

DAFTAR PUSTAKA

- Ahonkai, D. ., Osuji, C. C., & Erhijakpor, A. E. O. (2023). Government Health Expenditure (Ghe) and Health Sector Performance in Nigeria. *Finance & Accounting Research Journal*, 5(6), 116–134.
- Alamsyahbana, muhammad isa. (2022). *Suku Bunga SBI, Kurs Valuta Asing, dan Inflasi*. CV Azka Pustaka.
- Anjom, W. (2021). An Empirical Study On the Factors Affecting The *Interest Rate Spread* Of Listed Conventional Commercial Banks of Bangladesh. *European Journal of Business and Management Research*, 6(5), 192–199. <https://doi.org/10.24018/ejbmr.2021.6.5.1086>
- Apergis, N., & Cooray, A. (2018). *The Behaviour Of Interest Rate Spreads Prior To And After The Financial Crisis: Evidence Across Oecd Countries*. 00(00), 1–27. <https://doi.org/10.1111/manc.12216>
- Azumah, C. Y., Owusu-Ansah, A., Amewu, G., & Ohemeng, W. (2023). The effect of banking sector reforms on interest rate spread: Evidence from Ghana. *Cogent Economics and Finance*, 11(1), 1–14.
- Bank Indonesia. (2021). Asesmen Transmisi Suku Bunga Kebijakan Kepada Suku Bunga Dasar Kredit Perbankan, edisi Desember (Issue 23, pp. 2019–2021).
- Bank Indonesia. (2022). BI 7-Day Reverse Repo Rate Ditahan Pada 3,50%: Bauran Kebijakan Bank Indonesia Tahun 2022 Berorientasi Menjaga Stabilitas dan Memperkuat Pemulihan Ekonomi Nasional. Siaran Pers, No.24/15/DKom. Departemen Komunikasi, Bank Indonesia.
- Bank Indonesia. (2023). BI 7-Day Reverse Repo Rate Naik 25 Bps Menjadi 6,00%: Sinergi Menjaga Stabilitas Dan Mendorong Pertumbuhan Siaran Pers. Siaran Pers, No.25/283/DKom. Departemen Komunikasi, Bank Indonesia.
- Boediono. (2014). *Ekonomi Moneter* (3rd ed.). Jakarta: BPFE.
- Brigham, E. F., & Houston, L. F. (2019). *Dasar-Dasar Manajemen Keuangan* (N. I. Sallama & F. Kusumastuti (eds.); 14th ed.). Jakarta: Salemba Empat.

- Chiang, R. A., Chen, S. L., & Tsai, Y. C. (2019). Delayed Primary Closure Versus Primary Closure For Wound Management In Perforated Appendicitis: A Prospective Randomized Controlled Trial. *Journal of the Chinese Medical Association*, 75(4), 156–159. <https://doi.org/10.1016/j.jcma.2012.02.013>
- Damane, M. (2020). Investigating The Determinants Of Commercial Bank Interest Rate Spreads In Lesotho: Evidence From Autoregressive Distributed Lag (ARDL) and Non-Linear ARDL Approaches. *International Journal of Finance and Economics*, 27(4), 4256–4278.
- Dendawijaya, L. (2015). *Manajemen Perbankan* (3rd ed.). Jakarta: Ghalia Indonesia.
- Elpisah. (2022). *Pengantar Ekonomi Makro* (Suarlin (ed.)). Purwokerto Selatan: Pena Persada.
- Erhijakpor, A. E. O., & Karevu, O. O. (2024). Analysis of Interest Rate Spread on Financial Resilience of Quoted Banks in Nigeria. *Finance & Accounting Research Journal*, 6(2), 215–225. <https://doi.org/10.51594/farj.v6i2.814>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (9th ed.). Semarang: Universitas Diponegoro.
- Harun, C. A., & Gunadi, I. (2022). Financial stability and systemic risk. In *Central Bank Policy Mix: Issues, Challenges, and Policy Responses: Handbook of Central Banking Studies*. https://doi.org/10.1007/978-981-16-6827-2_5
- Hery. (2021). *Analisis Laporan Keuangan-Integrated And Comprehensive* (Adipramono (ed.); 1st ed.). Jakarta: Grasindo.
- Ho, T. S. Y., & Saunders, A. (2019). The Determinants of Bank Interest Margins: Theory and Empirical Evidence. *The Journal of Financial and Quantitative Analysis*, 16(4), 581. <https://doi.org/10.2307/2330377>
- Idowu, E., Enakirerhi, L., & Erhijakpor, A. E. O. (2022). Do SMEs Engage in Capital Budgeting Practices and Risk Analysis Techniques in Nigeria? Exploring the Evidence. *Telematique, October*, 5766–5783.
- Idroes, N. F. (2015). *Manajemen Risiko Perbankan, Pemahaman Pendekatan Tiga Pilar Kesepakatan Basel II Terkait Aplikasi Regulasi dan Pelaksanaannya Di Indonesia* (2nd ed.). Jakarta: Rajawali Pers.

