

## DAFTAR PUSTAKA

- Abe, M., Troilo, M., & Batsaikhan, O. (2015). Financing small and medium enterprises in Asia and the Pacific. *Journal of Entrepreneurship and Public Policy*, 4(1), 2–32. <https://doi.org/10.1108/JEPP-07-2012-0036>
- Abor, J., & Biekpe, N. (2006). Small business financing initiatives in Ghana. *Problems and Perspectives in Management*, 4(3), 69–77.
- Adebola, Solarin Sakiru, Wan Sulaiman Wan Yusoff, J. D. (2011). The Impact of Macroeconomic Variables on Islamic Banks Financing in Malaysia. *Research Journal of Finance and Accounting*, 2(4), 22–33. <https://doi.org/10.15408/etk.v16i1.4323>
- Almsafir, M. K., & Alsmadi, A. A. (2014). Murabahah Versus Interest Rate, the Equilibrium Relationship with Macroeconomic Variables in Jordanian Economy: An ARDL Approach. *Procedia - Social and Behavioral Sciences*, 129, 349–357. <https://doi.org/10.1016/j.sbspro.2014.03.687>
- Anshori, Muslich., & Iswati, Sri. (2009). *Metodologi Penelitian Kuantitatif*. Surabaya: Airlangga University Press
- Bank Indonesia. (2018). *Inflasi*. [www.bi.go.id](http://www.bi.go.id). Diakses pada tanggal 3 Oktober 2019
- \_\_\_\_\_. (2018). *BI Rate*. [www.bi.go.id](http://www.bi.go.id). Diakses pada tanggal 3 Oktober 2019
- \_\_\_\_\_. (2018). *Nilai Tukar Tengah*. [www.bi.go.id](http://www.bi.go.id). Diakses pada tanggal 27 Maret 2020
- \_\_\_\_\_. (2017). *Laporan Perekonomian Indonesia 2017*. Jakarta: Bank Indonesia
- \_\_\_\_\_. (2015). *Laporan Perekonomian Indonesia 2015*. Jakarta: Bank Indonesia
- \_\_\_\_\_. (2014). *Laporan Perekonomian Indonesia 2014*. Jakarta: Bank Indonesia
- \_\_\_\_\_. (2012). *Peraturan Bank Indonesia Nomor 14/22/PBI/2012 tentang Pemberian Kredit atau Pembiayaan oleh Bank Umum dan Bantuan Teknis dalam Rangka Pengembangan Usaha Mikro, Kecil, dan Menengah*. Jakarta: Bank Indonesia
- BPS. (2019). *Laporan Perekonomian Indonesia 2019*. Jakarta: Badan Pusat Statistik Republik Indonesia.

- Chittithaworn, C., Islam, A., Keawchana, T., & Yusuf, D. H. M. (2011). Factors affecting business success of small & medium enterprises (SMEs) in Thailand. *Asian Social Science*, 7(5), 180–190. <https://doi.org/10.5539/ass.v7n5p180>
- Cihak, M., & Hesse, H. (2010). Islamic Banks and Financial Stability: An Empirical Analysis. *Journal of Financial Services Research*, 38(2), 95–113. <https://doi.org/10.1007/s10693-010-0089-0>
- Dendawijaya, Lukman. (2009). *Manajemen Perbankan*. Jakarta: Ghalia Indonesia
- Destiana, R. (2016). Analisis Faktor-Faktor Internal Yang Mempengaruhi Pembiayaan Usaha Mikro Kecil Dan Menengah (Umkh) Pada Bank Syariah Di Indonesia. *Jurnal Riset Keuangan Dan Akuntansi*, 2(1), 15–28. <https://doi.org/10.25134/jrka.v2i1.444>
- Dewan Syariah Nasional MUI. (2000). Fatwa DSN MUI NO:02/DSN-MUI/IV/2000 *tentang Tabungan*. Jakarta: Dewan Syariah Nasional MUI
- Effendi, J., & Yasmin, N. (2017). The Effect of Internal and External Factors of Banking to the SMEs Financing for BPRS in Indonesia. *Jurnal Keuangan Dan Perbankan*, 21(3), 498–514. <https://doi.org/10.26905/jkdp.v21i3.1221>
- Huda, Nurul. dkk. (2008). *Ekonomi Makro Islam: Pendekatan Teoritis*. Jakarta: Kencana
- Ibrahim, M. H., & Sufian, F. (2014). A structural VAR analysis of Islamic financing in Malaysia. *Studies in Economics and Finance*, 31(4), 371–386. <https://doi.org/10.1108/SEF-05-2012-0060>
- Ismail. (2011). *Perbankan Syariah*. Jakarta: Kencana Prenada Group
- Jayanti, S. D. (2016). Pengaruh Inflasi dan BI Rate Terhadap Pembiayaan Usaha Mikro Kecil dan Menengah (Studi Kasus Pada Bank Umum Syariah). *I-Economics*, 2(2), 86–105.
- Karim, zulkafly A., Ngah, W. A. S. W., & Karim, B. A. (2011). Bank lending channel of monetary policy: dynamic panel data evidence from malaysia. *Economic Policy*, (2116), 0–33. <https://doi.org/10.1227/01.NEU.0000349921.14519.2A>
- Kasmir. (2010). *Dasar-dasar Perbankan*. Jakarta: Rajawali Pers

