indonesia". *Buletin Ekonomi Moneter dan Perbankan*. <http://lib.ibs.ac.id/materi/BI>. Diakses pada tanggal 20 Januari 2020.
- Morgan, J.P and Victor. P. 2014. "Financial Stability and Financial Inclusion". Asian Development Bank Institute Working Paper No.448. Diakses tanggal 9 November 2019, dari East Asian Bureau of Economic Research.
- Rizzo, G. 2019. "Measuring and Modelling Financial Literacy in Brunei Darussalam". *CSPS Strategy and Policy Journal*, Vol 7, h.21-66, https://www.academia.edu/37954316/Measuring_and_Modelling_Financial_Literacy_in_Brunei_Darussalam. Diakses pada 16 November 2021.
- Rosita, M. dan Musdholifah. 2016. "Pengaruh Makroekonomi, Capital Adequacy Ratio, Loan to Deposit Ratio dan Pertumbuhan Kredit Terhadap Non Performing Loan Pada Bank Asing Indonesia Periode 2013-2014". *Bisnis*

dan Manajemen, <https://journal.unesa.ac.id/index.php/bisma/index>. Diakses pada 16 Agustus 2021.

Rusdiansari, F. 2018. "Peran Inklusi Keuangan melalui Integrasi Fintech dalam Stabilitas Sistem Keuangan Indonesia". *Jurnal Ekonomi Kuantitatif Terapan* Vol. 11 No.2, h..244-253, <https://ojs.unud.ac.id>. Diakses tanggal 9 November 2019

Sarma, M. 2012. "Index of Financial Inclusion – A measure of financial sector inclusiveness". *Berlin Working Papers on Money, Finance, Trade and Development.*, <https://finance-and-trade.htw-berlin.de>. Diakses tanggal 10 November 2019.

World Bank. 2019. *Bank Nonperforming Loans to Total Gross Loans (%)*. <https://data.worldbank.org/indicator> (diakses tanggal 6 November 2020)

World Bank. *GDP Growth (Annual %)*. <https://data.worldbank.org/indicator>. Diakses pada 6 November 2020.

World Bank. 2014. *Financial Inclusion*. *Global Financial Development Report*. International Bank for Reconstruction and Development

World Bank. 2018. "*Financial Inclusion is a Key to Reducing Poverty and Boosting Prosperity*". [Woldbank.org/en/topic/financialinclusion/overview](https://www.worldbank.org/en/topic/financialinclusion/overview). Diakses pada 11 Maret 2020

World Bank. *Inflation, GDP Deflator (Annual%)*. <https://data.worldbank.org/indicator>. Diakses pada tanggal 6 November 2020

