

DAFTAR PUSTAKA

- Abbas, F., Ali, S., Yin, K., & Wong, W. (2024). Capital and profitability : The moderating role of *economic freedom*. *Heliyon*, 10(16), e35253. <https://doi.org/10.1016/j.heliyon.2024.e35253>
- Abduh, M., & Omar, M. A. (2012). Islamic Banking and Economic Growth: The Indonesian Experience. *International Journal of Islamic and Middle Eastern Finance and Management*, 5(1), 35–47.
- Acemoglu, D., Johnson, S., & Robinson, J. (2004). *Institutions As The Fundamental Cause Of Long-Run Growth* (Working Paper 10481). <http://www.nber.org/papers/w10481>
- Acemoglu, D., Johnson, S., & Robinson, J. A. (1999). The Colonial Origins of Comparative Development : An Empirical Investigation. *The American Economic Review*, 91(5).
- Acemoglu, D., & Robinson, J. A. (2012). *Why Nations Fail: The Origins of Power, Prosperity, and Poverty*. Crown Business.
- Ahmad, U. S., & Linge, A. (2024). Inflasi Dan Pertumbuhan Perekonomian Di Indonesia. *Brilliant: Journal of Islamic Economics and Finance*, 2(2), 224–241.
- Ahmed, A., & Gujrathi. (2024). *Basic Econometrics* (3rd ed.). McGraw-Hill Education.
- Al-Shatibi, I. (1920). *Al- Muwafaqat fi usul al-shari'ah*. imam abu as syatibiMatba'at al maktabah al-tujariyah. https://openlibrary.org/books/OL22877200M/Al-_Muwafaqat_fi_usul_al-shari%27ah
- Ambariyanto, Anshori, M., Mawardi, I., & Fauzi, R. M. Q. (2023). Interaction between Islamic Financial Development and Economic Growth: Empirical Evidence from Indonesia. *Media Trend: Berkala Kajian Ekonomi Dan Studi Pembangunan*, 18(1), 178–190.
- Assi, A. F., Isiksal, A. Z., & Tursoy, T. (2020). Highlighting the connection between financial development and consumption of energy in countries with the highest *economic freedom*. *Energy Policy*, 147.
- Aulia, R. (2025). Pengaruh Integrasi Keuangan Syariah Terhadap Stabilitas Ekonomi Dalam Konteks Tren Globalisasi Finansial. *Siqakainge*.

- Azam, S. E., & Abdullah, M. A. (2024). SMEs , Employment Generation , and Islamic Finance. *International Journal of Islamic Economics and Finance*, 7(January), 73–94.
- Badi H. Baltagi. (2021). *Econometric Analysis of Panel Data*. <https://link.springer.com/book/10.1007/978-3-030-53953-5>
- Baltagi, B. H. (2021). *Econometric Analysis of Panel Data*.
- Basyariah, N., Kusuma, H., & Qizam, I. (2020). Institutional Quality and Sukuk Development: A Study of Five OIC Countries. *Shirkah Journal of Economics and Busines*, 5(3).
- Batayneh, K., Salamat, W. Al, & Momani, M. Q. M. (2021). The impact of inflation on the financial sector development : Empirical evidence from Jordan. *Cogent Economics & Finance*, 9(1), 1–15. <https://doi.org/10.1080/23322039.2021.1970869>
- Batorshyna, A., Tokar, V., Kolinets, L., Sybyrka, L., & Almarashdi, O. (2021). The interplay between the global islamic finance and economic growth of muslim countries. *Financial and Credit Activities: Problems of Theory and Practice*, 3(38), 231–239.
- Beck, T., Demirgüç-Kunt, & Levine, R. (2007). Finance , inequality and the poor. *Springer Science+Business Media*, 12(March), 27–49. <https://doi.org/10.1007/s10887-007-9010-6>
- Beck, T., Demirgüç-Kunt, A., & Levine, R. (2001). *Law, Politics, and Finance* (Issue April).
- Berliandini, F. M., & Hasmarini, M. I. (2025). Analysis of the Influence of Foreign Direct Investment , Inflation , Export-Import , and Exchange Rate on Economic Growth in Germany in 1990-2022. *Jurnal Ilmiah Multidisiplin Indonesia (JIM-ID)*, 4(05), 251–261. <https://doi.org/10.58471/esaprom.v4i05>
- Blanchard, O. (2017). *Macroeconomics Sevent Edition*. Pearson Education Limited.
- Blanchard, O., & F.Katz, L. (1997). What We Know and Do Not Know About the Natural Rate of Unemployment. *Journal of Economic Perspectives*, 11(1), 51–71.
- Blanchard, O. J., & Johnson, D. R. (2013). *Makroekonomi*. Pearson. 97801 330

