

BIBLIOGRAPHY

- Agar, M. H. 1986. *Speaking Ethnography*. Newbury Park, CA: Sage Publication.
- Allan, G. and C. Skinner (Eds). 1991. *Handbook for Research Students in Social Science*. London: The Falmer Press.
- Amihud, Y. and B. Lev. 1981. "Risk Reduction as a Managerial Motive for Conglomerate Mergers." *The Bell Journal of Economics*, 12(2), 605-617.
- Anggraeni, R. 2024. "Ini Dia Daftar Terbaru BPD yang Belum Penuhi Modal Inti Rp3 Triliun." *Bisnis.com*.
- Aziz, Zhulifar Maulana Ibrahim, Afifudin, and Arista Fauzi Kartika Sari. 2021. "Analisa Penerapan PSAK 71 pada Perbankan Syariah (Studi Kasus pada Bank BTN Syariah Kota Malang)." *E-JRA*, 10(12), 101-111.
- Ball, R. 1984. "The Theory of Stock Market Responses to Earnings Announcements." *Journal of Accounting and Economics*, 6(2), 119-142.
- Barney, J. B. and W. S. Hesterly. 2020. *Strategic Management and Competitive Advantage: Concepts and Cases*. 6th ed. Pearson.
- Barth, M. E., et al. 2012. "International Accounting Standards and Accounting Quality." *Journal of Accounting Research*, 50(2), 467-498.
- Berger, A. N., R. S. Demsetz, and P. E. Strahan. 1999. "The Consolidation of the Financial Services Industry: Causes, Consequences, and Implications for the Future." *Journal of Banking & Finance*, 23(2-4), 135-194.
- Berger, A. N. and E. Ofek. 1995. "Diversification's Effect on Firm Value." *Journal of Financial Economics*, 37(1), 39-65.
- Brealey, R. A., S. C. Myers, and F. Allen. 2017. *Principles of Corporate Finance*. McGraw-Hill Education.
- Brigham, E. F. and M. C. Ehrhardt. 2016. *Financial Management: Theory & Practice*. 15th ed. Cengage Learning.
- Byrne, S., T. McIndoe-Calder, and M. Sherman. 2020. *The Impact of Covid-19 on Consumer Spending*. Central Bank of Ireland.
- Chariri, A. 2006. "The Dynamics of Financial Reporting Practice in an Indonesian Insurance Company: A Reflection of Javanese Views of an Ethical Social Relationship." Unpublished Dissertation, School of Accounting and Finance, University of Wollongong.

- Deloitte. 2021. After the First Year of PSAK 71: An Analysis of its Impact on Indonesian Banks. Retrieved from <https://www2.deloitte.com>
- Deloitte. 2022. Accounting for Common Control Transactions. Deloitte Insights.
- Deloitte. 2024. Financial Services Authority (OJK) & Banking Regulations Update. Deloitte.
- Deegan, C. 2014. Financial Accounting Theory. McGraw-Hill Education.
- DeYoung, R., D. D. Evanoff, and P. Molyneux. 2009. "Mergers and Acquisitions of Financial Institutions: A Review of the Post-2000 Literature." *Journal of Financial Services Research*, 36(2-3), 87-110.
- Dichev, I. D., et al. 2013. "Earnings Volatility and Earnings Predictability." *The Accounting Review*, 88(1), 117-145.
- Doupnik, T. and H. Perera. 2019. International Accounting. McGraw-Hill Education.
- Fadhilah, R., A. S. Nugraha, and R. Ramdani. 2021. Implementation of PSAK 71 and Financial Statement Quality in Indonesian Banking Industry. Retrieved from ResearchGate.
- Financial Services Authority (OJK). 2020. Regulation Number 12/POJK.03/2020 Regarding the Consolidation of Commercial Banks.
- Fridson, M. S. and F. Alvarez. 2011. Financial Statement Analysis: A Practitioner's Guide. Wiley.
- Gaughan, P. A. 2017. Mergers, Acquisitions, and Corporate Restructurings. John Wiley & Sons.
- Ghozali, I. dan A. Chariri. 2007. Teori Akuntansi. Semarang: Badan Penerbit Undip.
- Goodman, G. 2004. "Sarbanes-Oxley: Are We There Yet?" <http://www.sarbanes-oxley.com>, accessed December 2, 2004.
- Graham, J. R., Lang, M. H., & Skinner, D. J. 2013. "The Economic Consequences of Financial Statement Comparability." *Journal of Accounting and Economics*, 56(2-3), 112-129.
- Hail, L., et al. 2010. "The Effects of Mandatory IFRS Adoption on European Listed Companies." *Journal of Accounting Research*, 48(5), 1087-1125.

