

## DAFTAR PUSTAKA

- Abdullah, F., 2003, *Lean manufacturing Tools and Techniques in The Process Industry With Focus on Steel*, Dissertation, University of Pittsburgh, USA.
- Aboelmaged, M.G., 2009, *Six Sigma quality: a structured review and implications for future research*, International Journal of Quality & Reliability Management Vol 27 No.3,2010 pp.268-317© Emerald Group Publishing Limited 0265-671X.
- Acharya, V., I. Hasan, A. Saunders, 2006, *Should banks be diversified? Evidence from individual bank loan portfolios*, Journal of Business 32, 1355–1412
- Adilah, D.F., 2010, *Usulan Peningkatan Rasio Keberhasilan Peningkatan Rasio Keberhasilan Penghimpunan Anda Pada Pelayanan Eksklusif Produk Deposito dengan Pendekatan Lean Six Sigma di Bank X*, Undergraduate Theses, Industrial Engineering, RSI 658.562 Adi u, 2009, ITS Library.
- Adnan, M.A., dan K. Eha, 2000, *Analisis Tingkat Kesehatan Perusahaan untuk Memprediksi Potensi Kebangkrutan dengan Pendekatan Altman (Kasus pada Sepuluh Perusahaan di Indonesia)*. JAAI, Vol. 4, No. 2, Desember, Hal: 131-149.
- Aebi, V.,G.Sabato, dan M. Schmid, 2011, *Risk management, corporate governance, and bank performance in the financial crisis*. J. Bank Finance (2011), doi:10.1016/j.jbankfin.2011.10.020
- Agoes, S., dan R. Kristaung, 2007, *The Influence of Professional and Business Ethics and Corporate Social Responsibility on Corporate Governance Implementation and Fraud mitigation: Empirical Evidence from Accounting Managers and Public Accountants in Jakarta*, International Seminar The Asian Forum on Business Education Conference 4<sup>th</sup> December 2007
- Alexander, C., 2005, *The present and future of financial risk management*, Journal of Financial Econometrics, Vol. 3 No. 1, pp. 3-25.
- Allayannis, G., dan J. Watson, 2001, *The Use of Foreign Currency Derivatives and Firm market Value*, review of Financial Studies, Vol.14, No. 1 (Spring 2001) pp 243-276
- Allen, L., 1988, *The Determinants of Bank Interest Margins: A Note*, Journal of Financial and Quantitative Analysis 23, no.20: 231-235
- Altman, Edward I., dan A. Saunders,1998, *Credit risk measurement: Developments over the last 20 years*, Journal of Banking & Finance 21(1998)1721-1742

Alves, A.J. Jr., Gary A. Dymski, Luiz-Fernando de Paula, 2012, *Banking Strategy and Credit Expansion: A Post Keynesian Approach*, Universidade do Estado do Rio de Janeiro, Faculdade de Ciências Econômicas, Rua São

Amit, R. dan Wernerfelt, B., 1990, *Why do firms reduce business risk?*, Academy of Management Journal, Vol. 33 No. 3, pp. 520-33.

Anderson, R., 2008, *Risk Management and Corporate Governance*, OECD

Anderson, R., Eriksson, H., dan Torstenson, H., 2006, *Similarities and differences between TQM, Six Sigma and Lean*, The TQM Magazine, Vol.18 No.3 pp.282-296.

Angbazo, L., 1997, *Commercial Bank Net Interest Margin, Default Risk, Interest Rate and Off-Balance Sheet Banking.*, Journal of Banking and Finance 21, no.1 : 55-87

Antony, J., 2002, *Design for Six Sigma: a breakthrough business improvement strategy for achieving competitive advantage*, Work Study, Vo.51 No.1 Pp.6-8

Antony, J., 2004, *Some pros and cons of Six Sigma: an academic perspective*, The TQM Magazine, Vol. 16 No. 4, pp. 303-6.

Antony, J., Antony, F.J., Kumar, M., 2006, *Six Sigma in service organisations Benefits, challenges and difficulties, common myths, empirical observations and success factors*, International Journal of Quality & Reliability Management Vo.24 No.3, 2007 pp.294-311© Emerald Group Publishing Limited 0265-671X.

Antony, J., 2007, *What is the role of academic institutions for the future development of Six Sigma?*, International Journal of Productivity and Performance Management Vo.57 No.1, 2008, pp.107-110, Emerald Group Publishing Limited, DOI 10.1108/17410400810841263

Antony, J., Kumar, M. Madu, C.N., 2005a, *Six Sigma in small and medium sized UK manufacturing enterprises: some empirical observations*, International Journal of Quality & Reliability Management, Vol. 22 No. 8, pp. 860-74.

Antony, J., Kumar, M. dan Tiwari, M.K. 2005b, *An application of Six Sigma methodology to reduce the engine overheating problem in an automotive company*, IMechE – Part B, Vol. 219, B8, pp. 633-46.

Antony, J., Antony, F.J., Kumar, M. dan Cho, B.R., 2007, *Six Sigma in service organizations: benefits, challenges, difficulties, common myths and success factors*, International Journal of Quality & Reliability Management, Vol. 24 No. 3, pp. 294-311.

Arnheiter, E. D., dan J. Maleyeff, 2005, *The Integration of Lean Management and Six Sigma*, The TQM Magazine, Vol.117, No.1, Pg.5-18, Emerald Group Publishing Limited

Ariyanto, T., 2004, *Profil Persaingan Usaha Dalam Industri Perbankan Indonesia*, Perbanas Finance & Banking Journal, Vol.6 No.2, Desember 2004, 95-108

Arikunto, S., 2004, *Prosedur Penelitian: Suatu pendekatan Praktek*, Bandung: Rineka Cipta

AS/NZS 4360:1999, *Risk Management*, Australian Standard

Ballou, B., and Knechel, W. R., 2002, *Ceskoslovenská Obchodní Banka, as: applying business risk audit techniques in an emerging market economy*, Issues in Accounting Education, 17(3), 289-313.

Bank Indonesia, 2012, *Perbankan RI Kalah di ASEAN Bank-bank Nasional Harus Lebih Tingkatkan Efisiensi*, Kompas, Selasa 26 Juni 2012

Baron, R. M., dan Kenny, D. A., 1986, *The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations*. Journal of Personality & Social Psychology, 51(6), 1173-1182.

Basel Committee on Banking Supervision, 2000, *The standardized approach to credit risk*, Bank for International Settlements

Basel Committee on Banking Supervision ,2004, June, *Basel II: International convergence of capital measurements and capital standards: A revised framework*, Bank for International Settlements, 239 pp.

Banuelas, R., dan Antony, J., 2003, *Going from Six Sigma to design for Six Sigma, an explanatory study using analytic hierarchy process*, The TQM Magazine, Vo.15 No.5

Barnard, C., 1938, *Functions of Executive*, Copy Right on 1938, By President and Coleagues from Harvard, US.

Basel Committee on Banking Supervision (2004, June). Basel II: International convergence of capital measurements and capital standards: A revised framework. Bank for International Settlements, 239 pp.

Barr, R., dan T. Siems, 1994, *Predicting Bank Failure Using DEA to Quantify Management Quality*, Federal Reserve Bank of Dallas, Financial Industry Studies Working Paper No. 1-94.

Bauer, R., B.Frijns, R. Otten, dan A. Tourani-Rad, 2008, *The impact of corporate governance on corporate performance: Evidence from Japan*; Pacific-Basin Finance Journal 16 (2008) 236–251

Bazerman M., dan M. Watkins, 2004, *Predictable Surprises: The Disasters You Should Have Seen Coming, and How to Prevent Them*. ISBN 1-59139-178-4

Beck, T., A.Demirguc-Kunt, dan V.Maksimovic, 2004, *Bank Competition and Access to Finance: International Evidence*, Journal of Money, Credit, and Banking, Vol. 36, No. 3 (June 2004, Part 2) Published in 2004 by The Ohio State University Press.

Becher, D., De Young, R. dan Lutton, T., 1995, *Projecting resolved assets in banks: a comparison of different methods*, Office of the Comptroller of the Currency, Working Paper.

