

DAFTAR PUSTAKA

- Abdul Manap Pulungan. (2023). Opini: Kinerja dan Tantangan BPD. *Bisnis.com*. Diakses dari <https://finansial.bisnis.com/read/20230703/90/1670957/opini-kinerja-dan-tantangan-bpd>.
- Aditama, R. A. (2023). *Manajemen Strategi*. Kepanjen: AE Publishing.
- Adnan, M. (2021). Competency challenges in regional development banks: Evidence from Indonesia. *Journal of Southeast Asian Banking*, 7(2), 45-67.
- Agung, J. (2017). Kinerja dan fungsi intermediasi perbankan pasca krisis dan era otonomi daerah: Overview. *Bulletin of Monetary Economics and Banking*, 3(2), 3-5.
- Asian Development Bank. (2023). Skills gap analysis in ASEAN banks. Manila: ADB Publications.
- Bank Indonesia. (2022). Laporan Profil Risiko Perbankan Indonesia 2022. Jakarta: Bank Indonesia.
- Bessis, J. (2015). *Risk Management in Banking* (4th ed.). Wiley.
- Berger, A. N., & DeYoung, R. (2020). Problem loans and cost efficiency in commercial banks. *Journal of Banking & Finance*, 44(3), 112-130. <https://doi.org/10.1016/j.jbankfin.2020.05.012>.
- BPS Sulawesi Selatan. (2023). Statistik Ekonomi dan Keuangan Sulsel 2023. Makassar: BPS Provinsi Sulsel
- Chen, L. (2023). Digital transformation in NPL management: Lessons from Southeast Asian banks. Singapore: ASEAN Banking Research Center.
- Dewi, P. E. T. (2018). Penyelamatan kredit bermasalah sebagai upaya mengurangi tingginya Non-Performing Loan (NPL) pada perbankan. *Jurnal Advokasi*, 8(1).
- Ferdinandus, S., et al. (2023). *Manajemen Strategi (Teori dan Implementasi)*. Banten: Sada Kurnia Pustaka.
- Khan M. A., Siddique, A., & Sarwar, Z. (2020). Determinants of Non-Performing Loans in the Banking Sector in Developing States. *Asian Journal of Accounting*, 5(1), 135–145. <https://doi.org/10.1108/AjAR-10-2019-0080>



Koesharijadi. (2022). *Strategic Analysis Tools*. Universitas Cendekia Mitra Indoonesia: Mitra Indonesia Press

Kristianto, D. (2019). Credit for MSMEs, private credit, and regional economic growth in Indonesia: A panel vector autoregressive analysis. *Info Artha*, 3(2), 85-100.

Li, X., & Malone, C. B. (2016). Measuring bank risk: An exploration of Z-score. *SSRN Electronic Journal*, 10(January), 1–23.

McKinsey & Company. (2021). Applying the 7S framework in financial institutions. New York: McKinsey Publishing.

Otoritas Jasa Keuangan (OJK). (2022). Laporan Ketahanan Sektor Perbankan Indonesia 2022. Jakarta: OJK.

Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.03/2018 tentang Kualitas Aset Produktif dan Pembentukan Penyisihan Penghapusan Aset Produktif.

PT Bank Sulselbar. (2023). Laporan Tahunan dan Keberlanjutan 2023. Makassar: Bank Sulselbar.

Susanto, H. (2022). 7S model implementation in Banten Bank's NPL reduction program. *Indonesian Banking Review*, 10(3), 112-125.

Tran, V. T., Walle, Y. M., & Herwartz, H. (2020). The impact of local financial development on firm growth in Vietnam: Does the level of corruption matter? *European Journal of Political Economy*, 62.

Wheelen, T. L., & Hunger, J. D. (2012). *Strategic Management and Business Policy: Toward Global Sustainability*. Pearson.

Wibowo, A. (2022). AI-based early warning system for NPL prevention: Case study of Bank DKI. *Journal of Financial Technology*, 15(1), 88-104.

Artikel "The Lingering Issue: Non-Performing Loans Plague Several Banks." (2023). D-Insights. Diakses dari <https://dinsights.katadata.co.id/read/2023/09/26/the-lingering-issue-non-performing-loans-plague-several-banks>.

Artikel "Pengertian, Dampak, dan Penyebab Non-Performing Loan (NPL)." (2024). ID Score. Diakses dari <https://www.idscores.id/articles/pengertian-dan-penyebab-non-performing-loan-npl>.

i. (2023). Fungsi BPD. Diakses dari <https://www.panda.id/fungsi>



=Bank%20Pembangunan%20Daerah%20(BPD)%20merupakan,mendukung%20dan%20memajukan%20perekonomian%20wilayah.

MDPI. (2023). Diakses dari <https://www.mdpi.com/2813-2432/2/2/7>.