61635

- Blau, B. M. (2017). *Economic freedom and crashes in financial markets. Journal of International Financial Markets, Institutions and Money*, 47.
- Cahyono, E. F., Azman, W., Wan, S., & Law, S. H. (2025). Evaluating Asymmetric Impacts of Islamic Bank Financing on Employment In Indonesia. *Etikonomi*, 24(1), 31–52.
- Chapra, M. U. (2000). *The future of economics an Islamic perspective*. The Islamic Foundation. https://openlibrary.org/works/OL1789163W/The_future_of_economics
- Chernykh, L., Davydov, D., & Sihvonen, J. W. (2019). *Financial stability and public confidence in banks BOFIT* (Issue 2).
- Cintya, P., & Alifa, N. L. (2025). Perbandingan Dinamika Kelembagaan Ekonomi Islam antara Indonesia , Arab Saudi , dan Thailand : Analisis terhadap Perkembangan dan Tantangan di Era Modernisasi. *Al-Rikaz: Jurnal Ekonomi Syariah*, 4(1), 1–23. <https://doi.org/10.35905/rikaz.v4i1.15291>
- Creswell, J. W. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. In SAGE Publications,.
- Dang, B. K., & Trinh, M. D. (2025). The impact of *economic freedom* on foreign direct investment: a study of selected Southeast Asian economies. *Journal of Economics and Developmen*, 27(2), 158–174. <https://doi.org/10.1108/JED-08-2024-0316>
- Dempere, J. M., & Pauceanu, A. M. (2022). The impact of economic - related freedoms on the national entrepreneurial activity. *Journal of Innovation and Entrepreneurship*. <https://doi.org/10.1186/s13731-022-00237-0>
- Dornbusch, R., Fischer, S., & Startz, R. (2011). *Macroeconomics.11th Edition*. <https://repository.gctu.edu.gh/items/show/1641>.
- Dornbusch, R., Fischer, S., & Startz, R. (2018). *Makroekonomi Edisi ke-12*.
- E, J., SEN, A., & FITOUSSI, J.-P. (2009). *Report by the Commission on the Measurement of Economic Performance and Social Progress*.
- Ehigiamusoe, K. U., Guptan, V., & Narayanan, S. (2021). Rethinking the impact of GDP on financial development: Evidence from heterogeneous panels. *African Development Review*, 33(1).

