

DAFTAR PUSTAKA

- Akerlof, G. A. (1970). The Market for “Lemons”: Quality Uncertainty and the Market Mechanism. *The Quarterly Journal of Economics*, 84(3), 488–500.
<https://doi.org/10.2307/1879431>
- Allen, F., & Santomero, A. M. (1997). The theory of financial intermediation. *Journal of Banking & Finance*, 21(11), 1461–1485.
[https://doi.org/https://doi.org/10.1016/S0378-4266\(97\)00032-0](https://doi.org/https://doi.org/10.1016/S0378-4266(97)00032-0)
- Astutiningsih, K. W., & Baskara, I. G. K. (2018). Pengaruh Car, Dana Pihak Ketiga, Ukuran Bank, Dan Ldr Terhadap Profitabilitas Bank Perkreditan Rakyat. *E-Jurnal Manajemen Universitas Udayana*, 8(3), 1608.
<https://doi.org/10.24843/ejmunud.2019.v08.i03.p16>
- Ayeni, Y. T., & Adekunle, O. E. (2021). COVID-19 and Microfinance Banks in Nigeria. *Economic Insights – Trends and Challenges*, 2021(4), 39–46.
<https://doi.org/10.51865/eitc.2021.04.04>
- Badina, T., & Rosiana, R. (2021). Rasionalitas Lembaga Keuangan Mikro Syariah di Masa Pandemi Covid-19. *Syiar Iqtishadi : Journal of Islamic Economics, Finance and Banking*, 5(2), 128. <https://doi.org/10.35448/jiec.v5i2.12666>
- Bartik, A.W., Bertrand, M., Cullen, Z., Glaeser, E.L., Luca, M. and Stanton, C. (2020). The Impact of COVID-19 on Small Business Outcomes and Expectations. Proceedings of the National Academy of Sciences, [online] 117(30). Available at: <https://www.pnas.org/content/117/30/17656>. [Accessed November 24, 2021].

- Basuki, A. T. dan Imamuddin Yuliadi. (2015). *Ekonometrika Teori & Aplikasi*. Mitra Pustaka Nurani.
- Bibi, U., Balli, H. O., Matthews, C. D., & Tripe, D. W. (2018). New approaches to measure the social performance of microfinance institutions (MFIs). *International Review of Economics & Finance*, 53, 88-97.
- Brigham, E. F., & Houston, J. F. (2021). *Fundamentals of Financial Management* (16th ed.). Cengage Learning.
- Katili, C. Y., & Kadir, R. D. (2021). Profitability of Islamic Microfinance in Indonesia: Does the Type of Financing Matter?. *Mutanaqishah: Journal of Islamic Banking*, 1(1), 31-38.
- Cristina, K. M., & Artini, L. G. S. (2018). Pengaruh Likuiditas, Risiko Kredit, dan Dana Pihak Ketiga Teradap Profitabilitas Pada Bank Perkreditan Rakyat (BPR). *E-Jurnal Manajemen Unud*, 7(6), 3353–3383.
- Dąbrowska, K., Koryński, P., & Pytkowska, J. (2020). Impact of COVID-19 pandemic on the microfinance sector in Europe: Field analysis and policy recommendations. Microfinance Centre (MFC).
- Dendawijaya, L. (2009). *Manajemen Perbankan*. Ghalia Indonesia.
- Duho, K. C. T., Agomor, P. E., Duho, D. M., & Onumah, J. M. (2021). The Profitability of Microfinance and Income Diversification Strategy in Ghana: Insights for a Post-COVID-19 Industry. *SSRN Electronic Journal, March*. <https://doi.org/10.2139/ssrn.3807096>
- Gujarati, Damodar N, (2004). Basic Econometrics, Fourth edition, Singapore. McGraw-Hill Inc.

