

## DAFTAR PUSTAKA

- Abdullah. (2015). An Empirical Analysis of Liquidity, Profitability and Solvency of Bangladeshi Banks. *Journal of Business & Financial Affairs*, 04(03). <https://doi.org/10.4172/2167-0234.1000157>
- Ahmadyan, A. (2018). Measuring Credit Risk Management and its Impact on Bank Performance in Iran. *Marketing and Branding Research*, 5(3), 168–183. <https://doi.org/10.33844/mbr.2018.60427>
- Ali, M., & Puah, C. H. (2018). The internal determinants of bank profitability and stability: An insight from banking sector of Pakistan. *Management Research Review*, 42(1), 49–67. <https://doi.org/10.1108/MRR-04-2017-0103>
- Alshatti, A. suliemman. (2015). The effect of credit risk management on financial performance of the Jordanian commercial bank. *Investment Management and Financial Innovations*, 12(1), 338–345.
- Asmara, C. G. (2019). *S&P Naikkan Peringkat RI Jadi BBB, Ini Kata Istana*. [cnbcindonesia.com.https://www.cnbcindonesia.com/market/20190601072056-17-76299/sp-naikkan-peringkat-ri-jadi-bbb-ini-kata-istana](https://www.cnbcindonesia.com/market/20190601072056-17-76299/sp-naikkan-peringkat-ri-jadi-bbb-ini-kata-istana)
- Bag, S., & Islam, S. (2017). Non-Performing Assets a Biggest Challenge in Banking Sector- a Comparative Study Between India and Bangladesh Banking Sector. *ICTACT Journal on Management Studies*, 3(4), 620–624. <https://doi.org/10.21917/ijms.2017.0084>
- Bawa, J. K., Goyal, V., Mitra, S. K., & Basu, S. (2019). An analysis of NPAs of Indian banks: Using a comprehensive framework of 31 financial ratios. *IIMB Management Review*, 31(1), 51–62. <https://doi.org/10.1016/j.iimb.2018.08.004>
- Bishnoi, T. R., & Devi, S. (2017). Banking Reforms in India. *Banking Reforms in India*, 187–209. <https://doi.org/10.1007/978-3-319-55663-5>
- Budiawati, H., & Jariah, A. (2012). Analisis Non Performing Assets Dan Loan To Deposits Ratio Serta Pengaruhnya Terhadap Net Interest Margin Sebagai Indikator Spread Based Pada Bank Umum Swasta Nasional Di Indonesia Periode 2004 – 2007. *jurnal WIGA*, 2(2), 1–13.
- Businesstoday. (2017). *NPA problem: India ranked 5th in bad loans in world, EU's 4 tumbling economies top list*. [businesstoday.in.https://www.businesstoday.in/current/policy/npa-problem-india-ranking-bad-loans-economies-with-huge-mpa-bank-recapitalisation/story/266898.html](https://www.businesstoday.in/current/policy/npa-problem-india-ranking-bad-loans-economies-with-huge-mpa-bank-recapitalisation/story/266898.html)
- Caldararo, N. (2013). The theory of banking: Why banks exist and why we fear

- them. *International Journal of Sociology and Anthropology*, 5(4), 116–132. <https://doi.org/10.5897/ijasa11.142>
- Chotalia, P. (2014). *Evaluation of Financial Health of Sampled Private Sector Banks with Altman Z-score Model*. 2(3), 42–46.
- Chuke Nwude, C. O. (2018). *Impact of Credit Risk Management on the Performance of Commercial Banks in Sri Lanka*. 2(8), 287–297.
- Dabo, Z., Andow, H. A., & James, H. K. (2018). Solvency Risk and Financial Performance: Evidences from Listed Insurance Firm in Nigeria. *Crawfor Journal of Business & Social Sciences*, VIII(II), 125–133.
- Dawn, S. (2018). NON-PERFORMING ASSETS ( NPAs ): A STUDY OF UCO BANK. *EPRA International Journal of Economic and Business Review NON-PERFORMING*, 365(July), 88–92.
- Devi, S. S. A. M. (2016). *THEORETICAL ASPECT OF THE NPA - NON-PERFORMING ASSETS*. 4(9), 77–85.
- Diamond, D. W., & Rajan, R. G. (2001). Liquidity risk, liquidity creation, and financial fragility: A theory of banking. *Journal of Political Economy*, 109(2), 287–327. <https://doi.org/10.1086/319552>
- Diamond, Douglas W., & Rajan, R. G. (2005). A Theory of Bank Capital. *SSRN Electronic Journal*, January. <https://doi.org/10.2139/ssrn.166409>
- Dietrich, A., & Wanzenried, G. (2011). Determinants of bank profitability before and during the crisis: Evidence from Switzerland. *Journal of International Financial Markets, Institutions and Money*, 21(3), 307–327. <https://doi.org/10.1016/j.intfin.2010.11.002>
- Dini Purwanto, I. S. (2018). Pengaruh Non Performing Loan, Loan To Deposit Ratio Dan Capital Adequacy Ratio Terhadap Profitabilitas Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Periode 2014-2016. *Jurnal Perilaku dan Strategi Bisnis*, 6(2), 122. <https://doi.org/10.26486/jpsb.v6i2.561>
- Ekinci, R., & Poyraz, G. (2019). ScienceDirect ScienceDirect ScienceDirect The Effect of Credit Risk on Financial Performance of Deposit Banks In Turkey The Effect of Credit Risk on Financial Performance of Deposit Banks In Turkey. *Procedia Computer Science*, 158, 979–987. <https://doi.org/10.1016/j.procs.2019.09.139>
- Fang, J., Lau, C. K. M., Lu, Z., Tan, Y., & Zhang, H. (2019). Bank performance in China: A Perspective from Bank efficiency, risk-taking and market

