

DAFTAR PUSTAKA

- Ali, M., & Puah, C. (2018). Does Bank Size and Funding Risk Effect Banks' Stability? A Lesson from Pakistan. *Global Business Review*, 19(5), 1166–1186. <https://doi.org/10.1177/0972150918788745>
- Angori, G., Aristei, D., & Gallo, M. (2019). Determinants of Banks' Net Interest Margin: Evidence from the Euro Area during the Crisis and Post-Crisis Period. *Sustainability*, 11(14), 3785. <https://doi.org/10.3390/su11143785>
- Berger, A. N., Filippo Curti, Mihov, A., & Sedunov, J. (2022). Operational Risk is More Systemic than You Think: Evidence from U.S. Bank Holding Companies [Journal-article]. *Journal of Banking & Finance, Forthcoming*. <https://ssrn.com/abstract=3210808>
- Berniz, Y. M. (2018). PENGARUH NET INTEREST MARGIN (NIM) DAN LOAN TO DEPOSIT RATIO (LDR) TERHADAP STABILITAS PERBANKAN INDONESIA. In *MULTIPLIER* (pp. 44–46).
- Bikker, J., & Bos, J. W. (2008). *Bank Performance*. <https://doi.org/10.4324/9780203030899>
- Boussaada, R. (2021). Multiple large shareholders and bank stability: the case of MENA banks. *Managerial Finance*, 47(9), 1320–1336. <https://doi.org/10.1108/mf-03-2020-0142>
- Competition and Bank Stability. (2016). In *The CFS Working Paper Series* [Journal-article]. <https://ssrn.com/abstract=2869189>
- Ditta, A. S. A., Ditasari, R. A., & Ardianingsih, A. (2024). EFFICIENCY, CREDIT RISK AND FINANCIAL STABILITY IN NATIONAL BANKING SECTOR IN INDONESIA. *Jurnal Akuntansi*, 11(1). <https://Http://Doi.Org/10.30656/Jak.V11i2.6454>
- 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>
- Dwumfour, R. A. (2017). Explaining banking stability in Sub-Saharan Africa. *Research in International Business and Finance*, 41, 260–279. <https://doi.org/10.1016/j.ribaf.2017.04.027>
- Fure, J. A., Sembiring, S., & Soekanto, S., dan Sri Mamudji. (n.d.). FUNGSI BANK SEBAGAI LEMBAGA KEUANGAN DI INDONESIA MENURUT UNDANG-UNDANG NOMOR 10 TAHUN 1998 TENTANG

- PERBANKAN. In Atie Olii, SH, MH; Hendrik Pondaag, SH, MH & Mahasiswa pada Fakultas Hukum Unsrat, NIM, *Lex Crimen* (pp. 116–117).
- 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>
- Hakimi, A., Zaghdoudi, K., Zaghdoudi, T., & Djebali, N. (2017). What Threatens Tunisian Banking Stability? Bayesian Model Versus Panel Data Analysis. *SSRN Electronic Journal*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3043416
- Kasri, R. A., & Azzahra, C. (2020). Determinants of Bank Stability in Indonesia. *Signifikan Jurnal Ilmu Ekonomi*, 9(2), 153–166. <https://doi.org/10.15408/sjje.v9i2.15598>
- Katuka, B., Mudzingiri, C., & Vengesai, E. (2023). The effects of non-performing loans on bank stability and economic performance in Zimbabwe. *Asian Economic and Financial Review*, 13(6), 393–405. <https://doi.org/10.55493/5002.v13i6.4794>
- Kirimi, P. N., Kariuki, S. N., & Ocharo, K. N. (2021). Moderating effect of bank size on the relationship between financial soundness and financial performance. *African Journal of Economic and Management Studies*, 13(1), 62–75. <https://doi.org/10.1108/ajems-07-2021-0316>
- Koskei, L. & Africa International University. (2020). Non-performing Loans and Banks' Financial Stability in Kenya; Evidence from Commercial Banks [Original Research Article]. *Asian Journal of Economics, Business and Accounting*, 15(3), 44–52. <https://doi.org/10.9734/AJEBA/2020/v15i330233> (Original work published 2020)
- Kurniasari, R. (2017). Analisis Biaya Operasional Dan Pendapatan Operasional (BOPO) Terhadap Return On Assets (ROA). In *Perspektif: Vol. XV* (Issue 1) [Journal-article].
- Kusmayadi, D. (2018). Analysis of Effect of Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, Bopo, and Size on Return on Assets in Rural Banks at Indonesia [Journal-article]. *Saudi Journal of Business and Management Studies*, 3, 786–795. <http://scholarsmepub.com/sjbms/>
- Lachaab, M. (2023). The Cyclical Behavior of Credit and Liquidity Risks on Bank Stability in MENA Countries with a Dual Banking System. *International Journal of Empirical Economics*, 02(02). <https://doi.org/10.1142/s2810943023500063>

