

## DAFTAR PUSTAKA

- Anggraini, R. (2017) 'Analisis Profitabilitas, Likuiditas, Leverage, dan Inflasi Dalam Memprediksi Financial Distress pada Perusahaan Property dan Real Estate yang Terdaftar di Bursa Efek Indonesia'. Available at: <https://repositori.usu.ac.id/handle/123456789/1869> (Accessed: 6 October 2022).
- Agus Sartono. 2010. Manajemen Keuangan Teori dan Aplikasi Edisi Empat. Yogyakarta: BPF
- Agustini, Ni Wayan, and Ni Gusti Putu Wirawati. "Pengaruh rasio keuangan pada financial distress perusahaan ritel yang terdaftar di bursa efek indonesia (BEI)." *E-Jurnal Akuntansi* 26.1 (2019): 251-280.
- Altman, E. I. (1968). Financial ratios, discriminant analysis, and the prediction of corporate bankruptcy. *The Journal of Finance*, 23(4), 589–609. <https://doi.org/10.1111/j.1540-6261.1968.tb00843.x>
- Altman, E. I., & Hotchkiss, E. (2006). *Corporate financial distress and bankruptcy* (3rd ed.). John Wiley & Sons, Inc.
- Augusty, Ferdinand. (2006). *Metode Penelitian Manajemen*. Semarang : Badan Penerbit Universitas Diponegoro.
- Aziz, M. A., & Dar, H. A. (2006). Predicting corporate bankruptcy: Where we stand? *Corporate Governance: The International Journal of Business in Society*. Vol.6 issue 3, pp 11–17
- Ballantine, P. W., Zafar, S. and Parsons, A. G. (2014) 'Changes in retail shopping behaviour in the aftermath of an earthquake', *The International Review of Retail, Distribution and Consumer Research*, 24, pp. 1–13.
- Beaver, W. H. et al. 2010. "Financial Statement Analysis and the Prediction of Financial Distress". *Foundations and Trends in Accounting*. Vol. 5, No.2. pp. 99-173
- Becker, R. C. (2021) 'COVID-19 and its sequelae: a platform for optimal patient care, discovery and training', *Journal of thrombosis and thrombolysis. J Thromb Thrombolysis*, 51(3), pp. 587–594. doi: 10.1007/S11239-021-02375-W.

- Cairncross, F. (2001) *The death of distance: How the communications revolution is changing our lives.*
- Campbell, J. Y., & Viceira, L. M. (2005). The term structure of the risk–return tradeoff. *Financial Analysts Journal*, 61(1), 34–44.
- Chancharat, N. (2008). An empirical analysis of financially distressed Australian companies: The application of survival analysis. A thesis submitted to the University of Wollongong. Available at: <http://ro.uow.edu.au/theses/401/>
- Chang-e, S.(2006). The Causes and Salvation Ways of Financial Distress Companies - An Empirical Research on the Listed Companies in China. *Journal of Modern Accounting and Auditing*, 2(10): 1-9.
- Ciptaning, A. (2021). Kiamat Ritel (Serial 1): Deretan Perusahaan Ritel Tumbang Sebelum dan Setelah Pandemi. Retrieved November 4, 2022, from Tren Asia website: <https://www.trenasia.com/amp/kiamat-ritel-serial-1-deretan-perusahaan-ritel-tumbang-sebelum-dan-setelah-pandemi>
- Delorme, D. E., Zinkhan, G. M. and Hagen, S. C. (2005) ‘The Process of Consumer Reactions to Possession Threats and Losses in a Natural Disaster’, *Marketing Letters* 2005 15:4. Springer, 15(4), pp. 185–199. doi: 10.1007/S11002-005-0456-Z.
- Dewanty, A. P. A, Ardana Putra, I. N. N., & Hidayati, S. A. (2018). Pengaruh Likuiditas Dan Leverage Terhadap Financial Distress Pada Perusahaan Perdagangan, Pelayanan Jasa Dan Investasi Yang Terdaftar Di BEI Tahun 2016-2017. *JMM UNRAM - MASTER OF MANAGEMENT JOURNAL*, 7(3), 78–94. <https://doi.org/10.29303/jmm.v7i3.341>
- Dewi, N. K. U. G., & Dana, M. (2017). Variabel Penentu Financial Distress pada Perusahaan Manufaktur di Bursa Efek Indonesia. *E-Jurnal Manajemen Universitas Udayana*, 6(11).
- Dolega, L. and Lord, A. L. (2020) ‘Exploring the geography of retail success and decline: A case study of the Liverpool City Region’, undefined. Elsevier Ltd, 96. doi: 10.1016/J.CITIES.2019.102456.
- Dwi Prastowo. (2011). Analisis Laporan Keuangan. Edisi Ketiga. YKPN: Jakarta.