- Elina, R. (2024). Tinjauan tentang Dampak Investasi Asing Langsung (FDI), Pengangguran, Emisi Karbon, dan Inflasi terhadap Pertumbuhan Ekonomi di Negara-negara OKI_ Menuju Ketahanan Ekonomi Jangka Panjang.pdf. *Jurnal Magister Ekomi Syariah*, 3(2), 54–68.
- Elsani, D., Fitrialis, R., Cahyono, R., Aldiansyah, Y. F., Akuntansi, J., Riau, U. M., Akuntansi, J., Riau, U. M., Akuntansi, J., Riau, U. M., Akuntansi, J., Riau, U. M., Akuntansi, J., & Riau, U. M. (2024). Analisis Dinamika Perekonomian 3 Sektor dalam Konteks Pertumbuhan Ekonomi Regional. *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia*, 3(2).
- Fajri, M. Z. N. (2023). Islamic Banking Development and Its Influence on Unemployment in Indonesia. *Al-Falah: Journal of Islamic Economics*, 8(2), 153–170.
- Farah, A. A., Mohamed, M. A., & Mohamed Ali Farah. (2025). Impact of Islamic banking on economic growth: a systematic review of SCOPUS-indexed studies (2009–2024). *Cogent Economics & Finance*, 13(1).
- Febriyansyah, A. (2020). Perkembangan Sektor Keuangan Islam dan Pertumbuhan Ekonomi : Studi Empiris Negara OKI. *Al-Tijary Jurnal: Jurnal Ekonomi Dan Bisnis Islam*, 6(1), 1–15.
- Feldmann, H. (2016). *Economic freedom and human capital. Journal of Institutional Economics* (2017), 13(2), 421–445. <https://doi.org/10.1017/S174413741600028X>
- Foundation, H. (2025). *Skor Indeks*. [https://economicfreedom .heritage.org/ pages/about](https://economicfreedom.heritage.org/pages/about)
- FRIEDMAN, M. (1968). The American Economic. *The American Economic Review*, March.
- Friedman, M., & Schwartz, A. J. (1963). *A Monetary History of the United States, 1867–1960*. Princeton University Press.
- Gantika, S. (2025). Implementation Of Bureaucratic Reform In Realising Good Governance In Indonesia : A Literature Review. *Costing: Journal of Economic, Business and Accounting*, 8, 1494–1505.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS*. Badan Penerbit Universitas Diponegoro.

- Ghozali, I., & Ratmono, D. (2022). *Analisis Multivariat dan Ekonometrika Teori, Konsep dan Aplikasi dengan Eviews 8*. Badan Penerbit Universitas Diponegoro.
- Gujarati, D. N., & Porter, D. C. (2009). *Basic Econometrics Fifth Edition*. McGraw-Hill. 978-0-07-337577-9
- Gurunathreddy, P. (2025). BRICS vs G7 : A Comparative Ranking Analysis of Economic Performance and GDP Contribution. *International Journal of Research and Analytical Reviews (IJRAR)*, 12(3), 493–506.
- Gwartney, J., & Lawson, R. (2003). The concept and measurement of *economic freedom*. *European Journal of Political Economy*, 19(3), 405–430. <https://www.sciencedirect.com/science/article/pii/S0176268003000077>
- Ha, J., & So, I. (2023). The Economic Effects of Global Inflation Uncertainty. *International Journal of Central Banking*.
- Hadi, A., Daud, N., Salleh, M. S., & Possumah, B. T. (2024). Longitudinal Analysis of GDP Growth and Islamic Finance Dynamic. *Journal of Ecohumanism*, 6798, 4564–4574.
- Hamadou, I. (2022). *Muslim Business and Economic Review* (Vol. 1, Issue 1).
- Harahap, S. (2024). Peran Ekonomi Syariah Dan Ekonomi Kreatif Sebagai Sumber Pertumbuhan Ekonomi Abstrak Pendahuluan. *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman Volume*, 12, 217–238.
- Hassan, M. K., Hoque, M. R., & Rabbani, M. R. (2025). Islamic Finance In The U.S.A. - Concepts, Institutions, And Ethical Complexities. *Aqu Journal of Islamic Economics*, 5. <https://doi.org/10.52747/aqujie.5.2.430>
- Hassan, M. K., Kazak, H., Gunduz, M. A., & Akcan, A. T. (2023). Borsa _ Istanbul Review Convergence in Islamic fi nancial development : Evidence from Islamic countries using the Fourier panel KPSS stationarity test. *Borsa _Istanbul Review*, 21(6). <https://doi.org/10.1016/j.bir.2023.09.006>
- Hassan, R. A. A. (2024). Financial Inclusion In Muslim-Majority Countries : Overcoming Economic And Social Challenges Through Islamic Lending governments to prioritise policies that would improve it . This emphasis is emphasised in than 50 countries have set official objectives a. *INVEST: Journal of Sharia and Economic Law*, 4(1), 46–73.