- Hermes, N., & Hudon, M. (2018). Determinants of the Performance of Microfinance Institutions: a Systematic Review. *Journal of Economic Surveys*, 32(5), 1483–1513. <https://doi.org/10.1111/joes.12290>
- Ilhami, & Thamrin, H. (2021). Analisis Dampak Covid 19 Terhadap Kinerja Keuangan Perbankan Syariah Di Indonesia. *Jurnal Tabarru': Islamic Banking And Finance*, 4(1). [Https://Doi.Org/10.25299/Jtb.2021.Vol4\(1\).6068](Https://Doi.Org/10.25299/Jtb.2021.Vol4(1).6068)
- Irham Fahmi. (2017). *Analisis Kinerja Keuangan*. ALFABETA.
- Kasmir. (2014). *Manajemen Perbankan* (12th ed.). Rajawali Pers.
- Kasmir. (2016). *Analisis Laporan Keuangan*. PT. Raja Grafindo Persada.
- Kuncoro, Mudrajat. 2003. Metode Riset Untuk Bisnis dan Ekonomi. Erlangga: Jakarta
- Novari, P. M., & Lestari, P. V. (2016). Pengaruh ukuran perusahaan, leverage, dan profitabilitas terhadap nilai perusahaan pada sektor properti dan real estate (Doctoral dissertation, Udayana University).
- Oktaviani, E., Mai, M. U., & Setiawan, S. (2022). Analisis Pengaruh faktor internal Dan Faktor eksternal TERHADAP profitabilitas Bank Pembiayaan rakyat syariah di Indonesia. *Journal of Applied Islamic Economics and Finance*, 2(3), 579–588. <https://doi.org/10.35313/jaief.v2i3.3727>
- Otoritas Jasa Keuangan. (2020). Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 Tahun 2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran Corona Virus *Disease* 2019

- Otoritas Jasa Keuangan. (2020). Peraturan Otoritas Jasa Keuangan Nomor 62/POJK.03/2020 Tahun 2020 tentang Bank Perkreditan Rakyat
- Pemerintah Pusat. (1998). Undang-undang (UU) Nomor 10 Tahun 1998 tentang Perubahan atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan
- Pemerintah Pusat. (2008). Undang-undang (UU) Nomor 21 Tahun 2008 tentang Perbankan Syariah
- Praja, E. S., Adrianto, F., & Hamidi, M. (2023). Analisis Pengaruh Indikator Keuangan dan Makro Ekonomi terhadap Profitabilitas Bank Pembangunan Daerah di Masa Sebelum dan Selama Pandemi Covid-19. *Jurnal Informatika Ekonomi Bisnis*, 1013-1019.
- Prarthana, B. Z., Ashok, K. R., Mahendran, K., & Bhuvaneswari, S. B. (2021). An Investigation into the Impact of COVID-19 on the Performance of a Non-profit Microfinance Institution. *Asian Journal of Agricultural Extension, Economics & Sociology*, 39(11), 175–181.
<https://doi.org/10.9734/ajaees/2021/v39i1130739>
- Prasetyandari, C. W. (2023). KORELASI ANTARA FIRM SIZE DAN DEBT RATIO TERHADAP KINERJA KEUANGAN PERUSAHAAN MAKANAN DAN MINUMAN YANG TERDAFTAR DI BEI. Al-Idarah: *Jurnal Manajemen dan Bisnis Islam*, 4(1), 74-87.
- Rahmani, A. N. (2020). Dampak Covid-19 Terhadap Harga Saham dan Kinerja Keuangan Perusahaan. *Kajian Akuntansi*, 21(2), 252–269.
<https://doi.org/10.29313/ka.v21i2.6436>