- competition. *Pacific Basin Finance Journal*, 56(February), 290–309. <https://doi.org/10.1016/j.pacfin.2019.06.011>
- Getahun, T., Anwen, L., & Bari, M. S. (2015). *Credit Risk Management and Its Impact on Performance of Commercial Banks : In of Case Ethiopia*. 6(24), 53–64.
- Ghosh, U., & Adhikari, C. S. (2018). *STUDY OF RISK EVALUATION IN ASSET MANAGEMENT COMPANIES THROUGH EM Z-SCORE MODEL*. December 2017.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23* (8 ed.). Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2017). *Analisis Multivariate Dan Ekonometrika Teori, Konsep Dan Aplikasi Dengan Eviews 10* (2 ed.). Badan Penerbit Universitas Diponegoro.
- Gnawali, A. (2018). Non-Performing Asset and its Effects on Profitability of Nepalese Commercial Banks. *National Journal of Arts, Commerce & Scientific Research Review*, 5(9), 39–47.
- H. Veithzal Rivai, Sofyan Basir, S. S. dan A. P. V. (2013). *Commercial Bank Management: Manajemen Perbankan dari Teori ke Praktik* (1 ed.). PT Raja Grafindo Persada.
- Ikpefan, O. A. (2013). Capital adequacy, management and performance in the Nigerian commercial bank (1986 - 2006). *African Journal of Business Management*, 7(30), 2938–2950. <https://doi.org/10.5897/ajbm09.258>
- Ilaboya, O. J., & Ohiokha, I. F. (2016). Firm Age, Size and Profitability Dynamics: A Test of Learning by Doing and Structural Inertia Hypotheses. *Business and Management Research*, 5(1), 29–39. <https://doi.org/10.5430/bmr.v5n1p29>
- Indah, D., & Arief, P. (2016). Pengaruh Non Performing Loan (NPL) dan Capital Adequacy Ratio (CAR) terhadap Profitabilitas (Studi Kasus pada Perusahaan Perbankan yang Terdaftar di BEI Periode 2010-2013). *Management Analysis Journal*, 5(2), 110–115. <https://doi.org/10.15294/maj.v5i2.7622>
- Indonesia, S. P. (2019). *Statistik Perbankan Indonesia - November 2019*. Otoritas Jasa Keuangan. <https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Pages/Statistik-Perbankan-Indonesia--November-2019.aspx>
- Jeslin Sheeba, J. (2017). a Study on the Impact of Credit Risk on the Profitability of State Bank of India (Sbi). *ICTACT Journal on Management Studies*,