<https://doi.org/10.21154/invest.v4i1.8340>

- Hidayah, A. N., & Meylianingrum, K. (2021). Macroeconomic Impact On Non-Performing Financing In Islamic Banking In 2011-2021. *Al Intaj Jurnal Ekonomi Dan Perbankan Syariah*, 9(2).
- Hidayanti, A. (2018). Pengaruh inklusi keuangan syariah terhadap pertumbuhan ekonomi tahun 2015-2017. *JURNAL ILMIAH*.
- Hikmah, L., Hafizhah, N. Z., & Rusgianto, S. (2025). Islamic Banking and Economic Growth : A Case Study in Indonesia. *Jurnal MEDIASAS: Media Ilmu Syari'ah Dan Ahwal Al-Syakhsiyyah*, 8(1), 111–123. <https://doi.org/10.58824/mediasas.v8i1.307>
- Hurrin, S. Z. S., & Yazid, M. (2025). Dampak Pengangguran Terhadap Pertumbuhan Ekonomi Dan Kesejahteraan Sosial Di Indonesia. *Ekonom : Jurnal Ekonomi Dan Bisnis P-Issn*, 5(1).
- Hussain, M. M., & Zuhri, E. (2025). Unemployment and Bank Performance : The Moderating Role of Gross National Income per Capita. *International Journal of Economics and Financial Issues*, 15(6), 41–49.
- Igyo, A. J. (2025). Institutional Quality , Islamic Finance And Economic Growth Of Selected Global South. *Research Journal on Islamic Finance*, 11(02), 352–367.
- Kamalu, K., Hakimah, W., & Wan, B. (2021). Islamic Banking Development And Financial Inclusion In Oic Member Countries : THE. *Journal of Islamic Monetary Economics and Finance*, 7(3), 527–544.
- Karadağ, D. T. (2022). The Effect of Institutions on Economic Growth in Muslim Countries. *International Journal of Islamic Economics and Finance Studies*, 229–245. <https://doi.org/10.54427/ijisef.1135611>
- Karso, A. J. (2025). Instrumen Keuangan Syariah Sebagai Solusi Investasi Halal Dalam Perspektif Hukum Islam. *SAIN MIKUM: Jurnal Sains, Manajemen, Akuntansi, Dan Hukum*, 318–332.
- Kaufmann, D., Kraay, A., & Mastruzzi, M. (2010). Methodology and Analytical Issues. In *The Worldwide Governance Indicators Methodology and Analytical Issues*.
- Kurniawan, M. R., Ghafur, A., & Kartikawati, Y. (2025). Pengaruh Inflasi , Suku

- Bunga , dan Kurs Terhadap Return On Asset Pada Bank Umum Syariah. *Jurnal Ekonomi Syariah Pelita Bangsa*, 10(01), 200–215. <https://doi.org/10.37366/jespb.v10i01.2428>
- Laurila, H., & Ilomäki, J. (2020). Inflation and Risky Investments. *MDPI Journal of Risk and Financial Management*.
- Law, S. H., & Azman-Saini, W. N. W. (2012). Institutional quality, governance, and financial development Siong. *Springer*, 217–236. <https://doi.org/10.1007/s10101-012-0112-z>
- Lestari, M. A. (2024). Examining the Impact of Islamic Banking on Indonesia ' s Economic Growth : Short- and Long-term Analysis. *Jounal International Economic Sharia*, 1(2), 75–85.
- Levine, R. (2005). Chapter 12 Finance and Growth: Theory and Evidence. In *Handbook of Economic Growth* (pp. 865–934). Elsevier. <https://www.sciencedirect.com/science/article/pii/S1574068405010129>
- Liko, E. (2024). Institutional Quality And Economic Growth : Evidence From Developing Countries. *Journal of Governance and Regulation*, 13(2), 395–402. <https://doi.org/10.22495/jgrv13i2siart15>
- Lucky, M., & Endraswati, H. (2024). Analysis of *Economic Freedom*, Foreign Direct Investment, and Economic Growth. *Jurnal Ekonomi Pembangunan*, 22(01), 89–103.
- Mankiw, N. G. (2015). *Macroeconomics* (9th ed.). Worth Publishers. <https://books.google.co.id/books?id=KdrDCAAAQBAJ>
- Mannan, M. A. (1970). *Islamic economics theory and practice, a comparative study*. Sh. Muhammad Ashraf. https://openlibrary.org/books/OL17427771M/Islamic_economics
- Masrizal, Sukmana, R., Fianto, B. A., & Majid, M. S. A. (2025). *Economic freedom* and its subcomponents: effects on Islamic bank performance. *Journal of Economic Studies*, 54(5). <https://doi.org/10.1108/JES-01-2024-0059>
- Mawardi, I., Ubaidillah, M., Mustofa, A., Widiastuti, T., & Ghozali, M. (2024). The influence of institutional quality , *economic freedom* , and technological development on Islamic financial development in OIC countries. *Journal of*

