

REFERENCES

- Ackert, Lucy F.; Deaves, R. 2011. *Behavioral Finance*. Mason, Ohio: South-Western Cengage Learning
- Alharbi, A. 2015. Development of the Islamic Banking System. *Journal of Islamic Banking and Finance*, Vol. 3, No. 1, pp. 12-25.
<https://doi.org/10.15640/jibf.v3n1a2>
- Al-Qur'an and translation. 2008. Departemen Agama RI. Bandung, Indonesia: Diponegoro
- Antonio, M. S. 2001. *Bank Syariah: Dari Teori ke Praktek*. Jakarta, Indonesia: Gema Insani Press
- Arikunto, S. 2002. *Metodologi Penelitian*. Jakarta, Indonesia: Rineka Cipta
- Bank Indonesia, 2013. Surat Pers Bersama No. 15/56/Dkom Bank Indonesia Alihkan Fungsi Pengaturan dan Pengawasan Bank Kepada Otoritas Jasa Keuangan, Jakarta. https://www.bi.go.id/id/ruang-media/siaran-pers/Pages/SP_155613_DKom.aspx
- Ben Salah Mahdi, I. and Boujelbène Abbes, M. 2017. Behavioral Explanation for Risk Taking in Islamic and Conventional Banks. *Research in International Business and Finance*, pp. 1–11.
<https://doi.org/10.1016/j.ribaf.2017.07.111>
- Bodie, Z., A. Kane and A.J. Marcus. 2011. Investments, 9th edition. New York, USA: McGraw-Hill
- Chong, Y.Y. 2004. Investment Risk Management. West Sussex, England: John Wiley & Sons Ltd
- Cooper, D. R. and P. S. Schindler. 2003. Business Research Methods. *International Edition*, New York, USA: McGraw-Hill Companies
- Ghozali, I. 2005. *Aplikasi Analisis Multivariate dengan SPSS*. Semarang, Indonesia: Badan Penerbit UNDIP
- Hair, et all. 2010. Multivariate Data Analysis. 7th edition. New Jersey, USA: Pearson Prentice Hall
- Hidayati, N., H. Siregar and S. Hidayat Pasaribu. 2017. Determinant Of Efficiency Of The Islamic Banking In Indonesia. *Buletin Ekonomi Moneter dan Perbankan*. Jakarta, Indonesia: Bank Indonesia
- Jahanzeb, A., S. Muneer and S.-ur-Rahman. 2012. Implication of Behavioral Finance in Investment Decision-making Process. *Information Management and Business Review*, Vol. 4, No. 10, pp. 532-536
- Kabir, N., A. Worthington and R. Gupta. 2015. Comparative Financing Risk in Islamic and Conventional Bank. *Pacific-Basin Finance Journal*.
<https://doi.org/10.1016/j.pacfin.2015.06.001>
- Kahneman, D., P. Slovic and A. Tversky. (Eds.). (1982). Judgment under Uncertainty: Heuristics and Biases. Cambridge: Cambridge University Press.
doi:10.1017/CBO9780511809477
- Kasmir. 2008. Bank dan Lembaga Keuangan Lainnya. Edisi Revisi 2008. Jakarta: PT. RAJAGRAFINDO PERSADA
- Katz, M. L., & Rosen H. S. 1998. Microeconomics. (3rd Ed.). McGraw-Hill Companies

