



Hak cipta dan penggunaan kembali:

Lisensi ini mengizinkan setiap orang untuk mengubah, memperbaiki, dan membuat ciptaan turunan bukan untuk kepentingan komersial, selama anda mencantumkan nama penulis dan melisensikan ciptaan turunan dengan syarat yang serupa dengan ciptaan asli.

Copyright and reuse:

This license lets you remix, tweak, and build upon work non-commercially, as long as you credit the origin creator and license it on your new creations under the identical terms.

DAFTAR PUSTAKA

- Asenso, E. O.-A. (2015). Regulatory Capital and its Effect on Credit Growth, Non-Performing Loans and Bank Efficiency: Evidence from Ghana. *Journal of Financial Economic Policy*.
- Awdeh, A. (2017). Determinant of Credit Growth in Lebanon. *International Business Research*.
- Ghozali, I. (2015). *Aplikasi analisis multivariate dengan program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Haryati, S. (2009). Pertumbuhan Kredit Perbankan di Indonesia : Intermediasi dan Pengaruh Variabel Makro Ekonomi. *Jurnal Keuangan dan Perbankan*.
- Imran, K., & Nishat, M. (2013). Determinants of bank credit in Pakistan: A supply side approach. *Economic Modelling*.
- Kim, D., & Sohn, W. (2017). The Effect of Bank Capital on Lending: Does liquidity matter? *Journal of Banking and Science*.
- Kuncoro, M., & Suhardjono. (2011). *Manajemen Perbankan : Teori dan Aplikasi edisi kedua*. Yogyakarta: BPFE- Yogyakarta anggota IKAPI.
- Mankiw, N. G. (2007). *Makroekonomi :Edisi keenam (Terjemahan)*. New York: Worth Publisher.
- Olokoyo, F. O. (2011). Determinants of Commercial Banks' Lending Behavior in Nigeria. *International Journal of Financial Research*.
- Pratiwi, S., & Hindasah, L. (2014). Pengaruh Dana Pihak Ketiga,Capital Adequacy Ratio, Return on Asset, Net Interest Margin, Non Performing Loan terhadap Penyaluran Kredit Bank Umum di Indonesia. *Jurnal Manajemen dan Bisnis*.
- Rabab'ah, M. (2015). Factors Affecting the Bank Credit: An Empirical Study on the Jordanian Commercial Banks. *International Journal of Economics and Finance*.
- Riadi, S. (2018). The effect of Third Parties Fund, Non Performing Loan, Capital Adequacy Ratio, Loan to Deposit Ratio, Return On Assets, Net Interest Margin

- and Operating Expenses Operating Income on Lending (Study in Regional Development Banks in Indonesia). *IEOM Society International*.
- Sari, G. N. (2013). Faktor-Faktor yang Mempengaruhi Penyaluran Kredit Bank Umum di Indonesia. *Jurnal EMBA*.
- Sekaran, U., & Bougie, R. (2016). *Research methods for business : a skill-building approach 7th edition*. New York: Wiley.
- Siamat, D. (2005). *Manajemen Lembaga Keuangan*. Jakarta : Fakultas Ekonomi Universitas Indonesia.
- Stepanyan, K. G. (2011). Determinants of Bank Credit in Emerging. *IMF Working Paper*.
- Sukirno, S. (2011). *Makroekonomi : Teori Pengantar Edisi ketiga*. Jakarta: PT RajaGrafindo Persada.
- Triandaru, S., & Budisantoso, T. (2007). *Bank dan Lembangan Keuangan Lain*. Jakarta: Salemba Empat.
- Wardiah, M. L. (2013). *Dasar-dasar Perbankan*. Bandung: Pustaka Setia.

- bi.go.id. (2004). Retrieved from (7 Desember 2018)
<https://www.bi.go.id/id/peraturan/perbankan/Pages/ketentuan%20perbankan.aspx>
- bi.go.id. (2015). Retrieved from (12 Desember 2018)
https://www.bi.go.id/id/peraturan/ssk/Pages/pbi_171115.aspx
- bi.go.id. (2018). Retrieved from (13 Desember 2018)
<https://www.bi.go.id/id/Kamus.aspx?id=K>
- bi.go.id. (2018). Retrieved from (13 Desember 2018)
<https://www.bi.go.id/id/Kamus.aspx?id=D>
- bps.go.id. (2018). Retrieved from (10 November 2018)
<https://www.bps.go.id/website/images/Produk-Domestik-Bruto-Indonesia-Triwulan-III-2018-ind.jpg>
- idx.co.id. (2018). Retrieved from (23 November 2018)
<http://www.idx.co.id/perusahaan-tercatat/profil-perusahaan-tercatat/>

ojk.go.id. (2018). Retrieved from (6 Desember 2018)
[https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/laporan-profil-industri-perbankan/Documents/LPIP%20TW%20II-18%20\(publish\).pdf](https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/laporan-profil-industri-perbankan/Documents/LPIP%20TW%20II-18%20(publish).pdf)

ojk.go.id. (2018). Retrieved from (7 Desember 2018)
<https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Pages/Statistik-Perbankan-Indonesia---September-2018.aspx>

ojk.go.id. (2018). Retrieved from (7 Desember 2018)
<https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Pages/Statistik-Perbankan-Indonesia---Desember-2017.aspx>