Open Innovation: Technology, Market, and Complexity, 10(February).

- Muarrif, Z. I. (2024). View of Hubungan Jangka Pendek dan Jangka Panjang antara Pembiayaan Perbankan Syariah dan GDP di Indonesia dengan menggunakan metode Vector Error Correction Model.pdf. *El Mad Jurnal Kajian Ekonomi Dan Bisnis Islaam*, 5(9).
- Mubarok, F., Wibowo, M., & Latif, S. D. H. (2024). Safeguarding Stability and Enhancing Profitability: The Case of Islamic Banking in Indonesia. *International Journal of Islamic Economics and Finance (IJIEF)*, 7(January), 95–112.
- Muhammad, M., Baita, A. J., & Hussain, T. (2024). Institutional quality and Islamic financial development. *Modern Finance*, 2(1).
- Muhiuddin, K. M. G. (2018). Parameters of Profitability: Evidence From Conventional and Islamic Banks of Bangladesh. *International Journal of Accounting and Financial Reporting*, 8(4), 159–179. <https://doi.org/10.5296/ijafr.v8i4.13760>
- Muspawi, M. (2024). Literatur Review: Operasionalisasi Variabel dalam Penelitian Pendidikan: Teori dan Aplikasi. *Jurnal Pendidikan Tambusai*, 8, 42925–42931.
- Mustafa, D., Baita, A. J., Usman, A. Y., Studies, D., & State, K. (2018). Impact Analysis Of Islamic Finance On Financial Inclusion And Economic Growth In Selected Muslim Countries : Lessons For Nigeria. *International Journal of Economics, Management and Accounting*, 2(2), 393–414.
- Nabila, S., Sabrina, Z., & Miranti, T. (2025). The Role of Economic Growth and *Economic Freedom* in Moderating the Influence of Bank Health Performance on Profitability. *Journal Unida Gontor*, 6(2), 398–415.
- Nasir, M., & Syuib, M. (2021). Causality Relationship Of Financing , Poverty , Unemployment , Consumer Price Index And Economic Growth In. *Analisis Pengaruh Kualitas Pelayanan Terhadap Kepuasan*, 22(2), 103–115.
- Natsir, I., Kiat, T., & Som, R. (2025). The Impact of Sharia Economic Law on Economic Growth in Muslim- majority Countries : A Global Perspective. *Sharia Oikonomia Law Journal*, 3(x), 55–67.
- Niroj, & Sunil. (2024). Institutional Quality And Economic Growth: A Panel Data

