

DAFTAR PUSTAKA

- Agénor, P.-R., Jackson, T. P., & Silva, L. A. P. da. (2019). *Global Banking, Financial Spillovers, and Macroprudential Policy Coordination*.
- Alamsyah, A., Ramadhani, D. P., & Mulyani, L. S. (2023). Rise or fall? Discovering the global world trade network rise and fall under major situations. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 100009. <https://doi.org/10.1016/j.joitmc.2023.100009>
- Altunbas, Y., Binici, M., & Gambacorta, L. (2017). *Macroprudential Policy and Bank Risk*.
- Altunbas, Y., Binici, M., & Gambacorta, L. (2018). Macroprudential policy and bank risk. *Journal of International Money and Finance*, 81, 203–220. <https://doi.org/10.1016/j.jimfin.2017.11.012>
- Anggela, N. L. (2022, September 2). *Tren Inflasi Indonesia 5 Tahun Terakhir, Sempat 1 Persen*. Bisnis.Com. <https://ekonomi.bisnis.com/read/20220902/9/1573340/tren-inflasi-indonesia-5-tahun-terakhir-sempat-1-persen>
- Asngaris, I. (2013). PENGARUH KONDISI EKONOMI MAKRO DAN KARAKTERISTIK BANK TERHADAP EFISIENSI INDUSTRI PERBANKAN SYARIAH DI INDONESIA. *Ekonomi Pembangunan*, 11.
- Azkia Nurfajrina. (2023). Mengenal PDB atau Produk Domestik Bruto. In *DetikFinance*. DetikFinance. <https://finance.detik.com/berita-ekonomi-bisnis/d-6877499/mengenal-pdb-atau-produk-domestik-bruto-ini-arti-dan-rumus-menghitungnya>
- Bank Indonesia. (2016). *Mengupas Kebijakan Makroprudensial*. Bank Indonesia.
- Bank Indonesia. (2018). *Laporan Tahunan Bank Indonesia*.
- Bank Indonesia. (2019). *Laporan Tahunan Bank Indonesia*.
- Bank Indonesia. (2020). *Instrumen Kebijakan Makroprudensial*. Bank Indonesia. <https://www.bi.go.id/id/fungsi-utama/stabilitas-sistem-keuangan/instrumen-makroprudensial/default.aspx>
- Bank Indonesia. (2020). *Laporan Tahunan Bank Indonesia*. Bank Indonesia.
- Bank Indonesia. (2021). *Laporan Tahunan Bank Indonesia*.
- Bank Indonesia. (2022). *Laporan Tahunan Bank Indonesia*. Bank Indonesia.
- Basty, N., Ghazouani, I., & Jeriji, M. (2023a). How macroprudential regulation and board effectiveness interact to shape bank risk-taking behavior. *Research in International Business and Finance*, 66, 102069. <https://doi.org/10.1016/j.ribaf.2023.102069>
- Basty, N., Ghazouani, I., & Jeriji, M. (2023). How macroprudential regulation and board effectiveness interact to shape bank risk-taking behavior. *Research in*

International Business and Finance, 66.
<https://doi.org/10.1016/j.ribaf.2023.102069>

Belghitar, Y., & Clark, E. (2015). Managerial risk incentives and investment related agency costs. *International Review of Financial Analysis*, 38, 191–197.
<https://doi.org/10.1016/j.irfa.2014.11.012>

Bhagat, S., Bolton, B., & Lu, J. (2015). Size, leverage, and risk-taking of financial institutions. *Journal of Banking & Finance*, 59, 520–537.
<https://doi.org/10.1016/j.jbankfin.2015.06.018>

Creswell, J. W. (2019). *Research Design* (4th ed.). Pustaka Pelajar.

Dang, C., (Frank) Li, Z., & Yang, C. (2018). Measuring firm size in empirical corporate finance. *Journal of Banking & Finance*, 86, 159–176.
<https://doi.org/10.1016/j.jbankfin.2017.09.006>

Dendi Syaputra Saleh; Eddy Winarso. (2021). Analysis of Non-Performing Loans (NPL) and Loan to Deposit Ratio (LDR) towards Profitability. *International Journal of Multicultural and Multireligious Understanding*, 8(1), 1–14.