- Lepetit, L., & Strobel, F. (2013). Bank insolvency risk and time-varying Z-score measures. *Journal of International Financial Markets Institutions and Money*, 25, 73–87. <https://doi.org/10.1016/j.intfin.2013.01.004>
- Leung, W. S., a, Song, W., & Chen, J. (2019). Does bank stakeholder orientation enhance financial stability? In *Journal of Corporate Finance*, *Journal of Corporate Finance* (pp. 38–63) [Journal-article]. <https://doi.org/10.1016/j.jcorpfin.2019.01.003>
- Lotto, J. (2019). Evaluation of factors influencing bank operating efficiency in Tanzanian banking sector. *Cogent Economics & Finance*, 7(1), 1664192. <https://doi.org/10.1080/23322039.2019.1664192>
- Mashayekh, S., Shahchera, M., Taheri, M., & Amini, Y. (2023). The Dynamic Effect of Operational Risk and Banking Stability. *Iranian Economic Review*, 2–2, 533–559. <https://doi.org/10.22059/ier.2022.85440>
- Mayes, D. G., et al. & David G. Mayes, Liisa Halme and Aarno Liuksila. (2001). *Improving Banking Supervision*.
- Mkadmi, J. E., Baccari, N., & Ncib, A. (2021). The Determinants of Banking Stability: The Example of Tunisia. *International Academic Journal of Accounting and Financial Management*, 8(1), 01–10. <https://doi.org/10.9756/iajafm/v8i1/iajafm0801>
- My, S. T., & Quoc, A. N. (2022). The Relationship between Credit Risk and Bank Financial Stability: The Mediating Role of Bank Profitability. *Journal of Hunan University Natural Sciences*, 49(1), 263–271. <https://doi.org/10.55463/issn.1674-2974.49.1.32>
- Naili, M., Lahrichi, Y., & Higher Institute of Commerce and Business Administration (Groupe ISCAE), BP. 8114, Casablanca, Morocco. (2022). Banks' credit risk, systematic determinants and specific factors: recent evidence from emerging markets. In *Heliyon* [Journal-article]. <https://doi.org/10.1016/j.heliyon.2022.e08960>
- Ozili, P. K. & Essex Business School, University of Essex, Colchester, UK. (2018). Banking stability determinants in Africa. In *International Journal of Managerial Finance* (Vols. 14–14, Issue 4, pp. 462–483). <https://doi.org/10.1108/IJMF-01-2018-0007>
- Rahma, F. N., Nurfauziah, & Department of Management, Faculty of Business and Economics, Universitas Islam Indonesia. (2022). Pengaruh Manajemen Risiko terhadap Kinerja Keuangan Pada Perusahaan Perbankan di Bursa Efek Indonesia. In *Selekta Manajemen: Jurnal Mahasiswa Bisnis &*

Manajemen (Vols. 02–02, pp. 143–158) [Journal-article].
<https://journal.uii.ac.id/selma/index>

Rupeika-Apoga, R., Romānova, I., & Grima, S. (2020). The Determinants of Bank's Stability: Evidence from Latvia, a Small Post-Transition Economy*. In *Contemporary studies in economic and financial analysis* (pp. 235–253). <https://doi.org/10.1108/s1569-375920200000104016>

Rupeika-Apoga, R., Zaidi, S., Thalassinos, Y., & Thalassinos, E. (2018). Bank Stability: The Case of Nordic and Non-Nordic Banks in Latvia. *International Journal of Economics and Business Administration*, VI(Issue 2), 39–55. <https://doi.org/10.35808/ijeba/156>

Sakarombe, U. (2018). Financial Inclusion and Bank Stability in Zimbabwe. *International Journal of Academic Research in Economics and Management Sciences*, 7(4). <https://doi.org/10.6007/ijarems/v7-i4/5193>

Saksonova, S. (2014). The Role of Net Interest Margin in Improving Banks' Asset Structure and Assessing the Stability and Efficiency of their Operations. *Procedia - Social and Behavioral Sciences*, 150, 132–141. <https://doi.org/10.1016/j.sbspro.2014.09.017>

Schaeck, K., & Cihak, M. (2014). Competition, Efficiency, and Stability in Banking. *Financial Management*, 215–241.

Scholtens, B., Van Wensveen, D., & Elsevier Science B.V. (2000). A critique on the theory of Ænancial intermediation. In *Journal of Banking & Finance* (Vol. 24, pp. 1243–1251). <https://www.elsevier.com/locate/econbase>

Slovin, M. B., Sushka, M. E., & Polonchek, J. A. (1993). The Value of Bank Durability: Borrowers as Bank Stakeholders. In American Finance Association, *The Journal of Finance* (Vol. 1, pp. 247–266). Wiley for the American Finance Association. <https://www.jstor.org/stable/2328888>

Sudarsono, H. (2017). Analisis Pengaruh Kinerja Keuangan terhadap Profitabilitas Bank Syariah di Indonesia. *Economica Jurnal Ekonomi Islam*, 8(2), 175–203. <https://doi.org/10.21580/economica.2017.8.2.1702>

Sugiyono. (2015). *Metode Penelitian Kombinasi* (28th ed.).
SUMARNI. (2021). PERAN BANK SEBAGAI LEMBAGA PERANTARA (INTERMEDIARY) DITINJAU DARI UNDANG-UNDANG NOMOR 10 TAHUN 1998. *Jurnal Ganec Swara*, 15(1), 889–896. <http://journal.unmasmataram.ac.id/index.php/GARA>

Vasiliev, I. I., 1, Smelov, P. A., 2, Klimovskikh, N. V., 3, Shevashkevich, M. G., 4, & Donskaya, E. N., 5. (2018). Operational Risk Management in A

Commercial Bank. *International Journal of Engineering & Technology*, 7(4.36), 524–529.

Wagner, W. & University of Cambridge and Tilburg University. (2005). CREDIT DERIVATIVES, THE LIQUIDITY OF BANK ASSETS AND BANKING STABILITY. In *WORKING PAPER NO 18* [Report].

Widarjono, A. (2018). *Ekonometrika*.

Worrell, D., Bermuda Monetary Authority, Lowe, S. R., & University of Glasgow. (2011). International Business and Financial Services Centres in the Caribbean. *Economic Review*, XXXVII(3). <https://www.researchgate.net/publication/255699158>

Zaghdoudi, K. (2019). The Effects of Risks on the Stability of Tunisian Conventional Banks. *Asian Economic and Financial Review*, 9(3), 389–401. <https://doi.org/10.18488/journal.aefr.2019.93.389.401>