Behara, R.S., Fontenot, G.F., dan Gresham, A., 1995, *Customer Satisfaction Measurement and analysis using Six Sigma*, International Journal of Quality and Reliability Management, Vol.12 No.3

Bendell, T., 2006, *A review and comparison of Six Sigma and the Lean Organization*, The TQM Magazine, Vol. 18 No.3

Behr, P., A.K.Etzian, dan A. Güttler, 2011, *How do lending relationships affect access to credit and loan conditions in microlending?* Journal of Banking & Finance 35 (2011) 2169–2178

Berger, A.N. and G.F. Udell, 1995, *Relationship Lending and Lines of Credit in Small Firm Finance*, Journal of Business, 68(3), 351-381.

Berger, A. N. and R. DeYoung, 1997, *Problem Loans and Cost Efficiency in Commercial Banks*, Journal of Banking and Finance 21, 849-870.

Berger, A.N., dan D. B. Humphrey, 1991, *The Dominance of Inefficiencies over Scale and Product Mix Economies in Banking*, Journal of Monetary Economics 28, 117- 148.

Berger, A.N. dan L.J. Mester, 1997, *Inside the Black Box: What Explains Differences in the Efficiencies of Financial Institutions?* Journal of Banking and Finance 21, 895-947.

Berger, A.N. dan D.B.Humphrey, 1997, Efficiency of Financial Institutions: International Survey and Directions for Future Research, European Journal of Operational Research 98, 175-212.

Berger, A.N., D. Hancock, dan D.B. Humphrey, 1993, Bank Efficiency Derived from the Profit Function, Journal of Banking and Finance 17, 317-347.

Berger, A.N., dan T.H. Hannan,1998, *The Efficiency Cost of Market Power in the Banking Industry: A Test of the Quiet Life and Related Hypotheses*, Review of Economics and Statistics 80, 454-465.

Bertrand, M., A. Schoar, dan D.Thesmar, 2007, *Banking Deregulation and Industry Structure: Evidence from the French Banking Reforms of 1985*, The Journal of Finance Vol LXII, No. 2 April 2007

Bhagat, S., dan B. Bolton, 2008, *Corporate governance and firm performance*, Journal of Corporate Finance 14 (2008) 257–273

Bintoro, A., 2008, *Analisis Tingkat Efisiensi Perbankan yang Go Public di Bursa Efek Jakarta Tahun 2001-2006*, Universitas Muhammadiyah Malang, Department of Development Economic Study - student-research.umm.ac.id

Black, E.S., and P. E. Strahan, 2002, *Entrepreneurship and Bank Credit Availability*, The Journal of Finance, Vol. 57, No. 6 (Dec., 2002), pp. 2807-2833, Blackwell Publishing for the American Finance Association

Black, K. and Revere, L., 2006, *Six Sigma arises from the ashes of TQM with a twist*, International Journal of Health Care Quality Assurance, Vol. 19

Bolze, S., 1998, *A Six Sigma Approach to Competitiveness, Transmission and Distribution World*, August, [http://tdworld.com/mag/power\\_six\\_sigma\\_approach](http://tdworld.com/mag/power_six_sigma_approach)

Bonfirm, D., 2009, *Credit risk drivers: Evaluating the contribution of firm level information and of macroeconomic dynamics*, Journal of Banking & Finance 33 (2009) 281–299

Bos., J.W.B., dan James W.Kolari, 2005, *Large Bank Efficiency in Europe and the United States: Are There Economic Motivations for Geographic Expansion in Financial Services?* , The Journal of Business, Vol.78, No.4 (Juli, 2005), pp.1555-1592

Bott, C., Keim, E., Kim, S., dan Palser, L., 2000, *Service quality Six Sigma Case Studies*, ASQ's 54<sup>th</sup> Annual Quality Congress Proceedings, pp.225-31

Boubakri, N., J. C., dan O. Guedhami, 2005, *Liberalization, corporate governance and the performance of privatized firms in developing countries*, Journal of Corporate Finance 11 (2005) 767–790

Boyer, M.M., dan L. H. Stern, 2012, *Is corporate governance risk valued? Evidence from directors' and officers' insurance*, Journal of Corporate Finance 18 (2012) 349–372

Byrne, G., D.Lubowe, dan A. Blitz, 2007, *Using a Lean Six Sigma approach to drive innovation, Strategy & Leadership*, Vo.35 No.2.

Bhimani, A., 2009, *Risk management, corporate governance and management accounting : Emerging interdependencies*, Management Accounting Research 20 (2009) 2–5

Blanchard, D., 2003, *Risk management and Corporate governance*, Working Paper 03, September 2003, Venture Capital Consultant

Brady, J.E., dan Allen, T.T., 2006, *Six Sigma Literature: a Review and Agenda for Future Research*, Quality and Reliability Engineering International, Vol.22, pp.335-67

Braga-Alves, M.V., dan Morey, M., 2012, *Predicting corporate governance in emerging markets*, Journal of International Money and Finance (2012), doi:10.1016/j.jimonfin.2012.02.009

Breuer, J. B., 2005, *Problem bank loans, conflicts of interest, and institutions*, Journal of Financial Stability 2 (2006) 266–285

Broecker, T., Klein, D., dan Schmid, M., 2002, *Zukunftssicherung durch Kostenstrukturoptimierung (Saving the future through cost structure optimisation)*, Die Bank No. 1 January 2002, pages 50-53

Brown, C. A., dan S.Wang, 2002, *Credit risk: The case of First Interstate Bankcorp*, International Review of Financial Analysis 11 (2002) 229–248

Brown, L. D., dan M. L. Taylor, 2004, *The Correlation between Corporate Governance and Company Performance*, Copyright © 2004, Institutional Shareholder Services, Inc .

Bruno, V., dan Stijn Claessens, 2009, *Corporate governance and regulation: Can there be too much of a good thing?* J. Finan. Intermediation 19 (2010) 461–482

Brue, G., 2006, *Six Sigma for Small Business*, CWL Publishing Enterprises, Madison, WI

Caldwell, F., 2008, *Risk intelligence: applying KM to information risk management* French Caldwell, Organizational Engineering Management, VINE: The journal of information and knowledge management systems Vol. 38 No. 2, 2008 pp. 163-166 Emerald Group Publishing Limited 0305-5728 DOI 10.1108/03055720810889798

Carey, M. dan M. Hrycay, 2001, *Parameterizing credit risk models with rating data*, Journal of Banking & Finance 25 (2001) 197±270

Castanheira, N., L.L. Rodrigues, R.Craig, 2009, *Factors associated with the adoption of risk-based internal auditing*, Managerial Auditing Journal Vol. 25 No. 1, 2010 pp. 79-98 Emerald Group Publishing Limited 0268-6902 DOI 10.1108/02686901011007315

Cebenoyan, A.S., dan P.E.Strahan, 2004, *Risk management, capital structure and lending at banks*, Journal of Banking & Finance 28 (2004) 19–43

Cetorelli, N., dan M. Gambera, 1999, *Banking Market Structure, Financial Dependence and Growth: International Evidence from Industry Data*, Federal Reserve Bank of Chicago, 230 S. LaSalle St., Chicago, IL 60604-1413.

Cetorelli, N. dan P.F. Peretto, 2012, *Credit quantity and credit quality: Bank competition and capital accumulation*, Journal of Economic Theory 147 (2012) 967–998

Cetorelli, N., dan P. E. Strahan, 2003, *Finance as a Barrier to Entry: Bank Competition and Industry Structure in Local US Markets*, Federal Reserve Bank of Chicago & Wharton Financial Institutions Center Boston College, NBER

Chakrabarty, A., dan Tan., K., 2007, *The Current state of Six Sigma Application in services managing Service Quality*, Vol.17 No.2.

Charette, R.N., 1990, *Applications Strategies for Risk Analysis*, McGraw-Hill, Inc. New York, NY, USA , ©1990 ISBN:0070109125

Chen, Y, 2006, *Collateral, loan guarantees, and the lenders' incentives to resolve financial distress*, The Quarterly Review of Economics and Finance 46 (2006) 1–15

Chen, Y, S. Zhu, dan Y. Wang, 2011, *Corporate fraud and bank loans: Evidence from china*, China Journal of Accounting Research 4 (2011) 155–165

Chia, A., dan H.S. Hoon, 2000, *Adopting and creating Balanced Scorecards in Singapore-based companies*. Singapore Management Review, 22(2), 1–15.

Chin, W.W., 1995, *Partial Least Square is to LISREL as principal components analysis is to common factor analysis*, Technology Studies, 2:315-319

Claessens, S., dan B.Yurtoglu, 2012, *Corporate Governance in Emerging Markets: A Survey*, Emerging Markets Review (2012), doi: 10.1016/j.ememar.2012.03.002

Clough, R.H. dan G.A. Sears, 1994, *Construction Contracting*. (6th edition) John Wiley & Sons Inc., New York.