Diastina, A. R. N., Handajani, S. S., & Slamet, I. (2019). ANALISIS MODEL GEOGRAPHICALLY WEIGHTED REGRESSION (GWR) PADA KASUS JUMLAH PESERTA KB AKTIF DI PROVINSI JAWA TENGAH. *PROSIDING SEMINAR NASIONAL GEOTIK*.

Dufrénot, G. (2023). *New Challenges for Macroeconomic Policies*. Springer International Publishing. <https://doi.org/10.1007/978-3-031-15754-7>

Fariska, P., Farida, A. L., & Rohandi, M. M. A. (2023). Macroprudential Intermediation Instruments Policy on Mitigating Risk Management Sharia Bank in Indonesia. *Jurnal Manajemen Dan Bisnis Performa*, 20(1), 85–96.
<https://doi.org/10.29313/performa.v20i1.11852>

Felício, J. A., Rodrigues, R., Grove, H., & Greiner, A. (2018). The influence of corporate governance on bank risk during a financial crisis. *Economic Research-Ekonomska Istraživanja*, 31(1), 1078–1090.
<https://doi.org/10.1080/1331677X.2018.1436457>

Fernandes, C., Farinha, J., Martins, F. V., & Mateus, C. (2021). The impact of board characteristics and CEO power on banks' risk-taking: stable versus crisis periods. *Journal of Banking Regulation*, 22(4), 319–341.
<https://doi.org/10.1057/s41261-021-00146-4>

Fitri, H. (2014). CORPORATE GOVERNANCE, CHARTER VALUE, TIPE KEPEMILIKAN, DAN PENGAMBILAN RISIKO PERBANKAN DI INDONESIA. *Siasat Bisnis*, 18.

Gaganis, C., Lozano-Vivas, A., Papadimitri, P., & Pasiouras, F. (2020a). Macroprudential policies, corporate governance and bank risk: Cross-country evidence. *Journal of Economic Behavior & Organization*, 169, 126–142.
<https://doi.org/10.1016/j.jebo.2019.11.004>

- Gaganis, C., Lozano-Vivas, A., Papadimitri, P., & Pasiouras, F. (2020b). Macropredutive policies, corporate governance and bank risk: Cross-country evidence. *Journal of Economic Behavior and Organization*, 169, 126–142. <https://doi.org/10.1016/j.jebo.2019.11.004>
- Ghozali, I., & Ratmono, D. (2017). *Analisis Multivariat dan Ekonometrika* (2nd ed.). Badan Penerbit Universitas Diponegoro.
- Greuning, H. van, & Bratanovic, S. B. (2009). *Analyzing Banking Risk* (3rd ed.). The International Bank for Reconstruction.
- Hasan, M. M., Cheung, A. (Wai K., & Taylor, G. (2020). Financial statement comparability and bank risk-taking. *Journal of Contemporary Accounting & Economics*, 16(3), 100206. <https://doi.org/10.1016/j.jcae.2020.100206>
- Hashmi, S. D., Gulzar, S., Ghafoor, Z., & Naz, I. (2020). Sensitivity of firm size measures to practices of corporate finance: evidence from BRICS. *Future Business Journal*, 6(1), 9. <https://doi.org/10.1186/s43093-020-00015-y>
- Henry Hazlitt. (1978). *THE INFLATION CRISIS, AND HOW TO RESOLVE IT*. Arlington House Publisher.
- Herizal, & Juliansyah, H. (2021). PENGARUH ALOKASI DANA DESA, PENDAPATAN ASLI DAERAH DAN INDEK PEMBANGUNAN MANUSIA TERHADAP KEMISKINAN KAB/KOTA DI PROVINSI ACEH. *Jurnal Ekonomika Indonesia Unimal*, 10.
- Hutabarat, C. O. (2017). Faktor-Faktor yang Mempengaruhi Risk Taking Behaviour Perbankan Indonesia yang Terdaftar di Bursa Efek Indonesia. *Repositori Institusi Universitas Sumatera Utara*. <http://repositori.usu.ac.id/handle/123456789/1163>
- Kristanti, F. T., Rahayu, S., & Huda, A. N. (2016). The Determinant of Financial Distress on Indonesian Family Firm. *Procedia - Social and Behavioral Sciences*, 219, 440–447. <https://doi.org/10.1016/j.sbspro.2016.05.018>
- Kusairi, S., Sanusi, N. A., & Ismail, A. G. (2018). Dilemma of deposit insurance policy in ASEAN countries: Does it promote banking industry stability or moral hazard? *Borsa Istanbul Review*, 18(1), 33–40. <https://doi.org/10.1016/j.bir.2017.08.006>
- Liu, G., & Sun, J. (2021). Independent directors' legal expertise, bank risk-taking and performance. *Journal of Contemporary Accounting & Economics*, 17(1), 100240. <https://doi.org/10.1016/j.jcae.2020.100240>
- Madaleno, M., Vieira, E., & Bărbuță-Mișu, N. (2022). *Handbook of Research on New Challenges and Global Outlooks in Financial Risk Management*. IGI Global.
- Mastuti, F., Saifi, M., & Azizah, D. F. (2013). ALTMAN Z-SCORE SEBAGAI SALAH SATU METODE DALAM MENGANALISIS ESTIMASI KEBANGKRUTAN PERUSAHAAN. *Universitas Brawijaya*.

