

DAFTAR PUSTAKA

- Abiola, I., & Olausi, A. S. (2014). THE IMPACT OF CREDIT RISK MANAGEMENT ON THE COMMERCIAL BANKS PERFORMANCE IN NIGERIA. *International Journal of Management and Sustainability* , 295-306.
- Abraham, A. (2013). Foreign ownership and bank performance metrics in Saudi Arabia. *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 6, 43 - 50.
- Ariss, R. T. (2010). Competitive conditions in Islamic and conventional banking: A global perspective . *Review of Financial Economics*, 101-108.
- Azad, A. S., Azmat, S., & Hayat, A. (2019). What determines the profitability of Islamic banks: Lending or fee? *International Review of Economics and Finance*.
- Bandaranayake, S., & Jayasinghe, P. (2013). Factors Influencing the Efficiency of Commercial Banks in Sri Lanka. *Sri Lankan Journal of Management Vol. 18, Nos. 1 & 2,*.
- Basuki, A. T., & Prawoto, N. (2016). *Analisis Regresi dalam Penelitian Ekonomi dan Bisnis: Dilengkapi Aplikasi SPSS dan Eviews*. Jakarta: Rajawali Pers.
- Bayyurt, N. (2013). Ownership Effect on Bank's Performance: Multi Criteria Decision Making Approaches on Foreign and Domestic Turkish Banks. *9th International Strategic Management Conference*, 919-928.
- Besar, M. A. (2016). Efficiency, effectiveness and performance profile of Islamic and conventional banks in Pakistan. *Humanomics*, Vol. 32.
- Bian, W., & Deng, C. (2017). Ownership dispersion and bank performance: Evidence from China. *Finance Research Letters*.
- Boussaada, R., & Karmani, M. (2015). Ownership Concentration and Bank Performance: Evidence from MENA Banks. *International Journal of Business and Management; Vol. 10, No. 3*.
- Darmawi, H. (2011). *Manajemen Perbankan*. Jakarta: Remaja Rosdakarya.
- Djeutcheu, C. N. (2019). Ownership Structure and Islamic Banks Performance: An Empirical and Multiregional Tests Before, During and after the Last Global Financial Crisis. *International Journal of Economics and Financial Issues*, 202-218.

- Doumposa, M., Hasanb, I., & Pasiourasa, F. (2017). Bank overall financial strength: Islamic versus conventional banks.
- Dr. Kasmir, S. M. (2012). *Manajemen Perbankan*. Jakarta: PT RajaGrafindo Persada, Jakarta.
- Dr. Nur Indriantoro, M. A., & Drs. Bambang Supomo, M. A. (2013). *Metodologi Penelitian Bisnis Untuk Akuntansi & Manajemen*. Yogyakarta: BPFE-Yogyakarta.
- Drs. Selamat Riyadi, M. S. (2006). *Banking Assets and Liability Management*. Jakarta: Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia.
- Ekinci, R., & Poyraz, G. (2019). The Effect of Credit Risk on Financial Performance of Deposit Banks In Turkey. *3rd World Conference on Technology, Innovation and Entrepreneurship (WOCTINE)*, 979-987.
- 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*, 290–309.
- Fekri Ali Mohammed Shawtari. (2018). Ownership type, bank models, and bank performance: the case of the Yemeni banking sector. *International Journal of Productivity and Performance Management*, Vol. 67 Issue: 8, 1271-1289.
- Ghozali, I., & Ratmono. (2017). *Analisis Multivariat dan Ekonometrika dengan Eviews 10*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gürsoy, G., & Aydoğan, K. (2003). Equity Ownership Structure, Risk-Taking and Performance: An Empirical Investigation in Turkish Companies.
- Haider, Z., Liu, M., Wang, Y., & Zhang, Y. (2018). Government ownership, financial constraint, corruption, and corporate performance: International evidence. *Journal of International Financial Markets, Institutions and Money*, Vol. 53, 76-93.
- Haryono, S. (2005). Struktur Kepemilikan dalam Bingkai Teori Keagenan. *Jurnal Akuntansi dan Bisnis (JAB)*.
- Heffernan, S. A., & Fu, X. (2010). Determinants of financial performance in Chinese Banking. *Applied Financial Economics*, 1585–1600.
- Ir. Adiwarmanto A. Karim, S. M. (2004). *BANK ISLAM Analisis Fiqih dan Keuangan*. Jakarta: Kharisma Putra Utama Offset.