Colombo, M.G., dan L. Grilli, 2005, *Founders' human capital and the growth of new technology-based firms: A competence-based view*, Research Policy 34 (2005) 795–816, www.science-direct.com

Conine, T.E., 1982, *On the theoretical relationship between business risk and systematic risk*, Journal of Business Finance & Accounting, Vol. 9 No. 2, pp. 199-205.

Conti, T., 1999, *Organisational Self-Assessment*, 2nd edition, Kluwer Academic Publishers, Dordrecht, the Netherlands

Cooper,R. D. dan W.C. Emory, 1996, *Metode penelitian bisnis*, edisi 5, jilid 1, Erlangga, Jakarta

Cooper, D.R., dan Schindler, P.S., 2006, *Business Research Methods*, 9<sup>th</sup> ed, New York, NY: Irwin/Mc.Graw-Hill

Core, John E., R.W. Holthausen, dan D.F. Larcker, 1999, *Corporate governance, chief executive officer compensation, and firm performance*, Journal of Financial Economics 51 (1999) 371-406

Cortavarria, L., C. Dziobek, A. Kanaya, and I. Song, 2000, *Loan Review, Provisioning, and Macroeconomic Linkages*, IMF Working Paper WP/00/195, Monetary and Exchange Affairs Department

Crockett, A., 1997, *The Theory and Practice of Financial Stability*, Essays in International Finance, no.203, Princeton: International Finance Section, Princeton University

Crouhy, M., 2006, *The Essentials of Risk Management*, McGraw-Hill, New York, NY.

Dalgleish, S., 2003, *Six Sigma? No thanks*, Quality Magazine, April.

Darmawi, H., 2005, *Manajemen Risiko (cet.9)*, Bumi Aksara, Jakarta

David, F., 2005, *Strategic Management*, Prentice-Hall Publishing, Upper Saddle River, NJ.

Davis, S., & T. Albright, 2004, *An investigation of the effect of the balanced scorecard implementation on financial performance*, Management Accounting Research, 15(2), 135–153.

Dbouk, W., dan A. Ismail, 2010, *Corporate governance and long run performance of seasoned equity issuers*, Journal of Multi Finance Management 20 (2010) 159–177

Di Patti, E.B., dan G.D.Aricia, 2002, *Bank Competition and Firm Creation*, Bank of Italy, Research Department, Via Nazionale 91, 00184 Rome, Italy, and IMF

De Lis, S.F., J.M. Pagés dan J. Saurina, 2001, *Credit growth, problem loans and credit risk provisioning in Spain*, BIS Papers No 1, Marrying the macroand Microprudential, dimensions of financial stability, Monetary and Economic Department March 2001

De Bandt, O., dan E. P. Davis, 1999, *A Cross-Country Comparison of Market Structure in European Banking*, European Central Bank Working Paper No.7. Frankfurt: European Central Bank

Demidenko, E., dan P. McNutt, 2010, *The ethics of enterprise risk management as a key component of corporate governance*, International Journal of Social Economics Vol. 37 No. 10, 2010, pp. 802-815, Emerald Group Publishing Limited 0306-8293 DOI 10.1108/03068291011070462

DeYoung, R., dan G. Whalen, 1994, *Is a Consolidated Banking Industry a More Efficient Banking Industry?*, *Office of the Comptroller of the Currency*, Quarterly Journal, volume 13, number 3.

Dessler, G., 2000, *Human resource management* (8th ed.). New Jersey: Prentice Hall

- Diamond, D., 1984, *Financial intermediation and delegated monitoring*, The Review of Economic Studies 51, 393–414
- Díaz, A. dan F. Perera-Tallo, 2011, *Credit and inflation under borrower's lack of commitment*, Journal of Economic Theory 146 (2011) 1888–1914
- Doff, R., 2004, *Economic Capital en Risicobeheer bij Banken*, NIBE-SVV.
- Doff, R., 2008, *Defining and measuring business risk in an economic-capital framework*, The Journal of Risk Finance Vol. 9 No. 4, 2008 pp. 317-333 q Emerald Group Publishing Limited 1526-5943 DOI 10.1108/15265940810894990
- Dorfman, M.S., 1998, Introduction to risk management and insurance, Prentice Hall, 6<sup>th</sup> edition
- Dusharme, D. 2001, *Six Sigma survey: breaking through the Six Sigma hype*, Quality Digest, November.
- De Koning, H., R. Does dan S. Bisgaard., 2008, *Lean Six Sigma in financial sevices*, International Journal of Six Sigma and Competitive Advantage, Vol.4 No.1, pp 1-17
- De Mast, J., 2006, *Six Sigma and Competitive Advantage*, Institute for Business and Industrial Statistic of the University of Amsterdam, Amsterdam,The Netherlands, Total Quality Management, Vol.17, No.4,455-464, May 2006
- De Mast, J., R. Does, dan H. De Koning, 2006, *Lean Six Sigma for Service and Healthcare*, Alphen aan de Rijn: Beaumont Quality Publications.
- Denis, D., dan Sarin, A., 1997, *Agency problems, equity ownership, and corporate diversification*. Journal of Finance 52, 135–160.
- Dittmar, A. dan J. Mahrt-Smith, 2007, *Corporate Governance and the Value of Cash Holdings*, Journal of Financial Economics, 83, 599{634)
- Drew, Stephen A., Patricia C. Kelley, dan Terry Kendrick, 2006, CLASS: Five elements of corporate governance to manage strategic risk, Business Horizons (2006)49, 127—138
- Duthoit, C., D. Goyal, H. Ketterer, T. Reichert, S. Ramachandran, dan B. Rehberg, 2008, *Banking on Lean Advantage* , Boston Consulting Group, New York
- Emerald, 2010, *How to heighten efficiency and combat risk: The value of strategic planning*, VOL. 26 NO. 10 2010, pp. 12-15, Q Emerald Group Publishing Limited, ISSN 0258-0543 DOI 10.1108/02580541011080500
- Egbuji, A., 1999, *Risk management of organisational records*, Records Management Journal, vol. 9, no. 2, August 1999, pp. 93–116

- Etzioni, E., 2007, *Modern Organization*, Phi Learning, ISBN: 8120301935
- EFQM, 2005, The EFQM Framework for Risk Management: Driving Excellence in Risk Management, EFQM-DNV2005
- Evans, L., Y. Altunbas, dan P. Molyneux, 2001, *Bank Ownership and Efficiency*. Journal of Money, Credit, and Banking 33, 926-954.
- Evans, J.R., dan W.M. Lindsay, 2005, *An Introduction to Six Sigma and Process Improvement*, Pengantar Six Sigma, South Western, Penerbit Salemba Empat, Jakarta
- Fama, E.F., 1980, *Agency problems and the theory of the firm*, Journal of Political Economy 88, 288–307.
- Fama, E. F. dan M.C. Jensen, *Separation of Ownership and Control*, FOUNDATIONS OF ORGANIZATIONAL STRATEGY, Harvard University Press, 1998, and Journal of Law and Economics, Vol. 26, June 1983.
- Fan, L., dan S. Shaffer, 2004, *Efficiency Versus Risk in Large Domestic US Banks*, Managerial Finance, Volume 30 Number 9 2004
- Fairchild, R., 2002, *Financial risk management: is it a value-adding activity?*, Balance Sheet 10.4.2002, pp.22-25 @ MCB UP Limited 0965-7967, DOI 10.1108/09657960210450754
- Fauver, L., dan M. E. Fuerst, 2004, *Does Good Corporate Governance Include Employee Representation? Evidence from German Corporate Boards*, 2004 European Finance Association Meeting in Maastricht, Netherlands.
- Ferdinand, A., 2000, *Manajemen Pemasaran: Sebuah Pendekatan Strategik*, Research Paper Series, Badan Penerbit Universitas Diponegoro Semarang
- Ferdinand, A., 2002, *Kualitas Strategi Pemasaran Sebuah Studi Pendahuluan*, Journal Sains Pemasaran Indonesia, Vol. 1. No. 1.
- Ferdinand, A., 2011, *Metode Penelitian Manajemen Pedoman Penelitian untuk Penulisan Skripsi, Tesis dan Disertasi Ilmu Manajemen*, Seri Pustaka Kunci 10/2011 Edisi 3, BP. UNDIP. ISBN:979-704-254-5
- Ferdinand, A., 2013, *Metode Penelitian Manajemen Pedoman Penelitian untuk Penulisan Skripsi, Tesis dan Disertasi Ilmu Manajemen*, Seri Pustaka Kunci 11/2013 Edisi 4, BP. UNDIP. ISBN:979-704-254-5
- Field, A., 2000, *Discovering Statistics Using SPSS for Windows*, London, Sage

Fields, P., D. R. Fraser, A. Subrahmanyam, 2012, *Board quality and the cost of debt capital: The case of bank loans*, Journal of Banking & Finance 36 (2012) 1536–1547

Fiederlisi, F., Marquey-Ibanez, D. and Molyneux, P., 2010, *Efficiency and risk in European banking*, Working Paper Series no.1211, European Central Bank.