- Analysis In Asian Developing Countries Niroj Duwal □ Sunil SUWAL □. *Journal of Empirical Economics and Social Science*, 6(March), 13–31.
- Nisa, R. S., Kurniawati, I., Ritjha, M., Pramadita, V. Y., & Hidayati, A. N. (2025). Ekonomi Dan Pencapaian Sustainable Development Goals (Sdgs) Melalui Pembiayaan Syariah. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 3(12), 122–131.
- North, D. C. (1990). *Institutions, Institutional Change and Economic Performance*. Cambridge University Press.
- Nursiyono, J. A., & Dewi, D. M. (2022). Hubungan Permintaan dan Penawaran Tenaga Kerja Melalui Penggunaan Big Data (Studi Kasus : loker . id dan Google Trends). *Jurnal Ekonomi Indonesia*, 11(1), 95–108.
- Okun, A. M. (1962). Potential GNP: Its measurement and significance. *American Statistical Association, Proceedings of the Business and Economics Statistics Section*.
- Pastpipatkul, P., & Ko, H. (2025). Institutional Quality , Macroeconomic Policy , and Sustainable Growth in Thailand. *MDPI Journal Sustainability*, 17(7524).
- Patrick, H. T. (1980). Financial Development and Economic Growth in Underdeveloped Countries. *Money and Monetary Policy in Less Developed Countries*, 14, 37–54. <https://www.sciencedirect.com /science/article/pii/B9780080240411500090>
- Pederson, L. L., Vingilis, E., Wickens, C. M., Koval, J., & Mann, R. E. (2020). Use of secondary data analyses in research : Pros and Cons. *Journal of Addiction Medicine and Therapeutic Science*, 6, 58–60.
- Permana, A. T., Fadla, D. A., Azzahra, G. M., & Fulih, N. N. (2025). Pengaruh Keuangan Syariah terhadap Pertumbuhan Ekonomi Makro di Indonesia. *Indonesia Economic Journal*, 1(1), 173–182.
- Prayitno, A. R. D., Akbar, M. I., & Rahmatika, M. F. (2025). Analisis Faktor Makroekonomi Terhadap Pertumbuhan Perekonomian Di Indonesia. *Independent: Journal Of Economics*, 5, 124–140.
- Putri, S., Ismania, D., Maharani, F. T., Intan, P., & Qotrunnada, N. (2023). Analysis of The Positive Effect of Consumption , Inflation , GDP , Unemployment Rate , Balance of Payment , and Interest Rate on Investment.

Tamansiswa Management Journal International, 10(1), 96–103.

- Rahmalia, N. R. (2022). Pengaruh Inflasi terhadap Pertumbuhan Aset dengan Struktur Modal sebagai Variabel Intervening : Studi Bank Umum Syariah di Indonesia The inflation effect on asset growth with capital structure as an intervening variable : A study of Islamic banking in Ind. *Journal of Applied Islamic Economics and Finance*, 2(2), 370–378.
- Rusanti, E., Sari, N. S., Rusgianto, S., & Ahmed, I. (2024). The Impact of Zakah , Islamic Bank , Macroeconomic Variables on Unemployment Rate. *LAA MAISYIR*, 11(2).
- Salam, A., Hossain, M. I., & Tushar, H. (2025). Prospects of Islamic Finance in Thailand. *Theresa Journal of Humanities and Social Sciences*, 11(1), 132–140.
- Sasana, H., Ramdani, D., & Novitaningtyas, I. (2020). An Empirical Analysis of The Impact of Islamic Banking on Real Output in Indonesia. *Economica: Jurnal Ekonomi Islam*, 11(2), 329–345.
- Sawir, M., & Aljurida, A. M. A. (2025). Evaluasi Penerapan Governance dalam Anggaran Daerah Prinsip Good Pengelolaan. *Journal of Public Policy*, 1(1), 1–16.
- Sekaran, U., & Bougie, R. (2016). *Metode Penelitian untuk Bisnis : Pendekatan Pengembangan Keterampilan*. John Wiley & Sons, 2016.
- Styawati, D. A., & Meylianingrum, K. (2025). The Impact Of Corruption , Economic Freedom , Governance , Inflation And Economic Growth On Bank Profitability : Evidence From The Asean. *Jurnal Ekonomi Dan Bisnis*, 14(1), 176–198.
- Sudarmi, Masse, R. A., & Sapa, N. Bin. (2024). Perkembangan Lembaga Keuangan Syariah dan Dampaknya Pertumbuhan Ekonomi di Indonesia. *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi*, 3(4), 1570–1579.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (2024th ed.). Alfabeta.
- Sunaryo, D. A., & Kasri, R. A. (2022). Hubungan Industri Keuangan Syariah dan Pertumbuhan Ekonomi Indonesia. *Jurnal Pendidikan Tambusai*, 6, 15665–

15682.

