

## DAFTAR PUSTAKA

- Agus Indriyo, Gitusudarmo dan Basri. 2008. Manajemen Keuangan. Yogyakarta: BPFE.
- Arrow J. K. 1963. Uncertainty and the Welfare Economics of Medical Care. *American Economic Review*
- Al-Khoury, R., & Arouri, H. (2016). The simultaneous estimation of credit growth, valuation, and stability of the Gulf Cooperation Council banking industry. *Economic Systems*, 40(3), 499–518.
- Andhika, Putu Bayu; Sujana, I. K. (2016). Pengaruh Pertumbuhan Kredit, Dana Pihak Ketiga, Dan Aplikasi Sistem Informasi Akuntansi, 777–804.
- Athanasoglou, P. P., Brissimis, S. N., & Delis, M. D. (2008). determinants of bank profitability, 18, 121–136.
- Augusty, Ferdinand. 2006. Metode Penelitian Manajemen: Pedoman Penelitian untuk Skripsi, Tesis, dan Disertasi Ilmu Manajemen. Semarang: Universitas Diponegoro.
- Bank Indonesia. 2008. Peraturan Bank Indonesia Nomor 8/4/PBI/2008 Tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum.
- Bank Indonesia. 2014. Stabilitas Sistem Keuangan. Available on-line at [www.bi.go.id](http://www.bi.go.id)
- Berger, A. N., Klapper, L. F., & Turk-ariss, R. (2009). Bank Competition and Financial Stability, (August 2008), 99–118.
- Berger, A. N., & Udell, G. F. (2004). The institutional memory hypothesis and the procyclicality of bank lending behavior, 13, 458–495.

- Brigham, Eugene F. Daves, Philip R. (2004). Intermediate Financial Management, 8<sup>th</sup> Edition, Thomson, South-Western
- Cheng, S., Evans, A. J. H., & Nandu, I. I. I. A. (2008). Board size and firm performance : the moderating effects of the market for corporate control, 121–145.
- Cheng, S. (2008). Board Size and The Variability of Corporate Performance , 157–176.
- Dahlan, Siamat. 2005. Manajemen Lembaga Keuangan. "Kebijakan Moneter dan Perbankan", Jakarta: Fakultas Ekonomi Universitas Indonesia, Edisi Kesatu.
- Dell, G., & Levchenko, A. (2007). Credit Booms : The Good , The Bad , and The Ugly.
- Demirguc-Kunt, A., & Huizinga, H. (2010). Bank activity and funding strategies: The impact on risk and returns. *Journal of Financial Economics*, 98(3), 626–650.
- Dionne, G. (2003). The Foundations of Risk Regulation for Banks : A Review of the Literature, 177–215.
- Effendi, Muh. Arief. 2009. The Power of Corporate Governance: Teori dan Implementasi. Jakarta: Salemba Empat.
- Eliyanora. Veronica, Sylvia. (2008) Pengaruh Ukuran Dewan, Komisaris Independen, dan Kepemilikan Institusional Terhadap Non Performing Loan.
- Fang, Y., Hasan, I., & Marton, K. (2014). Institutional development and bank stability: Evidence from transition countries. *Journal of Banking and Finance*, 39(1), 160–176.