Fight, A., 2004, *Credit Risk Management*, Butterworth-Heinemann, 22 Nov 2004

Foos, D., L. Norden, dan M. Weber, 2010, *Loan growth and riskiness of banks*, Journal of Banking & Finance 34 (2010) 2929–2940

Foster, T., 2007, *Does Six Sigma Improve Performance?*, Brigham Young University, ASQ

Freeman, R.E., 2010, *Strategic management: A Stake Holder Approach*, Cambridge University Press, ISBN 978-0-521-15174-0

Freiesleben, J., 2006, *Communicating six sigma's benefits to top management*, Measuring Business Excellence, Vol. 10 Iss: 2, pp.19 – 27

Friday-Stroud, S.S., dan Sutterfield, J.S., 2007, *A Conceptual framework for integrating six-sigma and strategic management methodologies to quantify decision making*, The TQM Magazine, Vol 19, No. 6, 2007, pp 561-571, @ Emerald Group Publishing Limited, 0954-478X, DOI. 10.1108/09544710828412

Froot, K.A., D.S. Scharfstein, dan J.C. Stein, 1993, *Risk Management: Coordinating Corporate Investment and Financing Policies*, The Journal of Finance, Vol. 48, No. 5. (Dec., 1993), pp. 1629-1658.

Furterer, S., dan A.K. Elshenanawy, 2005, *Implementation of TQM and Lean Six Sigma tools in local government: a framework and a case story*, Total Quality Management & Business Excellence, 16 (10), 1179-1191

Gabus, A., dan E. Fontela, 1972, *World problems, an invitation to further thought within the framework of DEMATEL*. Geneva, Switzerland: Battelle Geneva Research Center.

Gabus, A., dan E. Fontela, 1973, *Perceptions of the world problematique: Communication procedure. Communicating with those Bearing Collective Responsibility* (DEMATEL Report No. 1). Battelle Geneva Research Centre, Geneva, Switzerland.

Garspersz, V., 2007, *Lean Six Sigma for Manufacturing and Service Industries*, Gramedia Pustaka Utama, ISBN 9789792225594

Gedajlovic, E., D. Shapiro, & B.Buduru, 2003, *Financial Ownership, Diversification and Firm Profitability in Japan*, Journal of Management and Governance, 7:315-335.

Geiger, H., 2000, *Regulating and Supervising Operational Risk for Banks*. Working paper, University of Zurich

George, M.L., 2003, *Lean Six Sigma for Service*, McGraw-Hill, New York, NY.

Gillet, J., Fink, R. dan N.Bevington, 2010, *How Caterpillar uses 6 Sigma to execute strategy*, Strategic Finance, April, pp. 25-8, ISSN 1524-833X.

Guo, Z., dan U. Kumara, 2012, *Corporate Governance and Firm Performance of Listed Firms in Sri Lanka*, Procedia - Social and Behavioral Sciences 40 ( 2012 ) 664 – 667

Grant, R.M., 1991, *The Resources-based Theory of Competitive Advantage: Implications for Strategy Formulation*, California Management Review, vol.33 (3), pp 114

Glassman, C., 2000, *Strategic risk: quadruple jeopardy*, RMA Journal, September, pp. 52-3.

Goddard, J., P. Molyneux, dan J.O.S. Wilson, 2004, *Dynamics of Growth and Profitability in Banking* , Journal of Money, Credit and Banking, Vol. 36, No. 6 (Dec., 2004), pp. 1069-1090, Blackwell Publishing

Gompers, P. A., J.L. Ishii, dan A. Metrick, 2003, *Corporate Governance and Equity Prices. Quarterly Journal of Economics*, Vol. 118, No. 1, pp. 107-155, February 2003. Available at SSRN: <http://ssrn.com/abstract=278920>

Goh, T.N., 2002, *A strategic assessment of six sigma*, Quality Reliability Engineering International, Vol. 18 No. 5, pp. 403-10.

Goss, A., dan S.R. Gordon, 2011, *The impact of corporate social responsibility on the cost of bank loans*, Journal of Banking & Finance 35 (2011) 1794–1810

Hadad, M.D., W. Santoso, S.D. Besar, 2003, *Studi Biaya Intermediasi Beberapa Bank Besar di Indonesia: Apakah Bunga Kredit Bank Umum Overpriced?*, Kertas kerja Bank Indonesia, Oktober.

Hair, J.F. Jr, Anderson R.E., Tatham RL., William C., 1995, *Multivariate data analysis with readings*, - New Jersey: Prentice Hall

Hair, J.F.J., Lack, W.C., Babin, B.J., Anderson, R.E., Tatham, R.L., 2008, *Multivariate Data Analysis*, 6<sup>th</sup> ed., New York, Pearson Prentice Hall

Hair, J., T.Hult, C.Ringle, dan M.Sartstedt, 2013, *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, Los Angeles: Sage.

Hamel, G. dan Prahalad, C.K., 1993, *Strategy as stretch and leverage*, Harvard Business Review, 71(2), pp. 75–84.

Harris, A., 2000, *Risk management in practice: how are we managing?* British Journal of Clinical Governance Volume 5 . Number 3 . 2000 . pp. 142-149 @ MCB University Press . ISSN 1466-4100

Harry, M.J. dan R. Schroeder, 1999, *Six Sigma: The Breakthrough Management Strategy Revolutionizing the World's Top Corporations*, Doubleday, New York, NY

Hart, O., 1995, *Corporate Governance: some theory and implications*, The Economic Journal, Volume 105, Issue 430 (May, 1995), 678-689

Hartono, J.M., 2008a, *Metodologi Penelitian Sistem Informasi*, Yogyakarta, Andi Offset

Hartono, J.M., 2008b, *Pedoman Survei Kuesioner: Mengembangkan Kuesioner, Mengatasi Bias dan Meningkatkan Respon*, Yogyakarta, Andi Offset

Hayler, R., dan M. Nichols, 2006, *Six Sigma for Financial Services : How leading companies are driving results*, Mc-Graw Hill, Nichols Quality Associates, USA

Hays, W. L., dan Hays, W. L., 1967, *Quantification in psychology*. Brooks/Cole Publishing Company.

Harry, M. dan Crawford, D., 2005, *Six Sigma – the next generation*, Machine Design, Vol. 77 No. 4, February, pp. 126-31.

Heckl, D., J. Moormann, dan M. Rosemann, 2010, *Uptake and success factors of Six Sigma in the financial services industry*, Business Process Management Journal Vol. 16 No. 3, 2010 pp. 436-472, Emerald Group Publishing Limited 1463-7154, DOI 10.1108/14637151011049449

Henderson, K.H., dan J.R. Evans, 2000, *Successful implementation of Six Sigma: Benchmarking General Electric Company*, Benchmarking: An International Journal, Vol.7 No.4, pp. 260-81

Hensley, R.L., dan K. Dobie, 2005, *Assessing Readiness for Six Sigma in a Service Setting*, Managing Service Quality, Vol.15 No.1, pp.82-101

Hepworth, P., 1998, *Weighing it up—A literature review for the balanced scorecard*. The Journal of Management Development, 17(8), 559–563.

Hinrichs, B., dan Weinkauf, W., 2002, *GPO Beninnt im Kopf, (GPO starts in your head)*, Bank information no.9, September 2002, pages 14-19

Huang, H., Min-Lee Chan, I-Hsiang Huang, dan Chih-Hsiang Chang, 2010, *Stock price volatility and overreaction in a political crisis: The effects of corporate governance and performance*, Pacific-Basin Finance Journal 19 (2011) 1–20

Hughes, J.P., dan Loretta J. Mester, 1992, *A Quality and Risk Adjusted Cost Functions for Banks: Evidence on The Too Big Fail Doctrine*, Rodney L. White Centre for Financial, The Wharton School, University of Pennsylvania, PA.

