Daftar Pustaka

- Ab-Rahim, R., & Chiang, S. N. (2016). Market structure and performance of Malaysian banking industry. *Journal of Financial Reporting and Accounting*, 14(2), 158–177. https://doi.org/10.1108/jfra-11-2014-0086
- Abbas, F., Iqbal, S., & Aziz, B. (2019). The impact of bank capital, bank liquidity and credit risk on profitability in postcrisis period: A comparative study of US and Asia. *Cogent Economics and Finance*, 7(1), 1–18. https://doi.org/10.1080/23322039.2019.1605683
- Abdelaziz, H., Mouldi, D., & Helmi, H. (2011). Financial liberalization and banking profitability: A panel data analysis for Tunisian banks. *International Journal of Economics and Financial Issues*, 1(2), 19–32.
- Abdelaziz, H., Rim, B., & Helmi, H. (2022). The Interactional Relationships Between Credit Risk, Liquidity Risk and Bank Profitability in MENA Region. *Global Business Review*, 23(3), 561–583. https://doi.org/10.1177/0972150919879304
- Adelopo, I., Lloydking, R., & Tauringana, V. (2018). Determinants of bank profitability before, during, and after the financial crisis. *International Journal of Managerial Finance*, *14*(4), 378–398. https://doi.org/10.1108/IJMF-07-2017-0148
- Alam, N. (2013). Impact of banking regulation on risk and efficiency in Islamic banking. *Journal of Financial Reporting and Accounting*, 11(1), 29–50. https://doi.org/10.1108/jfra-03-2013-0010
- Allen, F., Otchere, I., & Senbet, L. W. (2011). African financial systems: A review. *Review of Development Finance*, *1*(2), 79–113. https://doi.org/10.1016/j.rdf.2011.03.003
- Arif, A., & Nauman Anees, A. (2012). Liquidity risk and performance of banking system. *Journal of Financial Regulation and Compliance*, 20(2), 182–195. https://doi.org/10.1108/13581981211218342
- Athanasoglou, Panayiotis and Delis, M. and, & Staikouras, C. (2006). Determinants of Bank Profitability in the South. *Munich Personal RePEc Archive*, 10274.
- Basel Committee on Banking Supervision. (2001). The Internal ratings-based approach. *Bank of International Settlments*, *May*, 1–108.
- Berger, A. N., & Humphrey, D. B. (2005). Efficiency of Financial Institutions: International Survey and Directions for Future Research. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.2140
- Bhattacharya, S., & Thakor, A. V. (1993). Contemporary banking theory. *Journal*

- of Financial Intermediation, 3(1), 2-50. https://doi.org/10.1006/jfin.1993.1001
- Bitar, M., Saad, W., & Benlemlih, M. (2016). Bank risk and performance in the MENA region: The importance of capital requirements. *Economic Systems*, 40(3), 398–421. https://doi.org/10.1016/j.ecosys.2015.12.001
- Cai, J., & Thakor, A. V. (2011). Liquidity Risk, Credit Risk and Interbank Competition. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.1307879
- Cai, R., & Zhang, M. (2017). How Does Credit Risk Influence Liquidity Risk? Evidence from Ukrainian Banks. *Visnyk of the National Bank of Ukraine*, 241, 21–32. https://doi.org/10.26531/vnbu2017.241.021
- Carbó Valverde, S., & Rodríguez Fernández, F. (2007). The determinants of bank margins in European banking. *Journal of Banking and Finance*, *31*(7), 2043–2063. https://doi.org/10.1016/j.jbankfin.2006.06.017
- Chen, H. J., & Lin, K. T. (2016). How do banks make the trade-offs among risks? The role of corporate governance. *Journal of Banking and Finance*, 72(May), S39–S69. https://doi.org/10.1016/j.jbankfin.2016.05.010
- Chen, Y. K., Shen, C. H., Kao, L., & Yeh, C. Y. (2018). Bank Liquidity Risk and Performance. *Review of Pacific Basin Financial Markets and Policies*, 21(1). https://doi.org/10.1142/S0219091518500078
- CUCINELLI, D. (2015). The Impact of Non-performing Loans on Bank Lending Behavior: Evidence from the Italian Banking Sector. *Eurasian Journal of Business and Economics*, 8(16), 59–71. https://doi.org/10.17015/ejbe.2015.016.04
- Dermine, J. (1986). Deposit rates, credit rates and bank capital. The Klein-Monti Model Revisited. *Journal of Banking and Finance*, 10(1), 99–114. https://doi.org/10.1016/0378-4266(86)90022-1
- DeYoung, R., & Jang, K. Y. (2015). Do Banks Actively Manage Their Liquidity? SSRN Electronic Journal. https://doi.org/10.2139/ssrn.2581665
- Diamond, D. W., & Dybvig, P. H. (1983). Bank runs, deposit insurance, and liquidity. *Journal of Political Economy*, 91(3), 401–419. https://doi.org/10.1086/261155
- Diamond, D. W., & Rajan, R. G. (2011). Liquidity Shortages and Banking Crises. *SSRN Electronic Journal, March 2000*. https://doi.org/10.2139/ssrn.461535
- Djebali, N., & Zaghdoudi, K. (2020). Threshold effects of liquidity risk and credit risk on bank stability in the MENA region. *Journal of Policy Modeling*, 42(5), 1049–1063. https://doi.org/10.1016/j.jpolmod.2020.01.013
- Ekinci, R., & Poyraz, G. (2019). The Effect of Credit Risk on Financial Performance of Deposit Banks in Turkey. *Procedia Computer Science*, *158*, 979–987. https://doi.org/10.1016/j.procs.2019.09.139

