

## DAFTAR PUSTAKA

- A. Beltratti dan Stulz, R. M. (2012). The credit crisis around the globe: Why did some banks perform better? *Journal of Financial Economics*, 105(1), 1–17.
- Abraham, S., dan Cox, P. (2007). Analysing the determinants of narrative risk information in UK FTSE 100 annual reports. *British Accounting Review*, 39(3), 227–248.
- Aebi, V., Sabato, G., dan Schmid, M. (2012). Risk management, corporate governance, and bank performance in the financial crisis. *Journal of Banking and Finance*, 36(12), 3213–3226.
- Al-Tuwaijri, S., Christensen, T., dan Ii, K. H. (2004). The Relation Among Environmental Disclosure, Environmental Performance, dan Economic Performance. *Accounting, Organizations and Society*, 29(5–6), 447–471.
- Amihud, Y., dan Mendelson, H. (1986). Asset pricing and the bid-ask spread. *Journal of Financial Economics*, 17(2), 223–249.
- Barth, J. R., Caprio, G., dan Levine, R. (2004). Bank regulation and supervision: What works best? *Journal of Financial Intermediation*, 13(2), 205–248.

- Bertus, M., Jahera Jr., J. S., dan Yost, K. (2007). The Relation between Bank Regulation and Economic Performance: A Cross-Country Analysis. *Banks and Bank Systems*, 2(3), 32–45.
- Beverly, H. (2007). Public Disclosure, Risk, and Performance at Bank Holding Companies. *Ssrn*, (293).
- Bhagat, S., dan Bolton, B. (2008). Corporate governance and firm performance. *Journal of Corporate Finance Journal*, 14(3), 257–273.
- Botosan, C. A. (1997). Disclosure Level and the Cost of Equity Capital, 72(3), 323–349.
- Botosan, C. A. (2004). Discussion of “A framework for the analysis of firm risk communication.” *International Journal of Accounting*, 39(3), 289–295.
- Botosan, C. A., dan Plumee, M. A. (2002). A Re-examination of Disclosure Level and the Expected Cost of Equity Capital. *Journal of Accounting Research*, 40(1), 21–40.
- Callahan, C. M., dan Smith, R. (2004). Firm Performance and Management’s Discussion and Analysis Disclosures: An Industry Approach. *Ssrn*.
- Clarkson, P., Guedes, J., dan Thompson, R. (1996). On the Diversification , Observability , and Measurement of Estimation Risk Author ( s ): Pete Clarkson , Jose Guedes and Rex

- Thompson Source : The Journal of Financial and Quantitative Analysis , Vol . 31 , No . 1 ( Mar . , 1996 ),
- Demirguc-Kunt, A., Detragiache, E., dan Tressel, T. (2008). Banking on the principles: Compliance with Basel Core Principles and bank soundness. *Journal of Financial Intermediation*, 17(4), 511–542.
- Deumes, R., dan Knechel, W. R. (2008). Economic incentives for voluntary reporting on internal risk management and control systems. *Auditing*, 27(1), 35–66.
- Dhaliwal, D., Hogan, C., Trezevant, R., dan Wilkins, M. (2011). Internal control disclosures, monitoring, and the cost of debt. *Accounting Review*, 86(4), 1131–1156.
- Easton, P. D., Ohlson, I., Christie, A., Bouwens, J., Chen, K., Choi, T. H., ... Taylor, G. (2004). PE Ratios, PEG Ratios, and Estimating the Implied Expected Rate of Return on Equity Capital, 79(1), 73–95.
- Eisenhardt, M. (1989). Agency Theory : and Assessment Review, 14(1), 57–74.
- Erkens, D. H., Hung, M., dan Matos, P. (2012). Corporate governance in the 2007-2008 financial crisis: Evidence from financial institutions worldwide. *Journal of Corporate Finance*, 18(2), 389–411.