Hughes, J.P., dan Loretta J. Mester, 1997, *Bank Capitalization and Cost: Evidence of Scale Economies in Risk Management and Signaling*, Working Paper No. 96-2/R, Federal Reserve Bank of Philadelphia, Pennsylvania

Hughes, Joseph P., William Lang, Loretta J. Mester, dan Choon-Geol Moon, 1998, *The Dollars and Sense of Bank Consolidation*, Financial Institute Centre, The Wharton School, University of Pennsylvania, PA.

Ho, T., dan Saunders, A., 1981, *The Determinants of Banks Interest Margins: Theory and Empirical Evidence* Journal of Financial and Quantitative Analysis 16, no.4: 581-600

Hollman, Kenneth W., dan Forrest, Jack E., 1991, *Risk Management in a Service Business*, International Journal of Service Industry Management, Vol. 2 No.2, 1991, MCB University Press

Hollenbeck, G.P., Morgan W. McCall Jr., dan Robert F. Silzer, 2006, *Leadership competency models*, The Leadership Quarterly 17 (2006) 398–413

Hossain, M., Andrew K. Prevost, Ramesh P. Rao, 1993, *Corporate governance in New Zealand: The effect of the 1993 Companies Act on the relation between board composition and firm performance*, Pacific-Basin Finance Journal 9 2001 119–145  
[www.elsevier.com/locate/reconbase](http://www.elsevier.com/locate/reconbase)

Howland, M., dan John Rowse, 2006, *Measuring Bank Branch Efficiency Using Data Envelopment Analysis: Managerial*, INFOR; Feb 2006; 44, 1; Discovery, pg. 49

Hyman, H.H., 1955, *Survey design and analysis*, New York: Glencoe, IL: The Free Press

Inman, R.R., 1999, *Are you implementing a pull system by putting the cart before the horse?*, Production and Inventory Management Journal, Vol. 40 No.2 pp 67-71

James, C., 1996, *RAROC based capital budgeting and performance evaluation: a case study of bank capital allocation*, Wharton Institution Centre No. 96-40.

Jensen, M.C., dan William H. Meckling, 1976, *Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure*, Journal of Financial Economics, October, 1976, V. 3, No. 4, pp. 305-360.

Jensen, M., 1986. *Agency costs of free cash flow, corporate finance, and takeovers*. American Economic Review 76, 323–329.

Jimenez, Gabriel dan Jesus Saurina, 2004, *Collateral, type of lender and relationship banking as determinants of credit risk*, Journal of Banking & Finance 28 (2004) 2191–2212

Jogiyanto, HM, 2011, *Konsep dan Aplikasi Structural Equation Modeling, Berbasis Variance Dalam Penelitian Bisnis*, UPP STIM YKPN

Jonas, M.R., dan Sharmila K.King, 2002, *Bank Efficiency and The effectiveness of Monetary Policy*, Contemporary Economic Policy (ISSN 1465-7287) \_ 2008 Western Economic Association International

Jones, M.H. Jr, 2004, *Six Sigma: at bank?*, ASQ Six Sigma Forum Magazine, Vol.3 No.2, pp.13-17, www.asq.org

Jones, K.T. dan Chen, C.C., 2010, *The pervasive success of 6 Sigma at Caterpillar*, Strategic Finance, April, pp. 29-33, ISSN 1524-833X.

Kaplan, Stanley dan B. John Garrick, 1981, *On The Quantitative Definition of Risk, RiskAnalysis*, Vol. I , No. I , 1981

Kasten, L., dan Schnelle, J., 2002, *Mdell fur den Verbund –Das Prozessmodell der Gerschaftsprozessoptimierung, (Model for networks – the process modell of business process optimisation)*, Bankinformation no.9, September 2002, pages 20-24

Kasman, S., dan Adnan Kasman, 2011, *Efficiency, Productivity and Stock Performance: Evidence from the Turkish Banking Sector*, PANOECONOMICUS, 2011, 3, pp. 355-372  
DOI: 10.2298/PAN1103355K

Kasman, Adnan, 2011, *Credit risk evaluation using neural networks: Emotional versus conventional Models*, Applied Soft Computing 11 (2011) 5477–5484

Keeton, W.R., 1999, *Does Faster Loan Growth Higher Loan Losses?*, Federal Reserve Bank of Kansas City, Economic review, Second quarter

Kim, Daesik, dan Anthony M. Santomero, 1988, *Risk in Banking and Capital Regulation* The Journal of Finance, Vol. 43, No. 5. (Dec., 1988), pp. 1219-1233

Kirkpatrick, Grant, 2009, *The Corporate Governance Lessons from the Financial Crisis*, ISSN 1995-2864 Financial Market Trends © OECD 2009 Pre-publication version for Vol. 2009/1

Klapper, Leora F., dan Inessa Love, 2002, *Corporate Governance, Investor Protection, and Performance in Emerging Markets*, Policy Research Working Paper 2818, The World Bank Development Research Group Finance April 2002

Kuritzkes, A. dan Schuermann, T., 2006, *What we know, don't know and can't know about bank risk: a view from the trenches*, in Diebold, F.X. and Herring, R.J. (Eds), The Known, the Unknown and the Unknowable in Financial Risk Management, Princeton University Press, Princeton, NJ.

Ko, A. S. O., dan Lee, S. F., 2000, *Implementing the strategic formulation framework for the banking industry of Hong Kong*. Managerial Auditing Journal, 15(9), 469–477.

Kock, N., 2012, *WarpPLS 3.0 User Manual*, Laredo, TX: ScriptWarp Systems

Kock, N., 2013, *Advanced mediating effects test, multi-group analyses, and measurement model assessments in PLS-based SEM*, Laredo, TX:Scripwarp System

Kosmidou, K., Pasiouras, F., Doumpos, M., dan Zopounidis, C., 2006, *Assessing performance factors in the UK banking sector: A multicriteria methodology*. Central European Journal of Operations Research, 14(1), 25–44.

Koutsomanoli-Filippaki, A., Margaritis, D., Staikouras, C., 2009, *Efficiency and productivity growth in the banking industry of Central and Eastern Europe*, Journal of Banking and Finance 33, pp. 557-567

Kopecky, J.K., dan David VanHoose, 2005, *Capital regulation, heterogeneous monitoring costs, and aggregate loan quality*, Journal of Banking & Finance 30 (2006) 2235–2255

Kumar, S., Wolfe, Anthony D., Wolfe, Katherine A., 2008, *Using Six Sigma DMAIC to improve credit initiation process in a financial services operation*, International Journal of Productivity and Performance Management Vol. 57 No. 8, 2008 pp. 659-676, Emerald Group Publishing Limited, 1741-0401, DOI 10.1108/17410400810916071

Kwak, Y.H., dan Anbari, F.T., 2006, *Benefits, obstacles and future of Six Sigma Approach*, Technovation, Vol.26, pp.708-15

Kwan, Simon, dan Robert Eisenbeis, 1996, *An Analysis of Inefficiencies in Banking: A Stochastic Cost Frontier Approach*, Federal Reserve Bank of San Francisco Economic Review, 16-26.

Lamarre, E. dan Pergier, M., 2010, *Risk: seeing around the corners*, The McKinsey Quarterly, Vol. 2010 No.1, pp. 102-6, ISSN 0047-4394.

Lepetit, L., Emmanuelle Nys, Philippe Rous, dan Amine Tarazi, 2007, *The expansion of services in European banking: Implications for loan pricing and interest margins*, Journal of Banking & Finance 32 (2008) 2325–2335

Lesmana, Iwan, 2007, *Risiko Strategik, Risiko Legal, Risiko Kepatuhan and Risiko Reputasi dalam Industri Perbankan di Indonesia*, Proceeding PESAT, Vol.2. ISSN: 1858-2959, Auditorium Kampus Gunadarma, 21-22 Agustus 2007

Lerner, A. P., 1934, *The Concept of Monopoly and the Measurement of Monopoly Power*, The Review of Economic Studies 1 (3): 157–175. JSTOR 2967480.