- Ismail. (2018). *Manajemen Perbankan Dari Teori Menuju Aplikasi* (5th ed.). PERNADAMEDIA GROUP.
- Jumingan. (2019). Analisis Laporan Keuangan. In *Bumi Aksara* (7th ed.). Jakarta: Bumi Aksara.
- Karki, C. B. (2020). Impact of Liquidity on Profitability in Nepalese Commercial Banks. *Journal of Management*, 3(1), 52–62.
- Kasmir. (2014). *Bank dan Lembaga Keuangan Lainnya*. Jakarta: Rajawali Pers.
- Kocenda, E., & Iwasaki, I. (2021). Bank Survival Around The World: A Meta-Analytic Review. *Journal of Economic Surveys*, 36(1), 108–156. <https://doi.org/10.1111/joes.12451>
- Maghfira, K. W. (2019). Analisis Faktor yang Mempengaruhi *Spread* Tingkat Suku Bunga Perbankan di Indonesia. *Jurnal Manajemen*, 1–79.
- Mankiw, N. G. (2018). *Makroekonomi Edisi Keenam* (D. A. Halim (ed.); 7th ed.). Jakarta: Salemba Empat.
- Melvin, J., Hanryono, & Riwoe, J. C. (2018). Pengaruh Ekonomi Makro terhadap Indeks Saham Syariah Di Indonesia pada Periode 2014-2017. *Journal of Accounting and Business Studies*, 3(2), 43–60.
- Mishkin, F. s. (2017). *Ekonomi Uang, Perbankan, dan Pasar Keuangan* (11th ed.). Jakarta: Salemba Empat.
- Mishkin, F. s, & Stanley, E. (2023). *Financial Markets and Institutions* (10th ed.). Pearson Education.
- Moraes, C. De, Galvis-Ciro, J. C., & Gargalhona, M. (2021). Financial access and interest rate spread: An international assessment. *Journal of Economics and Business*, 114(November 2020), 105958.
- Osho, A. E., & Akinola, A. O. (2018). Usefulness of Accounting Theory and Practices on Large Business Organizations in Nigeria. *European Scientific Journal, ESJ*, 14(31), 303. <https://doi.org/10.19044/esj.2018.v14n31p303>

- Purnama, A. (2018). Analisis Faktor yang Mempengaruhi Nilai *Spread* Suku Bunga Studi Komparasi pada Bank Pemerintah dan Bank Swasta Nasional. *Jurnal Ilmiah Ekonomi Dan Bisnis*, 5(1), 1–16.
- Quy, V. T., & Tuan, P. D. (2023). Determinants of *Interest Rate Spread* and The Moderating Role of Income Diversity: The Case of Vietnamese Commercial Banks. *J. for Global Business Advancement*, 16(2), 159–179. <https://doi.org/10.1504/jgba.2023.138505>
- Rachman, M. A. (2023). The Monetary and Macroeconomic Conditions on Interest Rate Spread: Empirical evidence from Indonesia. *Jejak*, 16(1), 217–229. <https://doi.org/10.15294/jejak.v16i1.44195>
- Rega, F. G. (2017). The Bank of the Future, the Future of Banking - An Empirical Analysis of European Banks. *SSRN Electronic Journal*, November. <https://doi.org/10.2139/ssrn.3071742>
- Riswanto, A., Kundhani, Y. E., Waty, E., Nurchayati, Murni, Y., Arifianti, R., Varlitya, C. R., Wijaya, E., & Boari, Y. (2023). *Pengantar Ekonomi* (Efitria (ed.); 1st ed.). Sonpedia.
- Sari, L. R. (2017). Analisis Terhadap Determinan *Spread* Suku Bunga Bank Umum Di Indonesia Periode 2009-2013. *Jurnal Ekonomi Pembangunan*, 13(1), 21.
- Shodikin, M., & Shofwan. (2017). Analisis Variabel-Variabel yang Mempengaruhi *Spread* Suku Bunga di Indonesia. (Studi Kasus Bank Umum di Indonesia) Muhamad. *Jurnal Ilmiah Mahasiswa FEB*, 7(2), 107–115.
- Shrestha, P. M. (2022). Determinants of Interest Rate *Spread* of Nepalese Commercial Banks. *Journal of Business and Social Sciences Research*, 7(2), 19–28. <https://doi.org/10.3126/jbssr.v7i2.51489>
- Sihombing, P. R. (2022). *Analisis Regresi Data Panel* (Issue December). Widina.
- Sugiyanto, Subagyo, E., Adinugroho, W. C., Jacob, J., Berry, Y., Nuraini, A., Sudjono, & Syah, S. (2022). *Konsep dan Praktik Ekonometrika Menggunakan Eviews* (p. 336). Situbondo: AP Academia.

- Sugiyono. (2021). *Metode penelitian kuantitatif, kualitatif, dan R&D* (3rd ed.). Bandung: Alfabeta.
- Sukirno, S. (2019). *Makroekonomi Teori Pengantar Edisi Ketiga* (3rd ed.). Jakarta: Rajagrafindo Persada.
- Sutojo, S. (2018). *Strategi Manajemen Kredit Bank Umum: Konsep, Teknik dan Kasus*. Jakarta: Darma Mulia Pustaka.
- Waljianah, R. (2014). Determinan Tingkat Suku Bunga Pinjaman Perbankan di Indonesia (Periode Juli 2005 - Desember 2011). *Jurnal Ilmiah Mahasiswa FEB*, 1(No.1).
- Were, M., & Wambua, J. (2016). What Factors Drive Interest Rate Spread Of Commercial Banks? Empirical Evidence From Kenya. *Review of Development Finance*, 4(2), 73–82.
- Wijaya, C., Lucianna, Y., & Indriati, F. (2020). Determinants of interest rate spreads of conventional banks listed on the Indonesia Stock Exchange. *Banks and Bank Systems*, 15(4), 69–79. [https://doi.org/10.21511/bbs.15\(4\).2020.06](https://doi.org/10.21511/bbs.15(4).2020.06)
- Yuningsih, D., & Putra, A. (2020). Analisis Faktor Internal dan Eksternal Yang Mempengaruhi Interest Rate Spread (IRS) Bank BUMN Di Indonesia Periode 2004 Q1–2017 Q2. *JCA of Economics*, 1.