

DAFTAR PUSTAKA

- Adha, S. N., & Riwayati, H. E. (2019). Analisis Faktor-faktor yang Memengaruhi Penyaluran Kredit Perbankan (Studi pada Bank Umum Milik Negara).
- Adnan, Ridwan, & Fildzah. (2016). Pengaruh Ukuran Bank, Dana Pihak Ketiga, Capital Adequacy Ratio, dan Loan to Deposit Ratio Terhadap Penyaluran Kredit Pada Perusahaan Perbankan yang Terdaftar Di Bursa Efek Indonesia Tahun 2011-2015. 3(2), 49–64.
- Agustiani, F. N., & Andini, M. S. (2022). Kebijakan Pemerintah Terhadap Kredit UMKM Sebelum dan Saat Pandemi H. VII, 12–15.
- Akhigbe, A., & James E. McNulty. (2001). The profit efficiency of small US commercial banks. www.elsevier.com/locate/econbase
- Alihod, A., & Ek, H. (2018). Pertumbuhan kredit dan kredit bermasalah: bukti dari Turki dan beberapa negara Balkan. 9, 229–249.
- Anastasiou, D. (2017). Is ex-post credit risk affected by the cycles? The case of Italian banks. *Research in International Business and Finance*, 42, 242–248. <https://doi.org/10.1016/j.ribaf.2017.07.051>
- Anwar, M., Nidar, S. R., Komara, R., & Layyinaturobaniyah Layyinaturobaniyah. (2020). Efisiensi BPR dan pinjaman untuk usaha mikro dan kecil: bukti dari Jawa Barat Indonesia. 3. <https://doi.org/10.1108/IJOEM-11-2017-0494>
- Arsy, S. W., & Cahyaningtyas, S. R. (2023). Dampak Kebijakan Restrukturisasi Kredit Terhadap Non-Performing Loan (NPL) Pada Perbankan Di Indonesia Di Masa Pandemi Covid-19.
- Ashriza, K., & W Dan, A. (2018). Determinan Penyaluran Kredit Umkm Bank Persero. *Jurnal Tekun* (Vol. 1, Nomor 1).
- Awdeh, A. (2016). The Determinants of Credit Growth in Lebanon. *International Business Research*, 10(2), 9. <https://doi.org/10.5539/ibr.v10n2p9>
- B. Haryanto, S., & Tri Widyarti, E. (2017). Analisis Pengaruh NIM, NPL, BOPO, BI Rate Dan CAR Terhadap Penyaluran Kredit Bank Umum Go Public Periode Tahun 2012-2016. *Jurnal Manajemen*, 6 No.4, 2017.
- Bartik, A. W., Cullen, Z. B., Glaeser, E. L., & Christopher T. (2020). How Are Small Businesses Adjusting to Covid-19? Early Evidence from A Survey.

- Berger, A. N., & Bouwman, C. H. S. (2013). How does capital affect bank performance during financial crises. *Journal of Financial Economics*, 109(1), 146–176. <https://doi.org/10.1016/j.jfineco.2013.02.008>
- Berger, A. N., & Udell, G. F. (2001). Small Business Credit Availability and Relationship Lending: The Importance of Bank Organisational Structure.
- Berrospide, J. M., & Edge, R. M. (2010). The Effects of Bank Capital on Lending: What Do We Know, and What Does it Mean?
- Cantú, C., Claessens, S., & Gambacorta, L. (2022). How do bank-specific characteristics affect lending? New evidence based on credit registry data from Latin America. *Journal of Banking and Finance*, 135, 2022. <https://doi.org/10.1016/j.jbankfin.2020.105818>
- Dewi Ratih, W. (2015). Analisis Pengaruh Kinerja Keuangan Bank Terhadap Penyaluran Kredit.
- Ekinci, R., & Poyraz, G. (2019). The Effect of Credit Risk on Financial Performance of Deposit Banks in Turkey. *Procedia Computer Science*, 158, 979–987. <https://doi.org/10.1016/j.procs.2019.09.139>
- Farah Margaretha, & Letty. (2017). Manajemen Keuangan Faktor-Faktor Yang Memengaruhi Kinerja Keuangan Perbankan Indonesia.
- Gambacorta, L., & Shin, H. S. (2018). Why bank capital matters for monetary policy. *Journal of Financial Intermediation*, 35, 17–29. <https://doi.org/10.1016/j.jfi.2016.09.005>
- Hastuti, A. T. A., & Giri, E. F. (2020). Faktor-Faktor Yang Berpengaruh Pada Penyaluran Kredit Oleh Bank Yang Terdaftar Di Bursa Efek Indonesia (Vol. 1, Nomor 2).
- Kim, D., & Sohn, W. (2017). The effect of bank capital on lending: Does liquidity matter? *Journal of Banking and Finance*, 77, 95–107. <https://doi.org/10.1016/j.jbankfin.2017.01.011>
- Laeven, L., Ratnovski, L., Tong, H., Adrian, T., Calomiris, C., Claessens, S., Dell, G., Gorton, G., Hellwig, M., metrick, A., Ongena, S., & Pagano, M. (2014). Bank Size, Capital, and Systemic Risk: Some International Evidence. <http://ssrn.com/abstract=2508910> Electronic copy available at: <http://ssrn.com/abstract=2508910>
- Laurensius, M. (2020). Dalam masa pandemi Covid-19, tingkat kredit bermasalah meningkat. <https://keuangan.kontan.co.id>
- Lee, Y. Y., Dato Haji Yahya, M. H., Habibullah, M. S., & Mohd Ashhari, Z. (2020). Non-performing loans in European Union: country governance dimensions.