- Fernández, A. I., González, F., & Suárez, N. (2016). Banking stability, competition, and economic volatility. *Journal of Financial Stability*, 22, 101–120.
- Firms, M. (2006). The Causal Effect of Board Size in the Performance of The Causal Effect of Board Size in the Performance of Small and Medium-Sized Firms.
- Forum for Corporate Governance in Indonesia. (n.d.). *Peranan Dewan Komisaris dan Komite Audit dalam Pelaksanaan Corporate Governance ( Tata Kelola Perusahaan )*. Available on-line at [www.fcgi.org.id](http://www.fcgi.org.id)
- Fu, X. (Maggie), Lin, Y. (Rebecca), & Molyneux, P. (2014). Bank competition and financial stability in Asia Pacific, 38(1), 64–77.
- Ghozali, Imam. 2013. Analisis Multivariate Dengan Program IBM SPSS 21. Semarang: Badan Penerbit Universitas Diponegoro.
- Hou, X., & Wang, Q. (2016). Institutional quality, banking marketization, and bank stability: Evidence from China. *Economic Systems*, 40(4), 539–551.
- Igan, D., & Pinheiro, M. (2011). Credit growth and bank Soundness: Fast and Furious? *IMF Working Papers*.
- Jensen, M. C., & Meckling, W. H. (1976). Theory of the Firm: Managerial Behavior , Agency Costs and Ownership Structure Theory of the Firm : Managerial Behavior , Agency Costs and Ownership Structure.
- Kaminsky, Graciela; Reinhart, C. M. (1999). The Twin Crises: The Causes of Banking and Balance of Payments Problems.
- Kasman, S., & Kasman, A. (2015). Bank competition , concentration and financial stability in the Turkish banking industry. *Economic Systems*.

- Kohler, M. (2015). Which banks are more risky? The impact of business models on bank stability. *Journal of Financial Stability*, 16, 195–212.
- Komite Nasional Kebijakan. (2006). *Pedoman Umum Good Corporate Governance Indonesia*.
- Markowitz, H. (1952). Portfolio Selection. *The Journal of Finance*, 7(1), 77–91.
- Mcknight, P. J., Weir, C., Mcknight, P. J., & Weir, C. (2009). Agency costs , corporate governance mechanisms and ownership structure in large UK publicly quoted companies : A panel data analysis.
- Mehrteab, Hatbteab Tekie. 2004. Adverse Selection and Moral Hazard in Group Based Lending: Evidence From Eritrea. Thesis. Faculty of Economics. University of Groningen
- Nicholson, G., Kiel, G. C., & Nicholson, G. J. (2003). Board Composition and Corporate Performance : How The Australian Experience Informs Contrasting Theories of Corporate Governance
- Nier, E., & Zicchino, L. (2006). Bank weakness , loan supply and monetary policy, 1–25.
- Noman, A. H., Gee, C. S., & Isa, C. R. (2017). Does competition improve financial stability of the banking sector in ASEAN countries ? An empirical analysis, 1–27.
- Ong, L. L. (2009). *Foreign Banks in the CESE Countries : In for a Penny , in for a Pound ?*
- Otoritas Jasa Keuangan. 2014. Peran Bank Indonesia dalam Stabilitas Keuangan Available on-line at [www.ojk.go.id](http://www.ojk.go.id)

- Pathan, S. (2009). Strong boards , CEO power and bank risk-taking. *Journal of Banking and Finance*, 33(7), 1340–1350.
- Republik Indonesia. 1998. Undang - Undang No. 10 Tahun 1998 Tentang Perbankan.
- Sekaran, Uma. 2003. Metodologi Penelitian Untuk Bisnis, Edisi 4, Buku 1, Jakarta: Salemba Empat.
- Scott, W. R. 2000. Financial Accounting Theory, 2<sup>nd</sup> edition. Prentice Hall Canada Inc.
- Simtowe, Franklin, Manfred Zeller and Alexander Phiri. 2006. Determinants of Moral Hazard in Microfinance: Empirical Evidence From Joint Liability Lending Program in Malawi. *African Review of Money, Finance, and Banking*: 5-38.
- Tamirisa, N. T., & Igan, D. O. (2008). Are Weak Banks Leading Credit Booms ? Evidence from Emerging Europe.
- Warjiyo, P. (2006). Stabilitas Sistem Perbankan dan Kebijakan Moneter: Keterkaitan dan Perkembangannya di Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 429–454.
- Yermack, D. (1996). Hihger Market Valuation of Companies With a Small Board of Direction. *Journal of Financial Economics*.