Liker, Jeffey K., 2004, *The Toyota Way*, Mc.Graw Hill-USA, Penerbit Erlangga, Jakarta

Littler, K., Aisthorpe, P., Hudson, R., dan Keasey, K., 2000, *A new approach to linking strategy formulation and strategy implementation: An example from the UK banking sector*. International Journal of Information Management, 20(6), 411–428

MacCorquodale, K., dan Meehl, P.E., 1948, *On a distinction between hypothetical constructs and intervening variables*, Psychological Review, 55, 95-107

Pantelous, A.A., 2008, *Dynamic risk management of the lending rate policy of an interacted portfolio of loans via an investment strategy into a discrete stochastic framework*, Economic Modelling 25 (2008) 658–675

Pepper, M.P.J dan Spedding, T.A., 2009, *The Evolution of Lean Six Sigma*, International Journal of Quality & Reliability Management Vo.27 No.2, 2010, pp.138-155 © Emerald Group Publishing Limited 0265-671X DOI 10.1108 / 02656711011014276

Kumar, M., Antony, J., Madu, C.N., Montgomery, D.C., Park S.H., 2008, *Common myths of Six Sigma demystified*, International Journal of Quality & Reliability Management Vo.25 No.8, 2008 pp.878-895 © Emerald Group Publishing Limited 0265-671X, DOI 10.1108/02656710810898658

Lang, William W. dan Julapa Jagtiani, 2010, *The Mortgage and Financial Crises: The Role of Credit Risk Management and Corporate Governance*, Forthcoming in Atlantic Economic Journal (2010)

Larn, J., 1999, *Enterprise-wide risk management and the role of the chief risk officer*, IQPC, Enterprise Risk Management Conference, 25 March 1999, Toronto

Lawrie, G.J.G., D.C. Kalff dan H.V. Andersen Lawrie, 2009, *Integrating Risk Management with existing methods of Strategic Control: Avoiding duplication within the Corporate Governance agenda*, presentation at 6th International Conference on Corporate Governance and Board Leadership held at Henley Management College, UK, in August 2003, © 2GC Limited, 2009

Leeth J.D., dan Scott J.A., 1989, *The incidence of secured debt: evidence from the small business community*, Journal of Financial and Quantitative Analysis, Vol. (24), pp. 379-394.

Leibenstein, H., 1966, *Allocative Efficiency vs. X-efficiency*, American Economic Review 56, 392-415.

Lepetit, L., Emmanuelle Nys, Philippe Rous, dan Amine Tarazi, 2007, *The expansion of services in European banking: implications for loan pricing and interest margins*, Université de Limoges, France

Lev, Baruch, dan Stefano Zambon, 2003, *Intangibles and intellectual capital: an introduction to a special issue*, European Accounting Revies 2003, 12:4, 597-603

Levy, H., and M. Sarnat, 1988, *Principles of Financial Management*, Prentice-Hall, 1988.

Lin, J.Z., dan Ming Liu, 2009, *The impact of corporate governance on auditor choice: Evidence from China*, Journal of International Accounting, Auditing and Taxation 18 (2009) 44–59

Marshall, C., 2001, *Measuring and Managing Operational Risk in Financial Institutions*, Wiley, New York, NY.

Martin-Reyna, J.M.S., dan Jorge A. Duran-Encalada, 2012, *The relationship among family business, corporate governance and firm performance: Evidence from the Mexican stock exchange*, Journal of Family Business Strategy 3 (2012) 106–117

Maudos, Joaquin, Jose M. Pastor, Francisco Perez, dan Javier Quesada, 2002, *Cost and Profit Efficiency in European Banks*, Journal of International Financial Markets, Institutions and Money 12 (1), February, 33-58.

Mashayekhi, Bita dan Mohammad S. Bazaz, 2008, *Corporate Governance and Firm Performance in Iran*, Journal of Contemporary Accounting & Economics Vol 4, No 2 December 2008

Massingham, Peter, 2010, *Knowledge risk management: a framework*, Journal of Knowledge management Vol.14 No. 3 2010, pp. 464-485, Q Emerald Group Publishing Limited, ISSN 1367-3270 DOI 10.1108/13673271011050166

Matten, C., 2000, *Managing Bank Capital*, 2nd ed., Wiley, New York, NY.

McCuaig, Bruce, 2010, *Making Risk Management Stick*, Risk Management Vol. 8 No 5 Balance Sheet

McShane, R.W., dan I.G. Sharpe, 1985, *A Time Series / Cross Section Analysis of the Determinants of Australian Trading Bank Loan / Deposit Interest Margins: 1962-1981*, Journal of Banking and Finance 9, no.1: 115-136

Meyer, A., Yeager, T., March 2001. *Are small rural banks vulnerable to local economic downturns?* Review, Federal Reserve Bank of St. Louis.

Miles, David, 1994, *Economic Issues in the Regulation of Mutual Financial Firms: The Case of UK Building Societies*. The Manchester School 62, 227-250.

Mundy, Chris, 2004, *The Nature of Risk : The Nature of Systemic Risk – Trying to Achieve a definition*, Balance Sheet Vol.12 No.5, 2004, pp.29-31@ Emerald Group Publishing Limited

Moro, Andrea dan Matthias Fink, 2010, *Perceived competence and credit access of SMEs: can trust change the rules of the game? Small Business, Entrepreneurship and Economic Recovery: A Focus on Job Creation and Economic Stabilization*, 26-27 Oct 2010, Atlanta, USA.

Mok, C. K., 1994, *The application of risk management process in building services cost estimation*. MSc Engineering Management Dissertation, Department of Manufacturing Engineering, City Polytechnic of Hong Kong, Kowloon, Hong Kong

Nguyen, P., 2011, *Corporate governance and risk-taking: Evidence from Japanese firms*, Pacific-Basin Finance Journal 19 (2011) 278–297

Nocco, B.W., dan Stulz, R.M., 2006, *Enterprise Risk Management : Theory and Practice*, Chief Risk Officer, Nationwide Insurance, and Reese Chair in Banking and Monetary Economics, OhioState University, NBER and ECGI.

Nicols, Alfred, 1967, *Property Rights and Behavior: Stock versus Mutual Savings and Loan Associations: Some Evidence of Differences in Behavior*. American Economic Review 57, 337-346.

Nist, T. J., 1996, *For best service, match needs to bank's delivery process*. Corporate Cashflow, 17(7), 30–32.

Ohno, T. , 1988, *Toyota Production System*, New York: Productivity Press.

O'Hara, Maureen, 1981, *Property Rights and the Financial Firm*. Journal of Law and Economics 24, 313-333.

Otoritas Jasa Keuangan, 2013, Statistik Perbankan Indonesia, Vol.11(2), November 2013

Pagach, D., dan Warr, R., 2010, *The Effects of Enterprise Risk Management on Firm Performance*, Jenkins Graduate School of Management, North Carolina State University, Raleigh

Pastor, Josea M., 1999, *Efficiency and risk management in Spanish banking: a method to decompose risk*, Applied Financial Economics, 1999, 9, 371–384

Pastor, Josea M., 2002, *Credit risk and efficiency in the European banking system: A three-stage analysis*, Applied Financial Economics, 2002, 12, pp. 895-911

Paul,L., 1999, *Practice makes perfect*, CIO Enterprise, Vol.12 No.7, January, Section 2

Pesaran, M.H., Til Schuermann, dan Bjorn-Jakob Treutler, 2003, Macroeconomic Dynamics and Credit Risk: A Global Perspective, DAE Working Paper No. 0330

Parast, MM, 2010, *The effect of Six Sigma projects on innovation and firm performance*, Int.J.Project Manag (2010) DOI:10.1016/j.ijproman.2010.01.006

Pastor, J., 1999, *Efficiency and Risk Management in Spanish banking: a method to decompose risk*, Applied Financial Economics, 1999, 9, 371–384

Pearce II, John A., Robinson JR., dan Richard B., 1994, *Strategic Management Formulation, Implementation, and Control*, 5<sup>th</sup> Edition, Richard D. Irwin, Inc.