- <https://www.neliti.com/publications/77328/altman-z-score-sebagai-salah-satu-metode-dalam-menganalisis-estimasi-kebangkrut>
- Mollah, S., Liljeblom, E., & Mobarek, A. (2021a). Heterogeneity in independent non-executive directors' attributes and risk-taking in large banks. *Journal of Corporate Finance*, 70, 102074. <https://doi.org/10.1016/j.jcorpfin.2021.102074>
- Mollah, S., Liljeblom, E., & Mobarek, A. (2021b). Heterogeneity in independent non-executive directors' attributes and risk-taking in large banks. *Journal of Corporate Finance*, 70. <https://doi.org/10.1016/j.jcorpfin.2021.102074>
- Mukhibad, H., & Setiawan, D. (2022). Shariah supervisory board attributes and corporate risk-taking in Islamic banks. *Cogent Business & Management*, 9(1). <https://doi.org/10.1080/23311975.2022.2158607>
- Norzitah Abdul Karim, S. M. S. J. A.-H. M. A. (2016). MACROECONOMICS INDICATORS AND BANK STABILITY: A CASE OF BANKING IN INDONESIA. *Buletin Ekonomi Moneter Dan Perbankan*, 18, 432–448.
- Otoritas Jasa Keuangan. (2011). *Fungsi, Tugas, dan Wewenang OJK*. Otoritas Jasa Keuangan.
- <https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&cad=rja&uact=8&ved=2ahUKEwjP8vuOrr2DAxWq-jgGHfR2CEcQFnoECBUQAQ&url=https%3A%2F%2Fojk.go.id%2Fid%2Fpages%2Ffaq-otoritas-jasa-keuangan.aspx&usg=AOvVaw0lFESfHaEcTqnQ8MZT3tYQ&opi=89978449>
- Otoritas Jasa Keuangan. (2016). PERATURAN OTORITAS JASA KEUANGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM BANK UMUM. In *Otoritas Jasa Keuangan* (pp. 1–82). Otoritas Jasa Keuangan.
- Pandoyo, & Sofyan. (2018). *Metodologi Penelitian Keuangan dan Bisnis*. In Media.
- Piter Abdullah, S. (2003). FUNGSI INTERMEDIASI PERBANKAN DI DAERAH: PENGUKURAN DAN IDENTIFIKASI FAKTOR-FAKTOR YANG MEMPENGARUHI. *Buletin Ekonomi Moneter Dan Perbankan*, 1–21.
- Ramadhani, N. (2020, March 31). *Pengertian, Cara Menghitung Inflasi, serta Cara Negara Mengatasinya*. Akseleran. <https://www.akseleran.co.id/blog/cara-menghitung-inflasi/>
- Rizal Fadli. (2023, June 23). *Kronologi Virus Corona Masuk Indonesia*. Halodoc. <https://www.halodoc.com/artikel/begini-kronologi-virus-corona-masuk-indonesia>
- Rustiana, D., & Ramadhani, S. (2022). 1578 Strategi di Pasar Modal Syariah. *Jurnal Ilmu Komputer, Ekonomi Dan Manajemen*, 2, 1578–1589.