- Kassim, S. H., & Shabri, M. (2010). Impact of financial shocks on Islamic banks: Malaysian evidence during 1997 and 2007 financial crises. *International Journal of Islamic and Middle Eastern Finance and Management*, 3(4), 291–305. <https://doi.org/10.1108/17538391011093243>
- Kassim, S. H., Shabri, M., Majid, A., & Yusof, R. M. (2009). Impact of monetary policy shocks on the conventional and islamic banks in a dual banking system: Evidence from malaysia. *Journal of Economic Cooperation and Development*, 30(1), 41–58.
- Kementerian Agama Republik Indonesia.(2019). [www.quran.kemenag.go.id](http://www.quran.kemenag.go.id). Diakses pada tanggal 3 Oktober 2019
- Kementerian Agama Republik Indonesia. (2020). *Tafsir Al-Quran*. [www.quran.kemenag.go.id](http://www.quran.kemenag.go.id). Diakses pada tanggal 10 Januari 2020
- Kementerian Koperasi dan Usaha Mikro Kecil dan Menengah. (2017). *Perkembangan Usaha Mikro, Kecil, dan Menengah. Indonesia: Kementerian Koperasi dan Usaha Kecil, Mikro, dan Menengah*. [www.depkop.go.id](http://www.depkop.go.id). Diakses pada tanggal 19 Januari 2020
- Lee, J. (2005). *Financial Intermediation and Economic Growth Evidence from Canada*.
- Lisa, O. (2016). Determinants Distribution of Financing and the Implications to Profitability: Empirical Study on Cooperative Sharia Baitul Maal wa Tamwil (BMT) in Indonesia. *Asian Journal of Accounting Research*, 1(2), 44–51. <https://doi.org/10.1108/ajar-2016-01-02-b002>
- Lisa, O. (2017). *Analysis Macroeconomic On Islamicity Performance Index Through Fund Third Parties The Islamic Cooperation*. 1, 38–46.
- Mahmood, J., Asif, M., Imran, A., Aziz Ur, R., Mahmood Jasra Scholar, J., Asif Khan, M., ... Aziz Ur Rehman Assistant Professor, R. (2011). Determinants of business success of small and medium enterprises DETERMINANTS OF BUSINESS SUCCESS OF SMALL AND MEDIUM ENTERPRISES. *International Journal of Business and Social Science*, 2(20). Retrieved from <https://healthyfood.uz/index.html>
- Mankiw, G., Quah, E., Wilson, P. (2013). *Pengantar Ekonomi Makro*. Jakarta: Salemba Empat
- Mardani. (2014). *Ayat-ayat dan Hadis Ekonomi Syariah*. Jakarta: PT RajaGrafindo Persada

- Masih, A. L. and M. (2016). Munich Personal RePEc Archive What drives banks ' willingness to lend to SMEs? An ARDL approach. *Munich Personal RePEc Archive*, (72113).
- Musleh Alsartawi, A. (2019). Performance of Islamic banks. *ISRA International Journal of Islamic Finance*, 11(2), 303–321. <https://doi.org/10.1108/ijif-05-2018-0054>
- Nahar, S., & Sarker, N. (2016). Are Macroeconomic Factors Substantially Influential For Islamic Bank Financing? Cross-Country Evidence. *IOSR Journal of Business and Management*, 18(6), 2319–7668. <https://doi.org/10.9790/487X-1806012027>
- Nkoro, E., & Uko, A. K. (2016). *Autoregressive Distributed Lag ( ARDL ) cointegration technique : application and interpretation*. 5(4), 63–91.
- Nor, A. M., Ahmad, N. H., & Bank, A. R. (2004). Impaired Financing Determinants of Islamic Bank in Malaysia. *Mycological Research*, 108(6), 721–722. <https://doi.org/10.1017/s095375620425050x>
- Nursalam, 2016, metode penelitian. (2013). Pengaruh DPK, Inflasi , dan NPF terhadap Pembiayaan UKM ; Studi Pada Bank Syariah Di Indonesia 2012-2013. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699. <https://doi.org/10.1017/CBO9781107415324.004>
- OJK. (2018). *Laporan Perkembangan Keuangan Syariah Indonesia 2018*. Jakarta: Otoritas Jasa Keuangan
- \_\_\_\_\_. (2016). *Laporan Perkembangan Keuangan Syariah 2016*. Jakarta: Otoritas Jasa Keuangan
- \_\_\_\_\_. (2018). *Statistik Perbankan Syariah 2018*. [www.ojk.go.id](http://www.ojk.go.id). Diakses pada tanggal 10 Januari 2020
- Pesaran, M. H., & Shin, Y. (2016). *An Autoregressive Distributed-Lag Modelling Approach to Cointegration Analysis*.
- Rafiki, A. (2019). Determinants of SME growth: an empirical study in Saudi Arabia. *International Journal of Organizational Analysis*, 28(1), 205–225. <https://doi.org/10.1108/IJOA-02-2019-1665>
- Rama, A. (2013). Perbankan Syariah Dan Pertumbuhan Ekonomi Indonesia. *Signifikan: Jurnal Ilmu Ekonomi*, 2(1), 33–56. <https://doi.org/10.15408/sjie.v2i1.2372>