Petersen, M.A., dan Raghuram G. Rajan, 1995, *The effect of credit market competition on lending relationships in microlending?* Quarterly Journal of Economics 110, 407–443

Porter, M.E, 1980, *Corporate Strategy*, New York: Free Press, 1980

Porter, M.E, 1996, *What is Strategy?* Harvard Business Review

PricewaterhouseCoopers (PwC), 2009, *Effective performance management practices drive superior performance*. <http://www.pwc.com/ca/en/media/release/2009-06-02-performance-management-report.jhtml>

Rajan, R., Winton, A., 1995. *Covenants and collateral as incentive to monitor*. Journal of Finance 50, 1113–1146

Randay, Trond dan Jim Nielsen, 2002, *Company Peformance, Corporate Gvernance, and CEO Compensation in Norway and Sweden*, Journal of Management and Governance Volume 6, Number 1 (2002), 57-81, DOI: 10.1023/A:1015511912289

Rathmell, A., Stephanie Daman, Kevin O'Brien dan Aarti Anhal, 2004, *Engaging the Board Corporate Governance and Information Assurance*, Prepared for The Information Assurance Advisory Council (IAAC), Rand Corporation, Santa Monica, CA

Reza, Desi Ray, 2009, *Penerapan Lean Six Sigma and Risk Management pada Proses Distribusi Listrik (Studi Kasus : Bidang Distribusi – PT. PLN Distribusi Jawa Timur)*, *APPLICATION OF LEAN SIX SIGMA AND RISK MANAGEMENT ON ELECTRICITY DISTRIBUTION PROCESS (Case Study : Distribution Area - PT. PLN Distribusi Jawa Timur)*, ITS Undergraduate Theses

Retnawati, Anna, 2010, *Persaingan Pasar, Margin Bunga and Stabilitas Sistem Keuangan di Indonesia*, Departemen Akuntasi Fakultas Ekonomi Universitas Airlangga Surabaya

Robbins, Stephen P., 2003, *Teori Organisasi: Struktur, Desain, and Aplikasi*, 3<sup>rd</sup> edition, San Diego State University, Alih bahasa Jusuf Udaya, Prentice Hall International, Inc., Penerbit Arcan, Jakarta

Rosenthal, R., dan Rosnow, R.L, 1991, *Essentials of Behavioral Research: Methods and Data Analysis* , ISBN-10: 0070539294 | ISBN-13: 978-0070539297 Edisi 2, Mc.Graw Hills

Rossi, S., Schwaiger, M., dan Wingkler, G., 2005, *managerial behaviour and cost/profit efficiecnry in the banking sectors fo Central and Eastern European Countires*, Working paper 96, oesterreichische Nationalbank

Rucker, R., 2000., *Citibank increases customer loyalty with defect-free processes*, The Journal for Quality and participation, Vol.23, Fall, pp. 32-6

Salas, V dan J Saurina, 1999, *Credit Risk in Two Institutional Settings: Spanish Commercial and Savings Banks*, mimeo

Salisbury, W.D., Chin, W.W., Gopal A., Newsted, P.R., 2002, *Research Report:Better theory through measurement-developing a scale to capture consensus on appropriation*,Information System Research, 13:91-103

Sami, H., Justin Wang, dan Haiyan Zhou, 2011, *Corporate governance and operating performance of Chinese listed firms*, Journal of International Accounting, Auditing and Taxation 20 (2011) 106– 114

Sapient Corp., 2010, *Basel II and Lean Six Sigma Approach to Operational Risk*, Risk Practice USA

Schiffman, L.G., and Kanuk, L.L, 2004, *Consumer Behaviour*, Prentice Hall, New Jersey.

Schooner, Heidi M., dan Michael Taylor, 2010, *The New Capital Adequacy Framework:Basel II and Credit Risk*, Chapter 9, Regulation of Global Banking : Principles and Policies, Burlington, MA : Academic Press, c2010.

Schmidt, M., dan Aschkenase, S., 2004, *The building blocks of service*, Supply Chain Mangement Review, July-August, pp.34-40

Schroock, G., 2002, *Risk Management and Value Creation in Financial Institutions*, Wiley, New York, NY.

Seddon, J., 2005, *Freedom from Command and Control: A Better Way to Make the Work Work*, Productivity Press, New York, NY.

Sekaran, Uma, 2003, *Research Methods for Business: A Skill-building Approach*, Volume 1, Wiley, ISBN 0471384488, 9780471384489

Senapati, N.R., 2004, *Six Sigma: myths and realities*, International Journal of Quality & Reliability Management, Vol. 21 No. 6, pp. 683-90.

Septika, Indira, 2010, *Optimasi Portofolio dengan Metode Single Index Model (SIM)*, Skripsi, Universitas Sumatera Utara

Setiawan, Dharma, 2007, *Analisis Terhadap Penerapan Manajemen Resiko Kredit pada PT. Bank Ekspor Indonesia*, Program Pasca Sarjana Universitas Gunadarma, 2007

Shaffer, S., 2001. Banking conduct before the European single banking license: A cross-country comparison. *The North American Journal of Economics and Finance*, 12(1), 79-104.

Shapiro, A., dan Titman, S, 1998, *An Integrated Approach to corporate risk management*, in Stern, J. And Chew, D.H. (Eds), *The Revolution in Corporate Finance*, 3rd., Blackwell Oxford.

Sharpe, S.A., 1990, *Asymmetric information, bank lending and implicit contracts: a stylized model of customer relationships*. *Journal of Finance* 45, 1069–1087.

Shen, L. Y., 1997,. Project risk management in Hong Kong. *International Journal of Project Management*, 15(2), 101-105.

Shimko, D., 2001, *NPV No More: RPV for Risk-based Valuation*, Mimeo, Risk Management Partners, New York, NY.

Sholihin, M., dan D.Ratmono, 2013, Analisis SEM-PLS dengan WarpPLS 3.0 Untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis, Andi Yogyakarta.

Siahaan, Hinsa., 1997, *Manajemen Risiko Konsep Kasus Implemen*, Elex Media, ISBN 9789792717099 / 9789792717099

Skaife, Hollis Ashbaugh, Collins, Andiel W. dan LaFond, Ryan, 2004, *The Effects of Corporate Governance on Firms' Credit Ratings* (June 2004). Available at SSRN: <http://ssrn.com/abstract=511902> or <http://dx.doi.org/10.2139/ssrn.511902>

Simister, T., 2000, *Risk Management : The Need to Set Standard*, Risk Management Vol.8 No.4 Balance Sheet, Institute of Risk Management, Cambridge

Simkins, Betty J. dan Ramirez, Steven A., 2008, , *Enterprise-Wide Risk Management and Corporate Governance (March 1, 2008)*. Loyola University Chicago Law Journal, Vol. 39, 2008. Available at SSRN: <http://ssrn.com/abstract=1657036>

Sironi, A., Zazzara, C., 2003, *The Basel Committee proposals for a new capital accord: implications for Italian banks*, Review of Financial Economics 12 (2003) 99–126

Six Sigma SPC, 2005, *Six Sigma does not equal TCS (total customer satisfaction)*, available at: [www.sixsigmaspc.com/six-sigma-spc-articles/six-sigma-is-not-tcs.html](http://www.sixsigmaspc.com/six-sigma-spc-articles/six-sigma-is-not-tcs.html) (accessed 8 August 2007).

Skudelny, H., 2004, *Kosten unter Kontrolle (Cost under control)* Banken + Partner no.4, pages 25-26

Smith, P.J., 1990, *Redefining Decision: Implications for Managing Risk and Uncertainty*, Disaster Journal, Volume 14, Issue 3, pages 230–240, September 1990

Smith, L., 2005, *Six Sigma goes to Washington*, Quality Digest, May.

Snee, R.D. dan Hoerl, R.W., 2003, *Leading Six Sigma – A Step by Step Guide Based on Experience at GE and Other Six Sigma Companies*, FT Prentice-Hall, Englewood Cliffs, NJ.

Sobel, Michael E., 1982, *Asymptotic Confidence Intervals for Indirect Effects in Structural Equation Models*, Sociological Methodology 13: 290–312, doi:10.2307/270723.

Sobel, Michael E. ,1986, *Some New Results on Indirect Effects and Their Standard Errors in Covariance Structure*, Sociological Methodology 16: 159–186.doi:10.2307/270922.

Soeharto, I, 1999, Manajemen Proyek (Dari Konseptual Sampai Operasional), Erlangga, Jakarta

Spira, Laura F. dan Page, Michael James, 2001, *Risk Management: The Reinvention of Internal Control and the Changing Role of Internal Audit*. Accounting, Auditing and Accountability Journal, Vol. 16, No. 4, pp. 640-661, 2003. Available at SSRN: <http://ssrn.com/abstract=483743>

Schure, P., dan Rien Wagenvoort, 1999/01, *Economies of Scale and Efficiency in European Banking: New Evidence*, Economic and Financial Report 1999/01

Storey, J.D., 2002, *A direct approach to false discovery rates*, J. R. Statist. Soc. B (2002) 64, Part 3, pp. 479–498

Stegmüller, Thomas, 2004, *The bank production system – investigation and analysis of the banks' chances to learn from the industry and its Lean management approach. Presentation of the basic features of an efficient integrated production system for banks following the basic principles of Lean Management*, Dissertation, University of Applied Sciences Ludwigshafen/Rhine, Institute for International Management Consulting, Germany

Stomper, A., 2004. *A theory of banks' industry expertise, market power and credit risk*. Management Science 52, 1618–1633

Stulz, R. M., 1996, Rethinking risk management. *Journal of applied corporate finance*, 9(3), 8-25.

