

REFERENCES

- Ahmad, N.H., Ariff, M. (2007), Multi-ountry Study of Bank Credit Risk Determinants, *The International Journal of Banking and Finance*, 5 (1),135-152.
- Ahmad, K.2000. Islamic Finance and Banking: The Challenge and Prospects. *Review of Islamic Economics*,9,57-82.
- Ahmad, A.U.F and Hassan, M.K.2007. Regulation and Performance of Islamic Banking in Bangladesh. *Thunderbird International Business Review*, 49(2),251-277.
- Ajija, S.R, D.W. Setianti, R.H & Primanti, M.R.2011. Cara Cerdas Menguasai Eviews. Salemba Empat: Jakarta
- Aisha, Inas dan Prasetya, Ferry. Keterkaitan Variabel Makroekonomi Regional Dengan Risiko Kredit.
- Angelo M. Venardos. 2005. Islamic banking and finance in south-east asia: its development and future. World scientific: Singapore.
- Antonio, Muhammad Syafi'i, 2001, Bank Syariah Dari Teori ke Praktek. PT. Gema Insani, Press.
- Ascarya and Bayuni, E.M. 2010. Analisis pengaruh instrumen moneter terhadap stabilitas besaran moneter dalam sistem moneter ganda di Indonesia. *Islamic finance and business review*. Vol. 5 No.1
- Ascarya.2010.Alur Transmisi dan Kebijakan Moneter Ganda di Indonesia. *Buletin Ekonomi Moneter dan Perbankan*.
- Antonio, M. S. 2001. Bank Syariah DariTeori Ke Praktik. Jakarta: Gema Insani Press.
- Aver, Bostjan.2008. An Empirical Analysis of Credit Risk Factors of The Slovenian Banking System. *Managing Global Transitions*. Vol. 6 No. 3.
- Badarudin, Zatul Effawaty.2009. Money Supply Endogeneity and Bank Stock Returns: Empirical Evidence from the G-7 Countries. Doctoral Thesis. Bond University.
- Bofondi, M., Ropele, T.2011, Macroeconomic Determinats of Bad Loans:Evidence From Italian Banks, *Bank of Italy Occasional Paper*,89.

- Boediono.2001. Ekonomi Makro. Seri Sinopsis Pengantar Ilmu Ekonomi. No. 2. Edisi 4. Yogyakarta:BPFE UGM
- Bucur, Iulia Andreaa and Dragomirescu, Simona Elena.2014. The Influence of Macroeconomic Conditions on Credit Risk: Case of Romanian Banking Sytem. Studied and Scientific Researches. Economics Edition, No 19.
- Chung, Tin-fah, Ariff, M, and M. Shamser.2012. Money Supply, Inetrest rate, Liquidity ad Share Price: A Test of Their Linkage. Journal of Economics.
- Damayanti, Decy. 2013. Faktor-Faktor Yang Mempengaruhi Profitabilitas Bank Umum Syariah Periode 2008-2012. Skripsi. Universitas Islam Negeri Yogyakarta:Yogyakarta.
- Ekanayake, E.M.N.N and Azeez A.A.2015. Determinants of non-performing loans in licensed commercial banks: evidence from Srilanka. Asian Economic and Financial Review.
- Febrianti, Silvia Eka.2015. Analisis Pengaruh Pertumbuhan GDP, Inflasi, BI rate, dan Nilai Tukar Terhadap Kredit Bermasalah Pada Bank Konvensional dan Bank Syariah. Jurnal Ilmiah. Universitas Brawijaya.
- Granger, C. W. J (1969). Investigating causal relationship by econometric models and cross selection special methods, *econometrica*, 37, 425-435.
- Gunes, Sahabettin., Functional Income distribution in Turkey: a cointegration and VECM Analysis. *Journal of Economic and Social Reserach* 9(2), 23-26
- Hasan,Ghufran.2014. Pengaruh dana pihak ketiga, non performing finaning, rasio biaya, capital adequacy ratio, financing to deposit ratio, dan ukuran perusahaan terhadap profitabilitas Bank Umum Syariah. Skripsi. Universitas Islam Negeri Sunan Kalijaga: Yogyakarta.
- Hassan, M. Kabir and Lewis, Mervyn K. Handbook of Islamic Banking.
- Hermawan,Soebagio.2004. Analisis Faktor-Faktor Yang Mempengaruhi Terjadinya Non Performing Loan (NPL) Pada Bnak Umum Komersial: Studi Empiris Pada Sektor Perbankan di Indonesia. Tesis. Universitas Diponegoro: Semarang.
- Husna, I.A.2014. Analisis pengaruh size, net core operating margin, financing to deposit ratio, risk weighted assets, alokasi murabahah dibanding pembiayaan PLS dan Makroekonomi terhadap risiko pembiayaan pada perbankan syariah di Indonesia. Skripsi. Universitas Islam Negeri Sunan Kalijaga: Yogyakarta.