03(02), 538–542. <https://doi.org/10.21917/ijms.2017.0073>

- Khaddafi, M., Falahuddin, Heikal, M., & Nahdari, A. (2017). Analysis Z-score to predict bankruptcy in banks listed in Indonesia Stock Exchange. *International Journal of Economics and Financial Issues*, 7(3), 326–330.
- Kihuro, J. M., & Iraya, C. M. (2018). Credit Risk Management and Bank Performance : A Critical Literature Review Credit Risk Management And Bank Performance : A critical Literature Review. *IOSR Journal of Economics and Finance (IOSR-JEF)*, 9(6), 9–13. <https://doi.org/10.9790/5933-0906040913>
- Kola, F., Gjipali, A., & Sula, E. (2019). Commercial Bank Performance and Credit Risk in Albania. *Journal of Central Banking Theory and Practice*, 8(3), 161–177. <https://doi.org/10.2478/jcbtp-2019-0029>
- Kontan. (2019). *Tingkat Pengembalian Aset Bermasalah Perbankan Meningkat*. insight.kontan.co.id. <https://insight.kontan.co.id/news/tingkat-pengembalian-aset-bermasalah-perbankan-meningkat>
- Kumari, R., Singh, P. K., & Sharma, V. C. (2017). Impact of Non-Performing Assets ( NPAs ) on Financial Performance of Indian banking Sector. *Journal of Commerce & Management*, 6(1), 122–133.
- Kyule, J. M. (2015a). *Impact of Liquidity and Solvency on Financial Performance of Firms Listed at The Nairobi Securities Exchange* (Nomor October). University of Nairobi.
- Kyule, J. M. (2015b). *Impact of Liquidity and Solvency on Financial Performance of Firms Listed At the Nairobi Securities Exchange a Research Project Presented in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Science Finance , School of Busin. October*, 63.
- Lestari, D. (2014). Perbandingan Indikator Keuangan Antara Bank Umum Milik Negara Dengan Bank Umum Swasta Nasional Di Indonesia. *Jurnal Ekonomi Pembangunan*, 12(2), 92–105. <https://doi.org/10.29259/jep.v12i2.4873>
- Li, & Zou. (2014). The Impact of credit risk management on profitability of commercial banks: A study of Europe. *Journal of Business and Economics*, 4(8), 1–93.
- Lotto, J. (2016). Efficiency of Capital Adequacy Requirements in Reducing Risk-Taking Behavior of Tanzanian Commercial Banks. *Research Journal of Finance and Accounting*, 7(22), 110–118.
- Manousaridis, C. (2017). *Z-Altman's Model Effectiveness In Bank Failure*

*Prediction - The Case of European Banks. July*, 1–46.  
[http://lup.lub.lu.se/luur/download?func=downloadFile&recordId=8925396  
 &fileId=8925400](http://lup.lub.lu.se/luur/download?func=downloadFile&recordId=8925396&fileId=8925400)

- Manu, K. S., & Maheshwari, R. (2018). Relationship between Non-Performing Assets (NPA) and Profitability of Development Banks: The Case of India. *Asian Journal of Research in Banking and Finance*, 8(6), 99. <https://doi.org/10.5958/2249-7323.2018.00047.0>
- Menicucci, E., & Paolucci, G. (2016). The determinants of bank profitability: empirical evidence from European banking sector. In *Journal of Financial Reporting and Accounting* (Vol. 14, Nomor 1). <https://doi.org/10.1108/jfra-05-2015-0060>
- Million, G., Mawos, K., & Sujata, S. (2015). The impact of credit risk on profitability performance of commercial banks in Ethiopia. *African Journal of Business Management*, 9(2), 59–66. <https://doi.org/10.5897/ajbm2013.7171>
- Obamuyi, T. M. (2013). *DETERMINANTS OF BANKS ' PROFITABILITY IN A DEVELOPING ECONOMY : EVIDENCE FROM NIGERIA*. 4(2), 97–111.
- Olewi, A. T., Ali, M., Jassim, S. H., Nadhim, M. H., Gueme, G. M., & Bujang, N. (2019). The relationship between credit risk management practices and profitability in malaysian commercial bank`s. *International Journal of Engineering and Advanced Technology*, 8(5), 53–59. <https://doi.org/10.35940/ijeat.E1007.0585C19>
- Pariante, A. X. (2016). *INSOLVENCY RISK: CHARACTERISATION AND PREDICTION* (Nomor January). Universitat de Barcelona.
- Pasha, M. A., & Srivenkataramana, T. (2014). Non-Performing Assets of Indian Commercial Banks: A Critical Evaluation. *Dharana*, 8(1), 03–10.
- Perpatih, Z. S., Asraf, A., & Nurfalia, R. (2018). the Comparison of Mandiri Bank and Bri Bank Performance. *Jurnal Apresiasi Ekonomi*, 6(3), 202–212. <https://doi.org/10.31846/jae.v6i3.87>
- Pervez, A., & Bansal, R. (2019). *Capital Adequacy , Risk and Bank Performance : Evidence from India. February*.
- Porada Rochon, M., Franc Dabrowska, J., & Suwala, R. (2017). Eliminating the Effects of the Companies Insolvency Risk:A Model Approach. *World Journal of Applied Economics*, 3(1), 21–37. <https://doi.org/10.22440/wjae.3.1.2>