- Healy, P. M. and K. G. Palepu. 2012. *Business Analysis and Valuation: Using Financial Statements*. Cengage Learning.
- Herwadkar, S., K. Gupta, and P. Chavan. 2022. "Synergies in Banking Mergers: A Financial Perspective." *Reserve Bank of India Bulletin*.
- Hitt, M. A., R. D. Ireland, and R. E. Hoskisson. 2001. *Strategic Management: Competitiveness and Globalization*. South-Western College Pub.
- IAI. 2010. *Pernyataan Standar Akuntansi Keuangan (PSAK) No. 22: Kombinasi Bisnis*. Jakarta: Ikatan Akuntan Indonesia.
- IAI. 2016. *PSAK No. 65: Laporan Keuangan Konsolidasian*. Jakarta: Ikatan Akuntan Indonesia.
- Ikatan Akuntan Indonesia (IAI). 2021. *PSAK 1: Penyajian Laporan Keuangan*. Jakarta: IAI.
- Ikatan Akuntan Indonesia (IAI). 2021. *PSAK 14: Persediaan*. Jakarta: IAI.
- Ikatan Akuntan Indonesia (IAI). 2021. *PSAK 19: Aset Tidak Berwujud*. Jakarta: IAI.
- Ikatan Akuntan Indonesia (IAI). 2021. *PSAK 71: Instrumen Keuangan*. Jakarta: IAI.
- Ikatan Akuntan Indonesia (IAI). 2021. *PSAK 72: Pendapatan*. Jakarta: IAI.
- Ikatan Akuntan Indonesia (IAI). 2021. *PSAK 73: Sewa*. Jakarta: IAI.
- International Accounting Standards Board. 2013. *IFRS 10 Consolidated Financial Statements*. IFRS Foundation.
- Jensen, M. C. 1986. "Agency Costs of Free Cash Flow, Corporate Finance, and Takeovers." *American Economic Review*, 76(2), 323-329.
- Katadata. 2024. "Bank BJB Berhasil Bangun Kolaborasi dengan BPD di Indonesia." katadata.co.id.
- Khaerudin, T., A. O. Azalia, N. Maulita, and E. K. Panggiarti. 2023. "Penyusunan Laporan Keuangan Konsolidasian Berdasarkan Penerapan PSAK No. 15, PSAK No. 22 dan PSAK No. 65." *Ekonomika*, 10(2), 308-315.
- Kompas. 2023. "Modal Inti Kurang, 12 BPD Terancam Jadi BPR." www.kompas.id.

- Li, P., Wang, H., & Ahlstrom, D. 2018. "Minority Shareholding and Post -Acquisition Performance: Evidence from Strategic Investments in Emerging Markets." *Asia Pacific Journal of Management*, 35(3), 669–697.
- Mishkin, F. S. 2019. *The Economics of Money, Banking, and Financial Markets*. Pearson.
- Nain, A., & Wang, Q. 2016. "Do Financial Markets Discipline Capital Investment?" *Journal of Financial Economics*, 120(3), 409–431.
- Nobes, C. and R. Parker. 2016. *Comparative International Accounting*. Pearson Education Limited.
- Otoritas Jasa Keuangan. POJK No. 27/POJK.03/2016 tentang Uji Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. OJK, 2016.
- Otoritas Jasa Keuangan. POJK No. 13/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. OJK, 2016.
- Otoritas Jasa Keuangan. POJK No. 39/POJK.03/2017 tentang Pemilikan Saham Bank Umum. OJK, 2017.
- Otoritas Jasa Keuangan. POJK No. 41/POJK.03/2019 tentang Penggabungan, Peleburan, Pengambilalihan, dan Integrasi Bank Umum. OJK, 2019.
- Otoritas Jasa Keuangan (OJK). 2020. Ringkasan POJK tentang Konsolidasi Bank Umum.
- Pertiwi, A. D. 2024. "The Effect of CAR, NPL, and LDR on the Profitability of Regional Development Banks in Java for the Period 2018-2023." *IJME Journal*, 3(2), 103-114.
- Umam, K. and S. Murwanti. 2024. "Analisis Perbandingan Kinerja Keuangan Bank Sebelum dan Sesudah Akuisisi pada PT. BCA Digital." *Jurnal Ilmiah MEA*, 8(2), 1257-1268.
- Wahyuni, E. T., G. Puspitasari, and E. Puspitasari. 2020. "Has IFRS Improved Accounting Quality in Indonesia?" *Journal of Accounting and Investment*, 21(1), 19-44.
- Whittington, G. and J. R. Dyson. 2016. *Financial Accounting and Reporting*. Cengage Learning EMEA.

Wolk, H. I., J. L. Dodd, and M. C. Tearney. 2004. *Accounting Theory: Conceptual Issues in a Political and Economic Environment*. 6th ed. USA: Thompson-SouthWestern.

\