- Journal of Financial Economic Policy*, 12(2), 209–226.
<https://doi.org/10.1108/JFEP-01-2019-0027>
- Loayza, N. V., & Pennings, S. (2020). Macroeconomic Policy in the Time of PANDEMI A Primer for Developing Countries. 1–9.
- Louhichi, A., & Boujelbene, Y. (2017). Bank capital, lending and financing behaviour of dual banking systems. *Journal of Multinational Financial Management*, 41, 61–79. <https://doi.org/10.1016/j.mulfin.2017.05.009>
- Marcelino Samador da Cunha. (2015). Pengaruh Non-Performing Loan (Npl) Dan Capital Adequacyratio (Car) Terhadap Pertumbuhan Kredit Bank Pembangunan Daerah di Indonesia Periode 2009-2013.
- Martín-Oliver, A., Ruano, S., & Salas-Fumás, V. (2020). How does bank competition affect credit risk? Evidence from loan-level data. *Economics Letters*, 196, 109524. <https://doi.org/10.1016/j.econlet.2020.109524>
- Miyajima, K. (2020). What influences bank lending in Saudi Arabia? 27(2), 125–155. <https://doi.org/10.1108/IES-07-2019-0018>
- Otoritas Jasa Keuangan. (2020). Kebijakan Bagi Bank Perkreditan Rakyat Dan Bank Pembiayaan Rakyat Syariah Sebagai Dampak Penyebaran Coronavirus Disease 2019. 2019.
- Otoritas Jasa Keuangan. (2023). Coronavirus Disease 2019 Perpanjangan Kebijakan Stimulus Bagi Bank.
- Ozatay, F., & Sak, G. (2020). What can we do to manage the economic consequences of COVID-19? Economic Policy Research Foundation of Turkey, April, 1–8. www.tepav.org.tr
- Putra Pratama, A. A. (2019). Does asset quality matter in relationship between bank capital on lending growth? *International Journal of Management*, 10(5), 38–47. <https://doi.org/10.34218/IJM.10.5.2019.004>
- Rachmadi, F., & Suyono, E. (2021). The Credit Restructuring Phenomenon Of The MSMEs And Its Effect on Banking Financial Performance During the Pandemic of Covid-19. *Jurnal Ekonomi dan Bisnis*, 5(1). https://doi.org/10.22236/agregat_vol5/is1pp37-55
- Rarassati, O., Pakpahan, R., & Setiawan, S. (2022). Pengaruh Dana Pihak Ketiga dan Non Performing Loan Terhadap Penyaluran Kredit di Masa Pandemi pada BPD di Pulau Jawa. *Indonesian Journal of Economics and Management*, 2(3), 630–639. <https://doi.org/10.35313/ijem.v2i3.3754>
- Redjalam, A. (2020). Waduh! Kredit Bermasalah BPR Terus Menanjak, Sentuh Level 8,34 Persen. April, 95–98. <https://finansial.bisnis.com>

- Sari, D. H., Annisa, R., & Ismawanto, T. (2021). Pengaruh Capital Adequacy Ratio, BI7DRR, Inflasi Terhadap Penyaluran Kredit UMKM. *Jurnal Studi Manajemen dan Bisnis*, 8(1), 50–55. <https://doi.org/10.21107/jsmb.v8i1.10614>
- Sidharta, R. B. F. I., Abdurrahman, A., & Ibrahim, I. D. K. (2021). Penyaluran Kredit Bank Umum di Indonesia Ditinjau dari Risiko Kredit dengan Profitabilitas Sebagai Mediasi. *Riset, Ekonomi, Akuntansi dan Perpajakan (Rekan)*, 2(2), 149–160. <https://doi.org/10.30812/rekan.v2i2.1504>
- Singh, A., & Sharma, A. K. (2016). An empirical analysis of macroeconomic and bank-specific factors affecting liquidity of Indian banks. *Future Business Journal*, 2(1), 40–53. <https://doi.org/10.1016/j.fbj.2016.01.001>
- Soedarmono, W., Fiskara, I. G., Carla, I., Wulandari, S., Gunadi, I., Indawan, F., & Wulandari, C. S. (2021). Exploring The Impact of Loan Restructuring In Indonesian Banking.
- Suryani, A. D., & Khafid, M. (2016). Analisis Faktor-faktor yang Mempengaruhi Kebijakan Hutang.
- Tan, Y., & Floros, C. (2012). Bank profitability and inflation: The case of China. *Journal of Economic Studies*, 39(6), 675–696. <https://doi.org/10.1108/01443581211274610>
- Teguh Rimbawan. (2022). Dampak Kebijakan Restrukturisasi Kredit Di Masa Pandemi Covid-19 Terhadap Kinerja Perbankan Di Indonesia.
- Yua Molek Winarti Putri, & Alien Akmalia. (2016). Pengaruh CAR, NPL, ROA Dan LDR Terhadap Penyaluran Kredit Pada Perbankan (Studi Pada Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia Periode 2011-2015).