- Ir. M. Iqbal Hasan, M. (2002). *Metodologi Penelitian Dan Aplikasinya*. Jakarta: Penerbit Ghalia Indonesia.
- Irham, F. (2012). *Analisis Kinerja Keuangan*. Bandung: Jakarta: PT. Raja Grafindo Persada.
- Jinadu, O., Uwuigbe, U., Uwuigbe, O. R., Asiriwuwa, O., Eriabie, S., Opeyemi, A., & Osiregbemhe, I. S. (2018). Ownership Structure and Corporate Performance of Multinational Banks: Evidence from Nigeria.
- Kasmir, D. (2012). *Bank dan Lembaga Keuangan Lainnya, Edisi Revisi 2012*. Jakarta: PT Raja Grafindo Persada.
- Khan, I., Khan, M., & Tahir, M. (2017). Performance comparison of Islamic and conventional banks: empirical evidence from Pakistan. *International Journal of Islamic and Middle Eastern Finance and Management*.
- Kiruri, R. M. (2013). The effects of ownership structure on bank profitability in Kenya. *European Journal of Management Sciences and Economics*, 116-127.
- KOBEISSI, N., & SUN, X. (2010). Ownership Structure and Bank Performance: Evidence from the Middle East and North Africa Region. *Comparative Economic Studies*, 287-323.
- Latumaerissa, J. R. (2011). *Bank dan Lembaga Lain*. Jakarta: Salemba Empat.
- Menicucci, E., & Paolucci, G. (2016). The Determinant of Bank Profitability: Empirical Evidence from European Banking Sector. *Journal of Financial Reporting and Accounting* Vol. 14, 86-115.
- Mohamad, A. A., Mohamad, M. T., & Hashim, S. A. (2018). Islamic Versus Conventional Banking: Characteristics and Stability Analysis of the Malaysian Banking Sector. *In New Developments in Islamic Economics*, 199-214.
- Mokni, R. B., & Rachdi, H. (2014). Assessing the bank profitability in the MENA region: A comparative analysis between conventional and Islamic bank. *International Journal of Islamic and Middle Eastern Finance and Management*, 305-322.
- Novado, A., & Hartomo, D. D. (2014). Kinerja Perbankan Pada Kepemilikan: Domesik, Asing, Pemerintah dan Swasta. *Jurnal Bisnis & Manajemen* Vol. 14, No. 2, 51-66.
- Nur Indriantoro, M. P., & Drs. Bambang Supomo M.Si., A. (2018). *Metodologi Penelitian Bisnis*. Yogyakarta: ANDI OFFSET.

- Nwude*, E. C., & Okeke, C. (2018). Impact of Credit Risk Management on the Performance of Selected Nigerian Banks. *International Journal of Economics and Financial Issues*, 287-297.
- ojk.co.id*. (2019, September 20). Diambil kembali dari Snapshot Perbankan Syariah Juni 2019: <https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Pages/Snapshot-Perbankan-Syariah-Indonesia-Juni-2019.aspx>
- Ozili, P. K. (2015). Determinants of Bank Profitability and Basel Capital Regulation: Empirical Evidence from Nigeria. *Research Journal of Finance and Accounting Vol. 6 No.2* .
- Ozili, P. K., & Uadiale, O. (2017). Ownership Concentration and Bank Profitability. *Future Business Journal* 3, 159-171.
- Pham, A. H., Vo, L. K., & Tran, C. K. (2019). The Impact of Ownership on Net Interest Margin of Commercial Bank in Vietnam.
- Poghosyan, T. (2010). Re-examining the impact of foreign bank participation on interest margins in emerging markets. *Emerging Markets Review*, 390-403.
- Prof. Dr. Ir. Sugiarto, M. (2017). *Metodologi Penelitian Bisnis*. Yogyakarta: CV. ANDI OFFSET.
- Putri, E., & Dharma, A. B. (2016). ANALISIS PERBEDAAN KINERJA KEUANGAN ANTARA BANK KONVENSIONAL DENGAN BANK SYARIAH. *Riset Akuntansi dan Keuangan Indonesia*.
- R.Rizvi, S. A., Narayan, P. K., AliSakti, & Syarifuddin, F. (2019). Role of Islamic banks in Indonesian banking industry: an empirical exploration . *Pacific-Basin Finance Journal*.
- Rahman, A. N., & Reja, B. A. (2015). Ownership Structure and Bank Performance. *Journal of Economics, Business and Management*, Vol. 3, No. 5.
- Ramlan*, H., & Adnan, M. S. (2016). The Profitability of Islamic and Conventional Bank: Case study in Malaysia. *7th International Economics & Business Management Conference, 5th & 6th October 2015*, 359-367.
- Rashid, H. (2007). The Performance Of Pakistani Islamic Bank During 1999-2006: An Exploratory Study.
- Robin, I., Salim, R., & Bloch, H. (2018). Financial performance of commercial banks in the post-reform era: Further evidence from Bangladesh. *Economic Analysis and Policy Volume 58*, 43–54.

