

DAFTAR PUSTAKA

- Agusman, A. et al., 2014. Government Intervention, Bank Ownership and Risk-Taking During the Indonesian Financial Crisis. *Pasific-Basin Finance Journal*, pp. 114 - 131.
- Agustin, H., Indrastuti, S., Tanjung, A. R. & Said, M., 2018. Ownership Structure and Bank Performance". *Banks and Bank System 13 (1)*, pp. 80 - 81.
- Ansori, A. I. & Herizon, 2017. Pengaruh Risiko Usaha terhadap Rasio Kecukupan Modal Inti (Tier 1) pada Bank - Bank Kelompok Buku 3 dan Buku 4. *Journal of Business of Banking*, 7(1), p. 139–156.
- Barus, A. C. & E., 2016. Analisis Faktor - Faktor yang Memengaruhi Non Performing Loan pada Bank Umum di Indonesia. *Jurnal Wira Ekonomi Mikroski* , 06(02), pp. 113-122.
- Budisantoso, T. & Nuritomo, 2013. *Bank dan Lembaga Keuangan Lain*. Yogyakarta: Salemba Empat.
- Chamidah, N. & Asandimitra, N., 2017. The Determinant of Agency Theory in Indonesia. *International Journal of Economic Research*, 14(1), pp. 449 - 463.
- Dimitrios, A., Helen, L. & Mike, T., 2016. Determinants of Non- Performing Loans: Evidence from Euro Area. *Finance Research Letters*.
- Farooq, M. O., Elseoud, M. S. A., Turen, S. & Abdulla, M., 2019. Causes of Non Performing Loans: The Experience of Gulf Cooperation Council Countries. *Entrepreneurship and Sustainability Issues*, pp. 1955 - 1974.
- Gantika, F. P. & Pangestuti, I. R. D., 2015. Analisis Pengaruh Kepemilikan Bank, Konsentrasi Kepemilikan, BOPO, LDR, Bank Size, dan CAR terhadap Non Performing Loan. *Diponegoro Journal of Management*, 4(2), pp. 1-12.
- Ghosh, S., 2018. Bad luck, Bad Policy or Bad banking? Understanding the Financial Management Behavior of MENA Banks. *Journal of Multinational Financial Management*, Volume 47-48, pp. 110 - 128.
- Ghozali, I., 2018. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. 9 ed. Semarang: Badan Penerbit Universitas Diponegoro.

- Ginting, J. S. P. & Haryanto, M. A., 2016. Pengaruh Capital Adequacy Ratio, Loan to Deposit Ratio, Loan Loss Provision, dan Net Interest Margin terhadap Non Performing Loan. *Diponegoro Journal of Management*, 5(1), pp. 1-7.
- Haneef, S. et al., 2012. Impact of Risk Management on Non-Performing Loans and Profitability of Banking Sector of Pakistan. *International Journal of Business and Social Science*, 3(7), pp. 307 - 315 .
- Iannotta, G., Nocera, G. & Sironi, A., 2013. The Impact of Government Ownership on Bank Risk. *Journal of Financial Intermediation*, pp. 152 - 176.
- Iryanto, D. & I. T., 2018. Analisis Faktor - Faktor yang Memengaruhi Non Performing Loan pada Perusahaan Bank Swasta Devisa yang Terdaftar di BEI I Tahun 2013-2017. *Jurnal Universitas Muhammadiyah Cirebon*.
- Isik, O. & Bolat, S., 2016. Determinants of Non Performing Loans of Deposit in Turkey. *Jurnal of Business Economics and Science*, 5(4), pp. 341 - 350.
- Jensen, M. C. & Meckling, W. H., 1976. Theory of the Firm: Management Behavior, Agency Cost and Ownership Structure. *Journal of Finance Economics*, pp. 305 - 360.
- Kingu, P., Macha, S. & Gwahula, R., 2017. Determinants of Non Performing Loans: Evidence from Commercial Banks in Tanzania. *The International Journal Of Business & Management Vol. 5 Issue 12*, pp. 18 - 28.
- Kurniawati, I. & Komalasari, P. T., 2014. Pengaruh Kepemilikan Negara dan Asing terhadap Corporate Risk Taking. *Jurnal Manajemen Teori dan Terapan Tahun 7*, Issue 2.
- Leaven, L. & Levine, R., 2009. Bank Governance, Regulation and Risk Taking. *Journal of Financial Economic*, pp. 259 - 275.
- Liu, Y., Brahma, S. & Boateng, A., 2020. Impact of Ownership Structure and Ownership Concentration on Credit Risk of Chinese Commercial Bank. *International Journal of Managerial Finance*, 16(2), pp. 253 - 272.
- Louzis, D. P., Vouldis, A. T. & Metaxas, V. L., 2012. Macroeconomic and Bank-Specific Determinants of Non-Performing Loans in Greece: A Comparative Study of Mortgage, Business and Consumer Loan Portofolio. *Journal of Banking and Finance*, pp. 1012 - 1027.
- Nihayati, A., Wahyudi, S. & Syaichu, M., 2014. Pengaruh Ukuran Bank, BOPO, Risiko Kredit, dan Kekuatan Pasar terhadap Net Interest Margin (Studi