- Koch, Timothy W, Mac Donald, S. Scot. (2000), Bank Management , Fourth Edition, Orlando, The Dryden Press, Harcourt Brace College Publishers
- Lasmarohana, D. N.,2015. Analisis Pengaruh Loan To Value, Jangka Waktu Kredit, Tingkat Pendapatan Dan Jumlah Tanggungan Keluarga Dalam Keputusan Pemberian Kredit Pemilikan Rumah (Studi Kasus Pt. Bank Pembangunan Daerah Jawa Timur Cabang Malang). Malang
- Liu, H.H. and Y.Y Chiu. 2015. Sales Framing, Mental Accounting and Discount Assignments. *Asia Pacific Management Review*, Vol. 20, No. 4, pp. 201-209. <https://doi.org/10.1016/j.apmrv.2015.01.0>
- Lubis, A. N., I. Sadalia, K. A. Fachrudin and J. Meliza. 2013. Perilaku Investor Keuangan. Medan, Indonesia: USU Press
- Martono. 2002. Bank dan Lembaga Keuangan Lain. Yogyakarta, Indonesia: Ekonesia
- Otoritas Jasa Keuangan. 2018. Statistik Perbankan Syariah. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Default.aspx>
- Pearson, G., S. Easton, P. Howard and S. Pinder. 2011. Business Finance OLC, 11th edition. New South Wales, Australia: McGraw-Hill
- Putranto, D. S. and E. D. Arfianto. 2014. Analisis Conjoint Faktor-Faktor yang Mempengaruhi Perilaku Bank Perkreditan Rakyat (BPR) di Kota Semarang Dalam Penilaian Kredit Modal Kerja. *Jurnal Studi Manajemen Organisasi*. Vol. 11, No. 2, pp. 116-125, dec. 2014. ISSN 1693-8283. Available at: <<https://ejournal.undip.ac.id/index.php/smo/article/view/13167>>. Date accessed: 19 june 2018. doi:<http://dx.doi.org/10.14710/jsmo.v11i2.13167>
- Ramlan, H. and M. S. Adnan. 2016. The Profitability of Islamic and Conventional Bank : Case study in Malaysia. *Procedia Economics and Finance*, Vol. 35, pp. 359–367. [https://doi.org/10.1016/S2212-5671\(16\)00044-7](https://doi.org/10.1016/S2212-5671(16)00044-7)
- Republik Indonesia. 1998. Undang-Undang No. 10 Tahun 1998 tentang Perbankan. Sekretariat Negara. Jakarta. <https://www.bi.go.id/id/tentang-bi/uu-bi/Contents/Default.aspx>
- Ricciardi, V. 2010. What is Behavioral Finance?. *Research Foundation Publications*, Vol 2, No. 2, pp. 1-12
- Rockenbach, B. 2004. The Behavioral Relevance of Mental Accounting for The Pricing of Financial Options. *Journal of Economic Behavior and Organization*, Vol. 53, No. 4, pp. 513–527. [https://doi.org/10.1016/S0167-2681\(03\)00097-0](https://doi.org/10.1016/S0167-2681(03)00097-0)
- Roscoe, J. T. 1975. Fundamental Research Statistics for The Behavioral Sciences. 2nd ed. New York, USA: Holt Rinehart & Winston
- Safitri, A. 2005. Pengaruh Debt to Total Assets Ratio, Quick Ratio, Net Profit Margin, Return on Investment Debitur terhadap Penyaluran Kredit Modal Kerja Pada PT. Bni (Persero) Tbk. Medan. <http://repository.usu.ac.id/handle/123456789/16826>
- Sekaran, U. 2003. Research Methods For Business: A Skill Building Approach, New York, USA: John Wiley and Sons, Inc

- Sewell, M. 2010. Behavioural finance: Introduction. *European Financial Management*, Vol. 13, No. 3, pp. 389–393.
<https://doi.org/10.1111/j.1468-036X.2007.00365.x>
- Siddiqui, A. 2008. Financial Contracts, Risk and Performance of Islamic Banking. *Managerial Finance*, Vol. 34, No. 10, pp. 680–694.
<https://doi.org/10.1108/03074350810891001>
- Shafir, E. and R. H. Thaler. 2006. Invest Now, Drink Later, Spend Never: On The Mental Accounting of Delayed Consumption. *Journal of Economics Psychology*. Vol. 27, No. 25, pp. 694–712
- Shafiullah, A. and A. Shamsuddin. 2017. Risk in Islamic Banking and Corporate Governance. *Pacific-Basin Finance Journal*.
<https://doi.org/10.1016/j.pacfin.2017.12.008>
- Shefrin, H., Thaler, R.H. 1988. The Behavioral Life-Cycle Hypothesis. *Economic Inquiry* 26, pp. 609–643
- Sugiono. 2007. *Statistik Untuk Penelitian*. Bandung, Indonesia: Alfabeta, cv
- Tahir, I. and M. Brimble. 2011. Islamic Investment Behabviour. *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 4, No. 2, pp. 116-130. Ben Salah Mahdi, I., & Boujelbène Abbes, M. (2017). Behavioral explanation for risk taking in Islamic and conventional banks. *Research in International Business and Finance*, (July), 1–11.
<https://doi.org/10.1016/j.ribaf.2017.07.111>
- Thaler, R. 1985. Mental Accounting and Consumer Choice. *Marketing Science*, Vol. 4, No. 3, pp. 199–214