- Sabrina, F. N., & Muharam, H. (2015). Analisis Pengaruh Kepemilikan Pemerintah, Kepemilikan Asing, Risiko Likuiditas dan Risiko Kredit terhadap Kinerja Keuangan Bank. *Diponegoro Journal of Management*, 1-13.
- Safitri*, A. R., & Sudarsono, H. (2018). Perbandingan pengaruh rasio keuangan terhadap return on asset (ROA) pada bank umum konvensional dan bank umum syariah. *Conference on Islamic Management, Accounting, and Economics (CIMAE) Proceeding*, 52-67.
- Sarens, J.-C. D. (2015). Ownership concentration of three large Belgian banks during the crisis. *Corporate Governance, Vol. 15 Iss 5*, 663-677.
- Sensarma, R., & Ghosh, S. (2004). Net Interest Margin: Does Ownership Matter?
- Shaban*, M., & James, G. A. (2017). The effects of ownership change on bank performance and risk exposure: Evidence from indonesia.
- Shawtari, F. A., ariff, M., & Razak, S. H. (2018). Efficiency and bank margins: a comparative analysis of Islamic and conventional banks in Yemen. *Journal of Islamic Accounting and Business Research*.
- Sitanggang, L. M. (2018, Agustus 13). *Kontan.co.id*. Diambil kembali dari Keuangan.kontan.co.id: <https://keuangan.kontan.co.id/news/kinerja-bank-asing-dan-swasta-asing-masih-positif>
- Sitanggang, L. M. (2019, Agustus Kamis). *kontan.co.id*. Diambil kembali dari [keuangan.kontan.co.id: https://keuangan.kontan.co.id/news/begini-rincian-kinerja-keuangan-empat-bank-terbesar-di-indonesia-siapa-jawaranya?page=3](https://keuangan.kontan.co.id/news/begini-rincian-kinerja-keuangan-empat-bank-terbesar-di-indonesia-siapa-jawaranya?page=3)
- Sofyan Yamin, L. A. (2011). *Regresi dan Korelasi dalam Genggaman Anda*. Jakarta: Salemba Empat.
- Son, N. H., Tu, T. T., Cuong, D. X., Ngoc, L. A., & Khanh, P. B. (2015). Impact of Ownership Structure and Bank Performance – An Empirical Test in Vietnamese Banks. *International Journal of Financial Research Vol.6 No. 4*.
- Sudijono, A. (2010). *Pengantar Statistik Pendidikan*. Jakarta : PT Raja Grafindo Persada.
- Sufian, F., & Majid, M.-Z. A. (2008). Bank Ownership, Characteristics, and Performance: A Comparative Analysis of Domestic and Foreign Islamic Banks in Malaysia. *JKAU: Islamic Econ*.

- Sugeng, A. Y. (2007). *Dasar - Dasar Penelitian*. Semarang: IKIP PGRI Semarang PRESS.
- Sugiarto. (2009). *Struktur modal, Struktur Kepemilikan Perusahaan, Permasalahan Keagenan & Informasi Asimetri*. Graha Ilmu.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif Kualitatif Dan R&D*. Bandung: Alfabeta.
- Sukmana, R., & Febriyati, N. A. (2016). Islamic Banks vs Conventional Banks in Indonesia: An Analysis on Financial Performance. *Jurnal Pengurusan* 47, 81-90.
- Sun, P. H., Mohamad, S., & Ariff, M. (2017). Determinants driving bank performance: A comparison of two types of banks in the OIC. *Pacific-Basin Finance Journal*, 193-203.
- Syamsuddin, L. (2009). *Manajemen Keuangan Perusahaan : Konsep Aplikasi Dalam : Perencanaan, Pengawasan, dan Pengambilan Keputusan*. Rajagrafindo Per.
- Tacneng, R. (2015). The impact of minority foreign ownership and controlling shareholder on bank risk and performance. *Managerial Finance, Vol. 41 Iss 5*, 526-546.
- Taktak, S. B. (2014). Ownership structure and financial performance in Islamic banks. *International Journal of Islamic and Middle Eastern Finance and Management, Vol. 7 Iss 2*, 146-160.
- Tan, Y. (2019). Competition and Profitability in the Chinese Banking Industry: New Evidence from Different Ownership Types. *Journal of Industry, Competition and Trade*.
- Votivia, M. (2008). Ownership Structures And Bank Performance: A Study Of Indonesian Listed Banks. *Jurnal Ekonomi dan Bisnis Indonesia Vol. 23, No. 4*, 349 - 368.
- Xu, B., & Hu, H. (2013). The impact of government ownership on performance: Evidence from major Chinese Banks.
- Yanikkaya, H., Gumus, N., & Pabuccu, Y. U. (2018). How profitability differs between conventional and Islamic banks: A dynamic panel data approach. *Pacific-Basin Finance Journal*, 99-111.
- Zouari, S. B., & Taktak, N. B. (2014). Ownership structure and financial performance in Islamic banks: Does bank ownership matter? *International Journal of Islamic and Middle Eastern Finance and Management, Vol. 7*, 146-160.