- Rajput, N., & Gupta, M. (2012). *PROFITABILITY AND CREDIT CULTURE OF NPAS : 1(9)*.
- Rathore, D. S., Malpani, S., & Sharma, S. (2016). Non Performing Assets of Indian Banking System and its Impact on Economy. *IOSR Journal of Economics and Finance*, 7(6), 21–26. <https://doi.org/10.9790/5933-0706032126>
- Riyazuddin, P. (2019). *HYPOTHESIS -National Journal of Research in Higher Studies Volume-II, Issue-1 (January-June 2019)*. 1(1), 1–8.
- Shaban, M. (2018). Non-performing assets and profitability: Commercial banks in India. *SCMS Journal of Indian Management*, 15(3), 42–46.
- Shair, F., Sun, N., Shaorong, S., Atta, F., & Hussain, M. (2019). Impacts of risk and competition on the profitability of banks: Empirical evidence from Pakistan. *PLoS ONE*, 14(11), 1–27. <https://doi.org/10.1371/journal.pone.0224378>
- Sharifi, S., Haldar, A., & Rao, S. V. D. N. (2019). The relationship between credit risk management and non-performing assets of commercial banks in India. *Managerial Finance*, 45(3), 399–412. <https://doi.org/10.1108/MF-06-2018-0259>
- Silberston, A. (1972). Economies of Scale in Theory and Practice. *The Economic Journal*, 82(325), 369. <https://doi.org/10.2307/2229943>
- Singh, A. (2015). Performance of credit risk management in Indian commercial banks. *International Journal of Management and Business Research*, 5(3), 169–188.
- Singh, D. (2010). BANK SPECIFIC AND MACROECONOMIC DETERMINANTS OF BANK PROFITABILITY : THE INDIAN EVIDENCE Overview of Indian Financial System. *Paradigm*, 1(XIV), 53–64.
- Sitanggang, L. M. S. (2018). *Bank berupaya meningkatkan recovery rate tahun ini*. [keuangan.kontan.co.id](https://keuangan.kontan.co.id). <https://keuangan.kontan.co.id/news/bank-berupaya-meningkatkan-recovery-rate-tahun-ini>
- Stigler, G. J. (2013). The Economies of Scale. *Journal of Law and Economics*, 1, 54–71.
- Sugiarto. (2017). *Metodologi Penelitian Bisnis* (Yeskha (ed.); 1 ed.). Penerbit ANDI.
- Sugiyono, P. D. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*.

## ALFABETA.

- Suvita Jha, X. H. (2012). A comparison of financial performance of commercial banks: A case study of Nepal. *African Journal of Business Management*, 6(25), 7601–7611. <https://doi.org/10.5897/ajbm11.3073>
- Tabari, N. A. Y., Ahmadi, M., & Emami, M. (2013). The Effect of Liquidity Risk on the Performance of Commercial Banks. *International Research Journal of Applied and Basic Sciences*, 4(6), 1624–1631.
- Tan, Y. (2016). The impacts of risk and competition on bank profitability in China. *Journal of International Financial Markets, Institutions and Money*, 40, 85–110. <https://doi.org/10.1016/j.intfin.2015.09.003>
- Tan, Y. (2019). *Competition and Profitability in the Chinese Banking Industry : New Evidence from Different Ownership Types*.
- Tan, Y., & Anchor, J. (2016). Stability and profitability in the Chinese banking Industry: Evidence from an auto-regressive-distributed linear specification. *Investment Management and Financial Innovations*, 13(4), 120–128. [https://doi.org/10.21511/imfi.13\(4\).2016.10](https://doi.org/10.21511/imfi.13(4).2016.10)
- Tan, Y., & Floros, C. (2014). Risk, Profitability, and Competition: Evidence from the Chinese Banking Industry. *The Journal of Developing Areas*, 48(3), 303–319. <https://doi.org/10.1353/jda.2014.0054>
- Theis, R. (2016). Perbandingan Kinerja Keuangan Bank Umum Pemerintah Dan Bank Swasta Nasional ( Devisa ) Yang Go Publik Di Bei (Periode 2010-2014). *Jurnal Berkala Ilmiah Efisiensi*, 16(01), 914–924.
- Thomas Ng, S., Wong, J. M. W., & Zhang, J. (2011). Applying Z-score model to distinguish insolvent construction companies in China. *Habitat International*, 35(4), 599–607. <https://doi.org/10.1016/j.habitatint.2011.03.008>
- Tursoy, T. (2018). M P Ra Risk Management Process in Banking Industry. *Munich Personal RePEc Archive*, 86427.
- Udom, I. S., & Eze, O. R. (2018). Effect of Capital Adequacy Requirements on the Profitability of Commercial Banks in Nigeria. *International Research Journal of Finance and Economics*, 165, 79–90. <http://www.internationalresearchjournaloffinanceandconomics.com>
- Ullah, K., & Bagh, T. (2019). *Finance and Management Scholar at Riphah International University Islamabad, Pakistan, Faculty of Management Sciences*. 10(10), 84–91. <https://doi.org/10.7176/RJFA>

Wibowo, B. (2017). *Penguatan Karakteristik Dan Kompetensi Kewirausahaan Untuk. II*(Februari 2017), 52–66. <https://doi.org/10.24843/MATRIK>