- Susilawati, R., Nawawi, M. A., & Shofiana, D. E. (2025). Islamic Banking And Financial Stability In Indonesia : A Systematic Literature Review Approach. *International Journal of Scientific Research and Management (IJSRM)*, 13(07), 9340–9346. <https://doi.org/10.18535/ijssrm/v13i07.em05>
- Syariah, P., Islam, B., Islam, U., Raden, N., & Lampung, I. (2025). Persepsi Pengguna Layanan Pembiayaan Syariah Terhadap Inflasi , Likuiditas , Suku Bunga pada Pertumbuhan Pembiayaan Syariah. *Journal of Artificial Intelligence and Digital Business (RIGGS)*, 4(2), 1080–1086.
- Teapon, R. R. H., & Evalia, N. A. (2025). The Impact of Islamic Banking Financing on Economic Growth in Indonesia. *Jurnal Economia*, 21(3), 386–403.
- Teulings, C., & Huysmans, M. (2025). *The Microeconomics of Market Failures and Institutions*.
- Thi, N., Tuyet, B., & Dinh, L. Q. (2025). International Journal of Sustainable Development and Planning The Role of *Economic Freedom* and Institutional Quality in Driving Sustainable Development : Comparative Evidence from Developed and Developing Economies. *International Journal of Sustainable Development and Planning*, 20(7), 2963–2972.
- Thoyyibah, T. H., Amir, F., Syariah, E., Keislaman, F., Madura, U. T., & Korespondensi, E. (2024). The Effect Of Inflation And Unemployment On Npf In Islamic. *I-Finance: A Research Journal on Islamic Finance*, 10(02), 289–303.
- Torre, A. de la, Feyen, E., & Ize, A. (2011). *Financial Development: Structure and Dynamics* (Issue October).
- Utami, F. (2025). Analyzing The Relationship Between Economic Indicators , Demographics , And Islamic Bank Assets In High-Asset Oic Countries. *Journal of Economic Studies*.
- Wahyudi, I. (2025). Peluang dan Tantangan Perkembangan Ekonomi Syariah di Indonesia. *FADZAT Jurnal Ekonomi Syariah*.
- Wibowo, D., & Firmansyah, M. (2025). Melihat Hubungan Indikator Makro Ekonomi di Indonesia : Inflasi , Pengangguran , dan Pertumbuhan Ekonomi ?

- Akuntansi Pajak Dan Kebijakan Ekonomi Digital*, 2(September), 1–19.
- Wibowo, M. (2025). Islamic Banking in Indonesia: Assessing the Impact of Economic Turbulence and Market Dynamics on Credit Portfolios. *Journal of Islamic Economics and Finance Studies*, 6(1), 223–241.
- Widya, F. A., Maula, F. L., & Asiyah, B. N. (2023). Inflation and its contribution to economic stability in indonesia; the islamic economic perspective. *Al-Muhasib: Journal of Islamic Accounting and Finance*, 3(2), 36–50.
- Williamson, O. E. (1985). *The Economic Institutions of Capitalism*. The Free Press.
- Winter, J. de. (2025). *Multicollinearity in Statistical Modeling: A Review* . December, 1–18.
- Wooldridge, J. M. (2018). *Introductory Econometrics: A Modern Approach* (7th ed.).
- Yang, Z., Vitenu-Sackey, P. A., Hao, L., & Tao, Y. (2023). *Economic freedom , inclusive growth , and financial development: A heterogeneous panel analysis of developing countries. Plus One*, 18(7), 1–20. <https://doi.org/10.1371/journal.pone.0288346>
- Zaki, A., Purwanto, B., Sugiyanto, C., Fatmawati, D., Sulistyaningrum, E., & Bastian, I. (2018). *Metode Pengumpulan dan Teknik Analisis Data* (J. Hartono (ed.)). Andi Offset.
- Zarrouk, H., Ghak, T. El, & Haija, E. A. Al. (2018). Financial development , Islamic finance and economic growth: evidence of the UAE. *Journal of Islamic Accounting and Business Research*, 8(2–22). <https://doi.org/10.1108/JIABR-05-2015-0020>