- Ramadhan, M. M., & Beik, I. S. (2013). *Analisis Pengaruh Instrumen Moneter Syariah dan Konvensional Terhadap Penyaluran Dana ke Sektor Usaha Mikro Kecil dan Menengah (UMKM) di Indonesia Analysis of the Impact of Islamic and Conventional Monetary Instruments towards Financing of Micro , Small. I(2)*, 175–190.
- Republika Indonesia. (2008). Undang-Undang No. 21 Tahun 2008 *tentang Perbankan Syariah*. Sekretariat Negara. Jakarta
- Republika Indonesia. (2008). Undang-Undang No. 20 Tahun 2008 *tentang Usaha Mikro, Kecil, dan Menengah*. Sekretariat Negara. Jakarta
- Rifai, S. A., Susanti, H., & Setyaningrum, A. (2017). *Analisis Pengaruh Kurs Rupiah , Laju Inflasi , Jumlah Uang Beredar dan Pertumbuhan Ekspor terhadap Total Pembiayaan Perbankan Syariah dengan Dana Pihak Ketiga sebagai Variabel Moderating. 8(1)*, 13–27.
- Rinofah, R. (2017). Pengaruh Variabel Ekonomi Makro Terhadap Penyaluran Kredit Umum Dan Umkm Di Daerah Istimewa Yogyakarta. *SOSIOHUMANIORA: Jurnal Ilmiah Ilmu Sosial Dan Humaniora, 1(1)*. <https://doi.org/10.30738/sosio.v1i1.515>
- Robbani, M. M., Adhi, L., & Sulung, K. (2016). *Faktor-Faktor yang Mempengaruhi Preferensi Bank dalam Melakukan Pembiayaan terhadap UMKM di Indonesia*.
- Saputri, S., & Wibowo, M. G. (2018). Determinan Pembiayaan UMKM di Indonesia Tahun 2011-2015: Pendekatan Generalized Method Of Moment (GMM). *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari'ah, 10(1)*, 32. <https://doi.org/10.24235/amwal.v10i1.2809>
- Soemitra, Andri. (2009). *Bank dan Lembaga Keuangan Syariah*. Jakarta: Prenada Group
- Syarif, A. (2013). the Growth of Islamic Banking in Indonesia. *Jurnal Ekonomika Bisnis, 03(01)*, 1–17. <https://doi.org/10.22219/jekobisnis.v3i1.2222>
- Tambunan, T. (2008). SME development, economic growth, and government intervention in a developing country: The Indonesian story. *Journal of International Entrepreneurship, 6(4)*, 147–167. <https://doi.org/10.1007/s10843-008-0025-7>

- Tambunan, T. T. H. (2011). Development of small and medium enterprises in a developing country: The Indonesian case. *Journal of Enterprising Communities*, 5(1), 68–82. <https://doi.org/10.1108/17506201111119626>
- Thamaria, N. (2017). *Pengaruh Sertifikat Bank Indonesia Syariah (SBIS), Jakarta Islamic Index (JII), Tingkat Inflasi, dan Index Harga Saham Gabungan (IHSG) Terhadap Nilai Tukar: Pendekatan Autoregressive Distributed Lag (ARDL)*. 833–846.
- Wahiddudin, M. (2018). Pengaruh Inflasi, Non Performing Financing (Npf) Dan Bi Rate Terhadap Pembiayaan Usaha Mikro Kecil Dan Menengah (Ukm) Pada Bank Umum Syariah 2012-2017. *Al Amwal*, 1(1), 76–89.
- Wiroso. (2011). *Produk Perbankan Syariah*. Jakarta. LPFE Usakti