- Fama, E. F., dan French, K. R. (1992). American Finance Association  
The Cross-Section of Expected Stock Returns. *Source: The  
Journal of Finance*, 47(2), 427–465.
- Foerster , S. R., Sapp, S. G., dan Shi, Y. (2013). The Effect of Voluntary  
Disclosure on Firm Risk and Firm Value: Evidence from  
Management Earnings Forecasts. *Ssrn*.
- Ghazali, I. (2018). *Applikasi Analisis Multivariate dengan Program SPSS*  
(9th ed.). Semarang: Badan Penerbit Diponegoro.
- Healy, P. M., dan Palepu, K. G. (2001). Information asymmetry,  
corporate disclosure, and the capital markets: A review of the  
empirical disclosure literature. *Journal of Accountancy and  
Research*, 31(1–3), 405–440.
- Jensen, M. C., dan Meckling, W. H. (1976). Theory of the firm:  
Managerial behavior, agency costs and ownership structure.  
*Journal of Financial Economics* 3, 3(4), 305–360.
- Keputusan Ketua BAPEPAM dan Lembaga Keuangan Nomor: Kep-  
431/BL/2012. Tentang penyampaian laporan tahunan emiten atau  
perusahaan publik.
- Lambert, R., Leuz, C., dan Verrecchia, R. E. (2007). Accounting  
information, disclosure, and the cost of capital. *Journal of  
Accounting Research*, 45(2), 385–420.
- Leuz, C., dan Wysocki, P. (2008). AAA International Accounting  
Section Conference. In *Manchester Business School, New York  
University*.

- Linsley, P. M., dan Shrives, P. J. (2006). Risk reporting : A study of risk disclosures in the annual reports of UK companies, 38, 387–404.
- Macharia, N. J., (2016). Determinants of profitability of commercial banks in Kenya (Doctoral dissertation, University Of Nairobi).
- Miller, S. M., dan Noulas, A. G. (1996). The technical efficiency of large bank production. *Journal of Banking and Finance*, 20(3), 495–509.
- Nahar, S., Jubb, C., dan Azim, M. (2016). Risk Disclosure , Cost of Capital and Performance. *International Journal of Accounting dan Information Management*, 24(4).
- Nier, E., dan Baumann, U. (2006). Market discipline, disclosure and moral hazard in banking. *Journal of Financial Intermediation*, 15(3), 332–361.
- Novianty, Ira. "Pengaruh Asimetri Informasi terhadap Praktik Manajemen Laba dan Implikasinya terhadap Biaya Modal Ekuitas (Studi Pada Kelompok Perusahaan Manufaktur di Bursa Efek Indonesia)." (2009).
- Peraturan Bank Indonesia Nomor: 14/14/PBI/2012. Transparansi dan publikasi laporan bank. Pasal 3(1), 7-8.
- Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.03/2016. Transparansi dan Publikasi Laporan Bank, 1-8.
- Richardson, A. J., dan Welker, M. (2001). Social disclosure, financial disclosure and the cost of equity capital. *Accounting, Organizations and Society*, 26(7–8), 597–616.

- Solomon, J. F., Solomon, A., Norton, S. D., dan Joseph, N. L. (2000). A conceptual framework for *corporate risk disclosure* emerging from the agenda for corporate governance reform. *British Accounting Review*, 32(4), 447–478.
- Song, L. (2015). Accounting disclosure, stock price synchronicity and stock crash risk: An emerging-market perspective. *International Journal of Accounting and Information Management*, 23(4), 349–363.
- Souissi, M., dan Khelif, H. (2012). Meta-analytic review of disclosure level and cost of equity capital. *International Journal of Accounting and Information Management*, 20(1), 49–62.
- Suhardjanto, D., Dewi, A., Rahmawati, E., Meivitasari, F. (2012). Peran *Corporate Governance* Dalam Praktik *Risk Disclosure* Pada Perbankan Indonesia. *Jurnal Akuntansi dan Auditing Volume 9/No. I/November 2012: 1-96.*
- Ullmann, A. A. (1985). Data in search of a Theory : Search Relationships of the Critical Examination Social Among Performance Disclosure. *The Academy of Management Review*, 10(3), 540–557.
- Verrecchia, R. E. (2001). JAE Rochester Conference. In *JAE Rochester Conference University of Pennsylvania*.
- Weir, C., Laing, D., dan McKnight, P. J. (2002). Internal and external governance mechanisms: Their impact on the performance of

large UK public companies. *Journal of Business Finance and Accounting*, 29(5–6), 579–611.

Wolk, H. I, Tearney, M. G. , Dodd, J. L., 2001). “Signaling, Agency Theory, Accounting Policy Choice”. Accounting and Business Research. Vol. 18. No 69:47-56.

<http://grundelanbankcentury.wordpress.com> 2010.

<http://suaramerdeka.com> 2011.

<http://www.tempointeraktif.com> 2009.