- IBBL.2008. Concept and Methodology. Downloaded from website of Islamic Bank Bangladesh.
- Ihsan, Muntoha. 2011. Pengaruh gross domestic product, inflasi dan pembiayaan terhadap non-performing financing pada Bank Umum Syariah di Indonesia periode 2005-2010. Skripsi. Universitas Diponegoro: Semarang.
- Ihsan, Iqra and Anjum, Saleem. 2013. Impact of Money Supply (M2) on GDP of Pakistan. *Global Journal of Management and Business Reserach Finance*. Volume 13 Issue 6 Version 1.0.
- Ghazali, Imam.2005. Aplikasi Analisis Multivariate Dengan Program SPSS. Semarang: Badan Penerbit Universitas Diponegoro.
- Islam, Md. A. (2010). Monetary policy and money supply process in bangladesh: an analytical review. Dissertation. BRAC University: Dhaka.
- Klein, Nir. 2013. Non-Performing Loans in CESEE: Determinants and Impact on Macroeconomic Performance. IMF Working Paper WP/13/72.
- Karim, A.A. 2004. Bank islam analisis fiqih dan keuangan. Edisi 3. Jakarta: Raja grafindo persada.
- Kaleem, Ahmad. Modeling Monetary Stability Under Dual Banking System: The Case of Malaysia. *International Journal of Islamic Financial Services*, Vol. 2 No.1.
- Khan, M Fahmi. 1990. Factor of production and factor markets in Islamic Framework. JKAU: Islamic econ, vol.2, pp. 25-46.
- Nkusu, Mwanza. 2011. Non-performing loans and macrofinancial vulnerabilities in advanced economies. IMF working paper. WP/11/161.
- Nopirin ,2000, *Ekonomi Moneter*. Yogyakarta: BPFY-Yogyakarta.
- Nursechafia and Abduh, Muhammad,.2014. The Susceptability of Islamic Bank's Credit Risk Towards Macroeconomic Variables. *Journal of Islamic Finance*, Vol. 3 No.1
- Madura. Jeff.1997. Manajemen Keuangan International. Edisi Keempat. Erlangga: Jakarta.
- Maharani, Reni.2006. Hubungan Kausalitas Antara Variabel Makro dan Harga Saham Syariah Jakarta Islamic Index, *Jurnal Eksis*, Vol. 2 No. 3