Stulz, R. M. *Risk management & derivatives*. South-Western Pub, 2003.

Su, C-T., Chiang, T-L, dan Chang, C-M, 2006, *Improving Service Quality by Capitalising on an Integrated Lean Six Sigma Methodology*, Int.J.Six Sigma and Competitive Advantage, Vo.2, No.1,pp.1-22

Suci, A., dan Greg Hutchins, 2011, *Risk Management and Lean Six Sigma*, <http://www.todaysengineer.org/> 2011/Oct/risk-management.asp

Sugiyono, 1999, *Metode Penelitian Bisnis*, Jakarta: Alfabeta

Susanti, L.R., 2007, *Pengaruh Perubahan Portofolio Kredit Sektor Ekonomi Terhadap Pendapatan Bunga Kredit PT. Bank Negara Indonesia (Persero) Tbk.*, Skripsi, Departemen Manajemen Fakultas Ekonomi dan Manajemen, Institut Pertanian Bogor.

Swinney, Z., 2005, *Six Sigma is just a fad*. <http://www.isixsigma.com/library/content/c030512a.asp>

Tabachnick, B.G., dan Fidell, L.S., 1996, *Using Multivariate Statistic*, Ed.3, HarperCollins College Publishers, ISBN 0673994147,9780673994141

Tabak, B.M., Dimas M. Fazio, dan Andiel O. Cajueiro, 2011, *The effects of loan portfolio concentration on Brazilian banks' return and risk*, Journal of Banking & Finance 35 (2011) 3065–307

Topfer, A., 2004, *Beste Ergebnisse mit Six Sigma (Best results with Six Sigma)*, Banken & Sparkassen no.2, February 2004, pages 12-15

Tenenhaus, M., Vinzia, V.E., Chatelin, Y.M., dan Lauro, C., 2005, *PLS Path Modelling*, Computational Statistic & Data Analysis, 48:pp 159-205

Tesfation, Leight, 2011, *Enron Scandal and Moral Hazard*, Iowa University

Thonabauer, G. (Ed), 2004, *Guidelines on Credit Risk Management: Credit Approval Process and Credit Risk Management*, Oesterreichische National bank (OeNB) and Financial Market Authority (FMA) Vienna, Austria.

Tzelgov, J., & Henik, A. 1991. *Suppression situations in psychological research: Definitions, implications, and applications*. Psychological Bulletin, 109: 524-536.

Uher TE, dan Toakley AR, 1996, *Risk management in the conceptual phase of the project development cycle*, International Journal of Project Management 1999, Vol 17; No 3, pp. 161-70.

Uhde, A., dan Michalak, T.C., 2010, *Securitization and systematic risk in European banking: Empirical evidence*, Journal of Banking & Finance 34 (2010) 3061–3077, Elsevier

Utter, J.S., 2006, *Enterprise Risk Management in 2005 – Moving Beyond Market and Credit Risk*, Chapter 7, Enterprise Risk Manager, Great Plains Energy Inc.Kansas City, MO, USA

van Lelyveld, I, Ed. 2006, *Economic Capital Modeling: Concepts, Measurement and Implementation*, Risk Books, London.

Vander Vennet, Rudi, 2002, *Cost and Profit Efficiency of Financial Conglomerates and Universal Banks in Europe*, Journal of Money, Credit, and Banking 34 (1), 254-282.

Valnek, Tomas, 1999, *The Comparative Performance of Mutual Building Societies and Stock Retail Banks*. Journal of Banking and Finance 23, 925-938.

Vincent, Charles, 1997, *Risk, safety, and the dark side of quality*, BMJ Volume 314, 21 June 1997, London

Walter, N., 2003, *Entwicklungen im Finanzdienstleistungssektor (Developments in the financial services sector)*, Skriptum BGK Forum 2003, Meschen, markte, Management, September 2003, Ludwigsburg

Wanga, W.K., Wen-Min Lu, dan Yi-Ling Lin, 2012, *Does corporate governance play an important role in BHC performance? Evidence from the U.S*, Economic Modelling 29 (2012) 751–760

Warren, K., 2008, *Strategic management Dynamics*, John Wiley & Sons, Ltd., England, ISBN 978-0-470-06067-4

Wheelock, David C. dan Paul W. Wilson, 1995, *Explaining Bank Failures: Deposit Insurance, Regulation, and Efficiency*, Review of Economics and Statistics 77, 689-700.

Wheelock, D.C., dan Paul W.Wilson, 2000, *Why Do Banks Dissapear?* The Determinants of U.S. Bank Failures and Acquisitions, The Review of Economic and Statistics, February 2000, Vol.82, No.1, Pages 127-138

Williams, R.T, 2012, *An Introduction to Trading in the Financial Markets: Global Markets, Risk, Compliance, and Regulation*, Chapter 4, Risk Mitigation, Academic Press, 1 Apr 2012

Williams, R., Boudewijn Bertshc, Barrie Dale, Ton van der Wiele, Jos Van Iwaarden, Mark Smith, dan Rolf Visser, 2006, *Quality and risk management: what are the key issues?* The TQM Magazine Vol. 18 No. 1, 2006 pp. 67-86 Emerald Group Publishing Limited 0954-478X DOI 10.1108/09544780610637703

Williams, C.A. dan Heins, R.M ,1985, *Risk management and insurance*, New York: McGraw-Hill.

Williams, C.A., Michael L. Smith, dan Peter C. Young, 1995, *Risk Management and Insurance*, Irwin/Mc.Graw-Hill, Boston ISBN 0070706301

Winfrey, F.L. dan Budd, J.L., 1997, *Reframing strategic risk*, SAM Advanced Management Journal, Autumn, pp. 13-21.

Woods, Margaret, 2008, *A Contingency Theory Perspective on the Risk Management Control System Within Birmingham City Council*. Management Accounting Research, Forthcoming. Available at SSRN: <http://ssrn.com/abstract=1271975>

Womack, J., dan Jones, D.T., 1996, *Lean Thinking:Banish Waste and Create Wealth in Your Corporation*, Simon and Schuster, London

Wright, S., 1934, *The method of path coefficients*, Annals of Mathematical Statistics, 5, 161-215

Wu, H-Y, 2012, *Constructing a strategy map for banking institutions with key performance indicators of the balanced scorecard*, Evaluation and Program Planning 35 (2012) 303–320, Elsevier

Wyper, B., dan Harrison, A., 2000, *Deployment of Six Sigma methodology in human resource function: a case study*, Total Quality Management, Vol.11 No.4 dan 5, pp. S720-7

Silalahi, Y.L.S., 2004, *Analisis Portofolio Kredit Untuk Mengoptimalkan Rencana Ekspansi Kredit Korporasi pada PT Bank Mandiri (Persero) Tbk.*, Program Pasca Sarjana Manajemen and Bisnis Institut Pertanian Bogor

Tchankova, L., dan Dimitar Tchankov, 2003, *Application of Economical Tools in Risk Management*, 50 Years University of Mining and geology St. Ivan Rilski Annual, vol. 46, part IV, Humanitarian and Economic Sciences, Sofia, 2003

Yang, B., Ling X.Li, Qinghua Xie, dan Jing Xu, 2001, *Development of a KBS for Managing Bank Loan Risk*, Knowledge Based System, 14 (2001) 299-302

Yotopolous, P.A., dan Lau, L.J., 1973. *A Test for Relative Economic Efficiency: Some Further Results*. American Economic Review 63:1, pp. 214 -- 223.

Zarutskie, Rebecca, 2004, *Evidence on The Effects of Bank Competition on Firm Borrowing and Investments*, Journal of Financial Economics 81 (2006) 503–537

Zhang,Q., Wu, M., 2011, *Credit Risk Mitigation Based on Jarrow-Turnbull Model*, Systems Engineering Procedia 2 (2011) 49 – 59