- Rohman, M. A. N., & Yanti, H. B. (2022). Pengaruh Kolektibilitas, Likuiditas, Dan Dana Pihak Ketiga Terhadap Profitabilitas Dengan Restrukturisasi Kredit Sebagai Variabel Moderasi Di Sektor Perbankan. *Jurnal Ekonomi Trisakti*, 2(2), 1343–1356. <https://doi.org/10.25105/jet.v2i2.15004>
- Sekretariat Kabinet Republik Indonesia. (2020, April 17). *Inilah PP Pembatasan Sosial Berskala Besar Untuk percepatan Penanganan Covid-19*. Sekretariat Kabinet Republik Indonesia. <https://setkab.go.id/inilah-pp-pembatasan-sosial-berskala-besar-untuk-percepatan-penanganan-covid-19/>
- Shen, H., Fu, M., Pan, H., Yu, Z., & Chen, Y. (2020). The Impact of the COVID-19 Pandemic on Firm Performance. *Emerging Markets Finance and Trade*, 56(10), 2213–2230. <https://doi.org/10.1080/1540496X.2020.1785863>
- Sugiyono. (2022). *Metode Penelitian Kuantitatif* (3rd ed.). ALFABETA.
- Sukirno, S. (2016). *Makroekonomi : Teori Pengantar*. Rajawali Pers.
- Suliyanto. (2011). *Teori dan aplikasi dengan SPSS*. CV. ANDI OFFSET.
- Suliyanto. (2018). *Metode Penelitian Bisnis*. CV. ANDI OFFSET.
- Suputra, G. A. (2021). Pengaruh Tingkat Perputaran Kas, Capital Adequacy Ratio, Loan To Asset Ratio Dan Non Performing Loan Terhadap Profitabilitas Pada Bpr Di Kota Denpasar Saat Pandemic Covid19. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 6(2), 98–114. <https://doi.org/10.38043/jiab.v6i2.3235>
- Sutrisno, S., Panuntun, B., & Adristi, F. I. (2020). The Effect of Covid-19 Pandemic on the Performance of Islamic Bank in Indonesia. *Equity*, 23(2), 125–136. <https://doi.org/10.34209/equ.v23i2.2245>

- Wardhani, P. S., & Ismunawan, I. (2021). Impact Covid-19 Terhadap Rentabilitas Bank Perkreditan Rakyat Konvensional Di Kabupaten Sukoharjo. *Jurnal Bisnis Dan Akuntansi*, 23(1), 165–178. <https://doi.org/10.34208/jba.v23i1.927>
- Wartono, T., & Firmansyah. (2019). ANALISIS PERTUMBUHAN DAN PERUBAHAN STRUKTUR EKONOMI PRODUK DOMESTIK REGIONAL BRUTO (PDRB) KABUPATEN BLITAR 2008-2011. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Widarjono, A. & Rudatin, A. (2021). The Determinants of Indonesian Islamic rural banks' nonperforming financing. *Global Review of Islamic Economics and Business*, 9(1), 29–041. <https://doi.org/10.14421/grieb.2021.091-03>
- Widarjono, A. (2009). *Ekonometrika Pengantar dan Aplikasinya*. EKONISIA.
- Widyastuti, P. F., & Aini, N. (2021). Pengaruh CAR, NPL, LDR terhadap profitabilitas bank (ROA) tahun 2017-2019. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 12(3), 1020-1026.
- Winarno, Wahyu Wing. 2015. Analisis Ekonometrika dan Statistika dengan Eviews, Edisi Empat. Yogyakarta: UPP STIM YKPN.
- World Health Organization. (n.d.). *Who director-general's opening remarks at the media briefing on COVID-19 - 11 march 2020*. World Health Organization. <https://www.who.int/director-general/speeches/detail/who-director-general-s-opening-remarks-at-the-media-briefing-on-covid-19---11-march-2020>
- Yusuf, M., & Ichsan, R. N. (2021). Analysis of Banking Performance in The Aftermath of The Merger of Bank Syariah Indonesia in Covid 19.

International Journal of Science, Technology & Management, 2(2), 472–478.

<https://doi.org/10.46729/ijstm.v2i2.182>

Zheng, C., & Zhang, J. (2021). The impact of COVID-19 on the efficiency of microfinance institutions. *International Review of Economics and Finance*, 71(June 2020), 407–423. <https://doi.org/10.1016/j.iref.2020.09.016>