- Gathecha, J. W. (2016). Effect of firm characteristics on financial distress of non-financial listed firms at Nairobi Securities Exchange. (Doctoral dissertation, Kenyatta University).
- Ghozali, Imam. (2011). "Aplikasi Analisis Multivariate Dengan Program SPSS". Semarang: Badan Penerbit Universitas Diponegoro
- Ghozali, Imam. (2018). Aplikasi Analisis Multivariat dengan Program SPSS Edisi 9. Semarang : Badan Penerbit Universitas Diponegoro.
- Gobenvy, Orchid. (2014) "Pengaruh Profitabilitas, Financial Leverage dan Ukuran Perusahaan terhadap Financial Distress pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Tahun 2009-2011." *Jurnal Akuntansi* 2.1 (2014).
- Hidayat, M. A. (2014). Prediksi Financial Distress Perusahaan Manufaktur di Indonesia (Studi Empiris pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Periode 2008-2012). In Skripsi.
- Isayas, Y. N. (2021). Financial distress and its determinants: Evidence from insurance companies in Ethiopia. *Cogent Business & Management*, 8(1). <https://doi.org/https://doi.org/10.1080/23311975.2021.1951110>
- James C. Van Horne, dan John M. Wachowicz, Jr. 2014. Prinsip-prinsip Manajemen Keuangan (Fundamentals of Financial Management). Edisi 13 Buku 2. Jakarta: Salemba Empat
- Jensen, M. C. (2019) 'Eclipse of the public corporation', in *Corporate Governance*. Gower, pp. 239–252.
- Kasmir. (2013). Analisis Laporan Keuangan. Cetakan Keenam. Jakarta: Raja Grafindo Persada.
- Kasmir. (2016). Pengantar Manajemen Keuangan: Edisi Kedua. Prenada Media. <https://books.google.co.id/books?id=IW9ADwAAQBAJ>
- Kosikoh, J.C., 2014. Determinants of Financial Distress in Insurance Companies in Kenya. Jomo Kenyatta University of Agriculture and Technology.
- Kumar, A., Kim, Y.K., 2014. The store-as-a-brand strategy: the effect of store environment on customer responses. *J. Retailing Consum. Serv.* 21, 685–695.

- Lind, D. A., Marchal, W. G., & Wathen, S. A. (2008). *Statistical Techniques in Business & Economics* (13th edition). USA: McGraw-Hill.
- Lupita, Rika, S. E. Ifa Ratifah, and A. K. MSi. "PENGARUH PROFITABILITAS DAN LIKUIDITAS TERHADAP FINANCIAL DISTRESS (Studi pada Perusahaan Subsektor Perdagangan Eceran (Ritel) yang Terdaftar di Bursa Efek Indonesia Tahun 2014-2018)." (2020).
- Mao, J.-Y., Su, F., Wang, B., Jarvenpaa, S.L., 2020. Responding in kind: how do incumbent firms swiftly deal with disruptive business model innovation? *J. Eng. Technol. Manage.* 57, 101591  
<https://doi.org/10.1016/j.jengtecman.2020.101591>.
- Maulida, I. S., Moehaditoyo, S. H., & Nugroho, M. (2018). Analisis Rasio Keuangan Untuk Memprediksi Financial Distress Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia 2014-2016. *Jurnal Ilmiah Administrasi Bisnis Dan Inovasi*, 2(1), 180–194.  
<https://doi.org/10.25139/jai.v2i1.1149>
- Mérigot, P., Debenedetti, A. and Arsel, Z. (2013) ‘The Porous Nature of Place: An Economy of Worth Perspective’, Post-Print. HAL. Available at: <https://ideas.repec.org/p/hal/journal/hal-01214909.html> (Accessed: 18 September 2022).
- Nurhaliza, S. (2021) 2.000 Ritel Gulung Tikar Akibat Pandemi Covid-19, IDX Channel. Available at: <https://www.idxchannel.com/economics/2000-ritel-gulung-tikar-akibat-pandemi-covid-19> (Accessed: 19 September 2022).
- Nyunja, F. (2011). Credit Risk. *KASNEB Newslines*, January-march (1).
- Pranowo, K., Achsani, N. A., Manurung, A. H., & Nuryartono, N. (2010). Determinant of corporate financial distress in an emerging market economy: Empirical evidence from the Indonesian stock exchange 2004-2008. *International Research Journal of Finance and Economics*, 52(1), 81–90.
- Putri, W. A. and Aminah, W. (2021) ‘Pengaruh Leverage, Profitabilitas Dan Likuiditas Terhadap Financial Distress (studi Kasus Pada Sektor Pertanian yang Terdaftar di BEI tahun 2017-2020)’, *e-Proceeding of Management Telkom University*, 9(2), pp. 502–509.