- Perbandingan pada Bank Persero dan Bank Asing Periode tahun 2008 - 2012). *Jurnal Bisnis Strategi*, 23(2), pp. 14 - 44.
- Novado, A. & Hartono, D. D., 2014 . Kinerja Perbankan pada Kepemilikan: Domestik, Asing, Pemerintah, dan Swasta. *Jurnal Bisnis & Manajemen* , 14(2), pp. 51 - 66.
- Otero, L., Alaraj, R. & Lado-Sestayo, R., 2019. How Corporate Governance and Ownership Affect Banks' Risk Taking in the MENA Countries?. *European Journal of Management and Business*.
- Pop, I. D., Cepo, C. O. & Anghe, D. G., 2018. Liquidity-Threshold Effect in Non-Performing Loans. *Finance Research Letters* , Volume 27, pp. 124 - 128.
- Pratama, A. G. & Sudaryanto, B., 2016. Analisis Pengaruh Performance, Size, Inefisiensi, Capital, dan Dana Pihak Ketiga terhadap Non Performing Loan. *Diponegoro Journal of Management Vol. 5, No. 3*, pp. 1 - 13.
- Pratomo, T., 2009. Analisis Pengaruh Kepemilikan Saham dan Konsentrasi Kepemilikan Terhadap Struktur Modal serta Dampaknya Kepada Kinerja Keuangan Perusahaan: Studi Kasus Pada Perusahaan Manufaktur yang Terdaftar di BEI Tahun 2003-2007. *Skripsi Universitas Indonesia*.
- Purnomo, B. S., 2004. Pengaruh Loan Deposit Ratio (LDR) terhadap Non Performing Loan (NPL) pada Bank Syariah dan Bank Konvensional di Indonesia. *Jurnal Akuntansi Riset. Prodi Akuntansi UPI*, pp. 284 - 292.
- Ravindy, S., Laila, N., Rani, L. N. & Sukmaningrum, P. S., 2019. The Influence of Bank Ownership on Bank Performance and Risks (The Case of Sharia Commercial Banks in Indonesia). *KnE Social Sciences*, p. 376–388.
- Raz, A. F., 2018. Risk and Capital in Indonesian Large Banks. *Journal of Financial Economic Policy*, Vol. 10 No. 1, pp. 165-184.
- Rosita, M. & M., 2016. Pengaruh Makroekonomi, Capital Adequacy Ratio, Loan to Deposit Ratio, dan Pertumbuhan Kredit terhadap Non Performing Loan pada Bank Asing di Indonesia periode 2013 - 2014. *BISMA - Bisnis Manajemen Vol.8 No. 2*.
- Rustam, B. R., 2017. *Manajemen Risiko: Prinsip, Penerapan, dan Penelitian*. Jakarta: Salemba Empat.
- Santosa, S. B., S. & Sunarko, B., 2013. Analisis Pengaruh LDR, BOPO, Size, LAR, dan NIM terhadap NPL pada BPR Konvensional di Wilayah Jawa Tengah

(Periode 2010 - 2012). *Jurnal Akuntansi, Manajemen, dan Ekonomi Universitas Jendral Soedirman*.

- Shaban, M. & James, G. A., 2014. The Effect of Ownership Change on Bank Performance and Risk Exposure: Evidence from Indonesia. *Journal of Banking and Finance*, pp. 483 - 497.
- Shabrina, F. N. & Muharram, H., 2015. Analisis Pengaruh Kepemilikan Pemerintah, Kepemilikan Asing, Risiko Likuiditas, Risiko Kredit terhadap Kinerja Keuangan Bank. *Diponegoro Journal of Management Volume 4 Nomor 1*, pp. 1-13.
- Shahid, R. & Haque, F., 2016. Ownership, Risk-Taking and Performance of Banks in Emerging Economies: Evidence from India. *Journal of Financial Economic Policy*, pp. 282 -297.
- Siddika, A. & Haron, R., 2019. Capital Regulation and Ownership Structure on Bank Risk. *Journal of Financial Regulation and Compliance Vol.28*, pp. 39 - 56.
- Sinungan, M., 1992. *Manajemen Dana Bank*. Kedua ed. Jakarta: Bumi Aksara.
- Subramanyam, K. R., 2017. *Analisis Laporan Keuangan: Edisi 11 Buku 2*. Jakarta: Salemba Empat.
- Umar, M. & Sun, G., 2018. Determinants of Non Performing Loans in Chinese Banks. *Journal of Asia Business Studies*, 12(3), pp. 273-289.
- Wardhana, G. W. & P., 2015. Analisis Faktor-Faktor yang Memengaruhi Non Performing Loan. *Diponegoro Journal of Management*, 4(4), pp. 1-11.
- Yulianti, E., A. & Ibrahim, R., 2018. The Effect of Capital Adequacy and Bank Size on Non Performing Loans in Indonesian Public Banks. *Journal of Accounting Research, Organization and Economics Vol. 1 (2)*, pp. 205-214.
- Yurttadur, M., Celiktas, E. & Celiktas, E., 2019. The Place of Non Performing Loans in the Turkish Bank Sector. *Procedia Computer Science*, Volume 158, p. 766-771.