- Ferrouhi, E. M. (2014). Bank liquidity and financial performance: Evidence from Moroccan banking industry. *Business: Theory and Practice*, 15(4), 351–361.https://doi.org/10.3846/btp.2014.443
- Flamini, V., Schumacher, L., & McDonald, C. A. (2009). The Determinants of Commercial Bank Profitability in Sub-Saharan Africa. *IMF Working Papers*, 09(15), 1. https://doi.org/10.5089/9781451871623.001
- Ghenimi, A., Chaibi, H., & Omri, M. A. B. (2017). The effects of liquidity risk and credit risk on bank stability: Evidence from the MENA region. *Borsa Istanbul Review*, *17*(4), 238–248. https://doi.org/10.1016/j.bir.2017.05.002
- Ghosh, S. (2016). Political transition and bank performance: How important was the Arab Spring? *Journal of Comparative Economics*, 44(2), 372–382. https://doi.org/10.1016/j.jce.2015.02.001
- HAKIMI, A., & HAMDI, H. (2020). Does Liquidity Matter on Bank Profitability Evidence from a Nonlinear Framework for a Large Sample. *Business and Economics Research Journal*, 10(1), 13–26. https://doi.org/10.20409/berj.2019.153
- Hakimi, A., & Zaghdoudi, K. (2017). Liquidity Risk and Bank Performance: An Empirical Test for Tunisian Banks. *Business and Economic Research*, 7(1), 46. https://doi.org/10.5296/ber.v7i1.10524
- Harb, E., El Khoury, R., Mansour, N., & Daou, R. (2022). Risk management and bank performance: evidence from the MENA region. *Journal of Financial Reporting and Accounting*. https://doi.org/10.1108/JFRA-07-2021-0189
- He, Z., & Xiong, W. (2012). Rollover Risk and Credit Risk. *Journal of Finance*, 67(2), 391–430. https://doi.org/10.1111/j.1540-6261.2012.01721.x
- Hunjra, A. I., Hanif, M., Mehmood, R., & Nguyen, L. V. (2020). Diversification, corporate governance, regulation and bank risk-taking. *Journal of Financial Reporting and Accounting*, 19(1), 92–108. https://doi.org/10.1108/JFRA-03-2020-0071
- Iannotta, G., Nocera, G., & Sironi, A. (2007). Ownership structure, risk and performance in the European banking industry. *Journal of Banking and Finance*, 31(7), 2127–2149. https://doi.org/10.1016/j.jbankfin.2006.07.013
- Imbierowicz, B., & Rauch, C. (2014). The relationship between liquidity risk and credit risk in banks. *Journal of Banking and Finance*, 40(1), 242–256. https://doi.org/10.1016/j.jbankfin.2013.11.030
- Islam, M. S., & Nishiyama, S. I. (2016). The determinants of bank net interest margins: A panel evidence from South Asian countries. *Research in International Business and Finance*, 37, 501–514. https://doi.org/10.1016/j.ribaf.2016.01.024
- Kasman, S., & Kasman, A. (2015). Bank competition, concentration and financial