- Mankiw, N. Gregory, 2003, "Macroeconomics" edisi 5, Harvard University, Edisi Indonesia. Erlangga: Jakarta
- Messai, Ahlem and Jouini, Fathi. 2013. Micro and Macro Determinants of Non-Performing Loans. *International Journal of Economic and Financial Issues* Vol. 3 No. 4.
- Mutaminah and Chasanah, S.N.Z., 2012. Analisis Eksternal dan Internal Dalam Menentukan Non-Performing Financing Bank Umum Syariah di Indonesia. *Jurnal Bisnis dan Ekonomi* Vol 19, No. 1
- Poetry, Z.D dan Sanrego, Y.D., 2011. Pengaruh Makro dan Mikro Terhadap NPL Perbankan Konvensional dan NPF Perbankan Syariah. *Islamic Finance and Business Review*.
- Priatmadja, Sadhana. 2011. Pengaruh Inflasi Terhadap Pembiayaan Bermasalah Per Akad dan Per Sektor Ekonomi di Bank Syariah 'X'. Tesis. Universitas Indonesia: Jakarta.
- Purwanto, Tri Joko. 2011. Analisis besarnya pengaruh pembiayaan, financing to deposit ratio (FDR), rasio non performing financing (NPF) terhadap laba bank syariah: studi kasus PT Bank Muammalat Indonesia TBK. Skripsi. Institute Pertanian Bogor: Bogor.
- Prasanna, P Krishna. 2014. Determinants of non-performing loans in Indian banking system. *International conference on management, behavioral sciences and economics issue*. Singapore.
- Pospopranoto, sawaldjo. 2004. Keuangan perbankan dan pasar keuangan: konsep, teori dan realita. Pustaka LP3ES: Jakarta.
- Raharja, Prathama dan Mandala, 2008, *Teori Ekonomi Makro; Suatu Pengantar*, Edisi Keempat, Lembaga Penerbit FE UI, Jakarta.
- Raysa, Siti. 2014. Pengaruh CAR, FDR, ROA, BOPO, Return Pembiayaan Profit Loss Sharing, BI rate, SBIS dan Size Terhadap Non-Performance Financing Pada Bank Umum Syariah Periode 2010-2013. Skripsi. Universitas Islam Negeri Yogyakarta: Yogyakarta.
- Rosdiana, Riska. 2012. Analisis Optimalisasi Portofolio Saham Syariah: Pada Jakarta Islamic Index tahun 2006-2010. Skripsi. Universitas Diponegoro: Semarang.
- Rusbariandi, Septian Prima, Analisis Pengaruh Tingkat Inflasi, Harga Minyak Dunia, Harga Emas Dunia, dan Kurs Rupiah Terhadap Jakarta Islamic Index di Bursa Efek Indonesia: Periode Januari 2005-Maret 2012, *Jurnal Ekonomi*.

- Shahinpoor, N. 2009. The link between islamic banking and microfinancing. International journal of social economics Vol. 36 No 10.
- Soedarto, Moch.2004. Analisis Faktor-Faktor Yang Mempengaruhi Penyaluran Kredit Pada Bank Pengkreditan Rakyat: Studi Kasus Pada BPR di Wilayah Kerja BI Semarang. Tesis. Universitas Diponegoro: Semarang.
- Sukirno, Sadono. 2004. *Teori pengantar makro ekonomi*. PT raja grafindo persada: Jakarta.
- Samuelson, Paul A dan Nordhaus, William D. 2004. Ilmu Makroekonomi. Edisi ke 17. Terjemahan. Jakarta: Media Global Edukasi.
- Skarica, Bruna.2013. Determinants of non-performing loans in Central and Esatern European countries. Croatia.
- Sims, C.A.1986. Macroeconomic and Reality. *Econometric* 48: 1-49.
- Syafrida, Ida and Abror, Ahmad.2011. Faktor-Faktor Internal dan Eksternal Yang Mempengaruhi Pertumbuhan Aset Perbankan Syariah di Indonesia. *Jurnal Ekonomi dan Bisnis*, Vol 10, No.1.
- Widodo, S. 2007. Analisis pengaruh rasio aktivitas, rasio profitabilitas dan rasio pasar terhadap return saham syariah dalam kelompok Jakarta Islamic index (JII) tahun 2003-2005. Thesis. University of Diponegoro: Semarang.
- Valahzaghard, M.K., Kashefi, M., Alikhani, A., Hosseini, S.E.2012, The Effect of Macroeconomic Fcators on Credit Risk in The Banking System of Iran, *Management Science Letters*, 2, 1747-1754.
- Vatansever, Metin and Hesper, Ali.2013. Determining impacts on non-performing loan ratio in Turkey. *Journal of Finance and Investment Analysis*, Vol. 2, no.4.
- <http://www.bi.go.id/id/statistik/perbankan/indonesia/Default.aspx>.Retrieved Agustus 15, 2015. Pukul 13.00
- <http://www.bi.go.id/id/moneter/inflasi/data/Default.aspx>.Retrieved Agustus 15, 2015. Pukul 16.00
- <http://www.bi.go.id/id/moneter/informasi-kurs/referensi-jisdor/Default.aspx>. Retrieved Agustus 15, 2015. Pukul 20.00

<http://www.bi.go.id/id/publikasi/perkembangan/Default.aspx>. Retrieved Agustus 16, 2015. Pukul 09.00.

<http://www.idx.co.id/id-id/beranda/unduhdata/ringkasan.aspx>. Retrieved Agustus 16, 2015. Pukul 14.00