- Salim, A., & Fadilla. (2021). Pengaruh Inflasi Terhadap Pertumbuhan Ekonomi Indonesia. *Ekonomika Sharia: Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah*, 7, 1–12.
- Salim, A., & Suripto, S. (2023a). Does prudential capital reduce bank risk-taking? Empirical evidence from the Indonesian banks industry. *Jurnal Ekonomi & Studi Pembangunan*, 24(1), 182–197. <https://doi.org/10.18196/jesp.v24i1.17696>
- Salim, A., & Suripto, S. (2023b). Does prudential capital reduce bank risk-taking? Empirical evidence from the Indonesian banks industry. *Jurnal Ekonomi & Studi Pembangunan*, 24(1), 182–197. <https://doi.org/10.18196/jesp.v24i1.17696>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business* (7th ed.). Wiley.
- Septianingsih, A. (2022). PEMODELAN DATA PANEL MENGGUNAKAN RANDOM EFFECT MODEL UNTUK MENGETAHUI FAKTOR YANG MEMPENGARUHI UMUR HARAPAN HIDUP DI INDONESIA . *Jurnal Ilmiah Pendidikan Matematika, Matematika Dan Statistika*, 3.
- Setiawan, I. G. A. N. A. P., & Mahardika, D. P. K. (2019). MARKET TO BOOK VALUE, FIRM SIZE DAN PROFITABILITAS TERHADAP PENGAMBILAN KEPUTUSAN LINDUNG NILAI. *Jurnal Ilmiah Akuntansi*, 4, 1–18.
- Silalahi, P., & Faliandy, T. A. (2023). The Risk-Taking Channel and Monetary Transmission Mechanisms in Indonesia. *Jurnal Ekonomi Dan Studi Pembangunan*, 15(1), 124. <https://doi.org/10.17977/um002v15i12023p124>
- Sinta Belani, & Widya Rizki Eka Putri. (2023). Pengaruh Ukuran Perusahaan, Leverage, dan Profitabilitas terhadap Pengungkapan Manajemen Risiko pada Perusahaan Fintech. *Jurnal Pendidikan Tambusai*, 7, 1–11.
- Tse, Y. K., Zhang, M., Tan, K. H., Pawar, K., & Fernandes, K. (2019). Managing quality risk in supply chain to drive firm's performance: The roles of control mechanisms. *Journal of Business Research*, 97, 291–303. <https://doi.org/10.1016/j.jbusres.2018.01.029>
- UU RI. (1998). Undang-undang Republik Indonesia Nomor 10 Tahun 1998. In *Pemerintah* (pp. 1–65). Pemerintah.
- Yenni Ratna Pratiwi. (2022, February 24). *Pemulihan Perekonomian Indonesia Setelah Kontraksi Akibat Pandemi Covid-19*. Kementerian Keuangan Republik Indonesia. <https://www.djkn.kemenkeu.go.id/kpknl-banjarmasin/baca-artikel/14769/Pemulihan-Perekonomian-Indonesia-Setelah-Kontraksi-Akibat-Pandemi-Covid-19.html>
- Zainuri, & Arthesari, T. (2021). Efektifitas kebijakan moneter dan makroprudensial sebagai pengendali risiko kredit perbankan di indonesia. *Akuntabel*, 18.

Zulfikar, R. (2018). ESTIMATION MODEL AND SELECTION METHOD OF PANEL DATA REGRESSION : AN OVERVIEW OF COMMON EFFECT, FIXED EFFECT, AND RANDOM EFFECT MODEL. In *ResearchGate*. ResearchGate.

https://www.researchgate.net/publication/326142125_Estimation_Model_An_d_Selection_Method_Of_Panel_Data_Regression_An_Overview_Of_Comm on_Effect_Fixed_Effect_And_Random_Effect_Model