- stability in the Turkish banking industry. *Economic Systems*, *39*(3), 502–517. https://doi.org/10.1016/j.ecosys.2014.12.003
- Kosmidou, K., & Tanna, S. (2005). Determinants of profitability of domestic UK commercial banks: panel evidence from the period 1995-2002. *In Money Macro and Finance (MMF) RESEARCG Group Conference.*, 45(June), 1–27.
- Laryea, E., Ntow-Gyamfi, M., & Alu, A. A. (2016). Nonperforming loans and bank profitability: evidence from an emerging market. *African Journal of Economic and Management Studies*, 7(4), 462–481. https://doi.org/10.1108/AJEMS-07-2015-0088
- Mansour, N., Salem, S. Ben, & Salem, H. H. (2021). Banking Stability and Prudential Regulation Interactions in DSGE Model for Tunisia. *Lecture Notes in Networks and Systems*, 194 LNNS(October 2022), 1881–1901. https://doi.org/10.1007/978-3-030-69221-6_136
- Menicucci, E., & Paolucci, G. (2016). The determinants of bank profitability: empirical evidence from European banking sector. In *Journal of Financial Reporting and Accounting* (Vol. 14, Issue 1). https://doi.org/10.1108/jfra-05-2015-0060
- Mohd Isa, M. Y., Voon Choong, Y., Yong Gun Fie, D., & Abdul Rashid, M. Z. H. (2018). Determinants of loan loss provisions of commercial banks in Malaysia. *Journal of Financial Reporting and Accounting*, 16(1), 24–48. https://doi.org/10.1108/JFRA-03-2015-0044
- Molyneux, P., & Thornton, J. (1992). Determinants of European bank profitability: A note. Journal of Banking and Finance, 16(6): *Journal of Banking & Finance*, 16(6), 1173–1178.
- Noman, A. H. M., Pervin, S., Chowdhury, N. J., Hossain, M. A., & Banna, H. (2015). Comparative performance analysis between conventional and Islamic banks in Bangladesh- an application of binary logistic regression. *Asian Social Science*, 11(21), 248–257. https://doi.org/10.5539/ass.v11n21p248
- Ozili, P. K. (2017). Bank Profitability and Capital Regulation: Evidence from Listed and non-Listed Banks in Africa. *Journal of African Business*, 18(2), 143–168. https://doi.org/10.1080/15228916.2017.1247329
- Paroush, J., & Schreiber, B. Z. (2019). Profitability, capital, and risk in US commercial and savings banks: Re-examination of estimation methods. *Quarterly Review of Economics and Finance*, 74, 148–162. https://doi.org/10.1016/j.qref.2018.12.007
- Partovi, E., & Matousek, R. (2019). Bank efficiency and non-performing loans: Evidence from Turkey. *Research in International Business and Finance*, 48(March 2018), 287–309. https://doi.org/10.1016/j.ribaf.2018.12.011

- Pasiouras, F., & Kosmidou, K. (2007). Factors influencing the profitability of domestic and foreign commercial banks in the European Union. *Research in International Business and Finance*, 21(2), 222–237. https://doi.org/10.1016/j.ribaf.2006.03.007
- Sahyouni, A., & Wang, M. (2018). The Determinants of Bank Profitability: Does Liquidity Creation Matter? *SSRN Electronic Journal*, 2(2), 61–85. https://doi.org/10.2139/ssrn.3125714
- Saleh, I., & Abu Afifa, M. (2020). The effect of credit risk, liquidity risk and bank capital on bank profitability: Evidence from an emerging market. *Cogent Economics and Finance*, 8(1). https://doi.org/10.1080/23322039.2020.1814509
- Serwadda, I. (2018). Impact of Credit Risk Management Systems on the Financial Performance. *Acta Universitatis Agriculturae Et Silviculturae Mendelianae Brunensis*, 66(6), 1627–1635.
- Tarus, D. K., Chekol, Y. B., & Mutwol, M. (2012). Determinants of Net Interest Margins of Commercial Banks in Kenya: A Panel Study. *Procedia Economics and Finance*, 2(Af), 199–208. https://doi.org/10.1016/s2212-5671(12)00080-9
- ul Mustafa, A. R., Ansari, R. H., & Younis, M. U. (2012). Does the loan loss provision profitability in case of Pakistan? *Asian Economic and Financial Review*, 2(7), 772–783. http://aessweb.com/journal-detail.php?id=5002%0ADOES
- Wagner, W. (2007). Aggregate liquidity shortages, idiosyncratic liquidity smoothing and banking regulation. *Journal of Financial Stability*, *3*(1), 18–32. https://doi.org/10.1016/j.jfs.2007.01.001