- Rohmadini, Alfinda, Muhammad Saifi, and Ari Darmawan. "Pengaruh Profitabilitas, Likuiditas dan Leverage Terhadap Financial Distress (Studi Pada Perusahaan Food & Beverage Yang Terdaftar Di Bursa Efek Indonesia Periode 2013-2016)." *Jurnal Administrasi Bisnis* 61.2 (2018): 11-19.
- Runis, A. dkk, (2021) 'The Influence of Liquidity, Leverage, Company Size and Profitability on Financial Distress', *International Journal of Business and Social Science Research*, 2(6), pp. 11–17. doi: 10.47742/ijbssr.v2n6p2.
- Sandi, F. (2021) Deretan 7 Ritel yang Tutup, Centro, Giant hingga Golden Truly, CNBC Indonesia. Available at: <https://www.cnbcindonesia.com/market/20210526092056-17-248457/deretan-7-ritel-yang-tutup-centro-giant-hingga-golden-truly?page=all>.
- Schwab, Klaus. "The Fourth Industrial Revolution." *Foreign Affairs*, 12 Desember 2015, <https://www.foreignaffairs.com/world/fourth-industrial-revolution>. Accessed 18 September 2022.
- Sekaran, Uma dan Roger Bougie, (2017), *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian*, Edisi 6, Buku 1, Cetakan Kedua, Salemba Empat, Jakarta Selatan 12610.
- Sekaran, Uma. 2011. *Research Methods For Business (Metode Penelitian Untuk Bisnis)*. Jakarta: Salemba Empat.
- Singleton, A. D. et al. (2016) 'Measuring the spatial vulnerability of retail centres to online consumption through a framework of e-resilience', *Geoforum*. Pergamon, 69, pp. 5–18. doi: 10.1016/J.GEOFORUM.2015.11.013.
- Sugiyono (2004). *Metode Penelitian Bisnis*. Cetakan Keenam. Bandung: Alfabeta.
- Tim Indonesia School of Life (ISOL) (2003). "Prinsip Dasar Produk Perhankan Syariah ". <http://www.pembelajar.com/ISOL>.
- Sutra, F. and Mais, R. (2019) "Faktor-Faktor yang Mempengaruhi Financial Distress dengan Pendekatan Altman Z-Score pada Perusahaan Pertambangan yang Terdaftar di Bursa Efek Indonesia Tahun 2015-2017", *Jurnal Akuntansi dan Manajemen*, 16(01), pp. 34 - 72. doi: 10.36406/jam.v16i01.267.

- Thim, Chan Kok, Yap Voon Choong, and Chai Shin Nee. "Factors affecting financial distress: The case of Malaysian public listed firms." *Corporate Ownership and Control* 8.4 (2011): 345-351.
- Wesa, E. W., & Otinga, H. N. (2018). Determinants of financial distress among listed firms at the Nairobi securities exchange. *The Strategic Journal of Business and Change Management*, 5 (4), 1057–1073. Available at: <http://www.strategicjournals.com/index.php/journal/article/view/933Westgaard>
- Westgaard, S., & Wijst, N. V. (2001). Default probabilities in a corporate bank portfolio: A logistic model approach. *European Journal of Operational Research*, 135(2), 2. [https://doi.org/10.1016/S0377-2217\(01\)00045-5](https://doi.org/10.1016/S0377-2217(01)00045-5)
- Widhiari, N. L. M. A. and Merkusiwati, N. K. L. A. (2015) 'Pengaruh Rasio Likuiditas, Leverage, Operating Capacity, Dan Sales Growth Terhadap Financial Distress', *E-Jurnal Akuntansi; Vol 11 No 2 (2015)*. Available at: <https://ojs.unud.ac.id/index.php/akuntansi/article/view/11061>
- Wruck, K. (1990). Financial Distress, Reorganization, and Organizational Efficiency. *Journal of Financial Economics*, 27, 419-444. [https://doi.org/10.1016/0304-405X\(90\)90063-6](https://doi.org/10.1016/0304-405X(90)90063-6)
- Zelie, E. M. (2019). Finance and Management Scholar at Riphah International University Islamabad, Pakistan, Faculty of Management Sciences. 10(15), 27–32. <https://doi.org/10.7176/RJFA>
- Zipser, D. et al. (2020) 'Understanding Chinese Consumers: Growth Engine of the World Special edition', p. 46.