

## DAFTAR PUSTAKA

- Andiani, Legri (2017), Pengaruh Risiko, Profitabilitas, Kebijakan Dividen, Ukuran dan Likuiditas Bank Terhadap *Capital buffer*, *Jurnal Ilmu dan Riset Akuntansi*, Vol. 6, No.5, 2013-2031
- Anggitsari, Agustina Alam (2013), Hubungan Simultan Antara *Capital buffer* dan Risiko, *Diponegoro Journal of Management*, Vol.1.
- Ayuso, J., Perez, D. dan J. Saurina (2004), Are *Capital buffers* Pro-cyclical? Evidence from Spanish panel data, *Journal of Financial Intermediation*, Vol.13, No.2, 249-264.
- Bayuseno, Vaditra. Dan Moch. Chabahib (2014), Analisis Faktor yang Mempengaruhi *Capital buffer* Perbankan di Indonesia (Studi pada BankBank Konvensional Go Public Periode 2010-2013), *Diponegoro Journal of Management*, Vol.3, No. 4, 1-13.
- B. M. Tabak and A. C. B. T. F. Noronha, *Bank Capital buffers, Lending Growth and Economic Cycle: Empirical Evidence from Brazil*. BIS CCA-0042011, pp 1-25.
- Booklet Perbankan Indonesia (2012), Tersedia di [www.bi.go.id](http://www.bi.go.id)
- Booklet Perbankan Indonesia (2014), Tersedia di [www.bi.go.id](http://www.bi.go.id)
- Booklet Perbankan Indonesia (2016), Tersedia di [www.bi.go.id](http://www.bi.go.id)
- Borio et al. *Procyclicality of the Financial System and Financial Stability: Issues and Policy Option in Marrying the Macro-prudential Dimensions Stability*. BIS Paper, 2001, no.1, pp 1-57.
- Boucinha, M. (2008). *The Determinants of Portuguese bank's*. Banco de Portugal Working Papers, No.1.
- Brealey, Richard A, Stewart C. Myers, dan Alan J. Marcus. 2009. *Dasar-dasar Manajemen Keuangan Perusahaan*. Jilid 1. Edisi Kelima. Jakarta: Erlangga.
- Bui, et al. (2017), The value of bank *capital buffers* in maintaining financial system resilience, *Journal of Financial Stability*, Vol. 33, 23-40.
- Cahyani, Nuswandari (2013), Determinan Struktur Modal dalam Perspektif Pecking Order Theory, *Dinamika Akuntansi, Keuangan, Perbankan*, 92102 Data Bank Umum Konvensional, Tersedia di [www.idx.co.id](http://www.idx.co.id) (5 Maret 2020 )
- Darmawan. 2013. *Metode Penelitian Kuantitatif*. Bandung: Remaja Rosdakarya
- Darmawi, Herman. 2011. *Manajemen Perbankan*. Jakarta: Bumi Aksara
- D'Avack, F. dan Levasseur, S. (2007), *The Determinants of Capital buffers in CEECs*, Document de travail.
- Erwan dan Dyah (2011), *Metode Penelitian Kuantitatif*, Edisi Pertama, Yogyakarta: Gava Media.
- Estrella, Arturo, (2004), The cyclical behavior of optimal bank capital, *Journal of*

- Banking and Finance*, Vol. 28, issue 6, 1469-1498.
- Fauzia, Nanda Arum dan Idris (2016), Analisis Faktor-Faktor yang Mempengaruhi *Capital buffer* (Studi Kasus pada Bank Umum Konvensional yang terdaftar di BEI Tahun 2011-2014), *Diponegoro Journal of Management*, Vol. 5, No.2, 1-12.
- Fikri, Moh. Romizul (2012), The Determinants of *Capital buffers* Comercial Banks in Indonesia (Study on 16 Biggest Comercial Bank Period 2004- 2010), Universitas Diponegoro, *Tesis Tidak Dipublikasikan*.
- Fronseca, A.R. dan Gonzalez, F. (2010), how bank *capital buffers* vary across countries: the influence of cost of deposit, market power and bank regulation, *Journal of Banking and Finance*, 892-902.
- F.S. Mishkin. How big a problem is too big to fail?, *Journal of Economic Literature*, 2006, no.44, pp. 998-1004.
- Garcia-Suaza, A-F., et al. 2012. *The cyclical behaviour of bank capital buffer in an emerging economy: size does matter*. *Econ. Modell.*29, 1612-1617.
- Ghosh, S.(2019). Charter Value and Risk Taking: Evidence from Indian Banks. *Journal of the Asia Pacific Economy*, 14(3), 270-286.
- Ghozali, Imam (2016), *Aplikasi Analisis Multivariate dengan Program SPSS*, Edisi Keempat, Semarang: Universitas Diponegoro.
- Gitman, Lawrence (2009), *Principles of Manajerial Finance*, United States: Pearson Addison Wesley.
- Haryanto, Sugeng (2015), *Determinan Capital buffer: Kajian Empirik Industri Perbankan Nasional*, Vol.11, No. 2, 108-123.
- Helfert, Erich A. 1996. *Teknik Analisis Keuangan*. Erlangga. Jakarta.
- Hessou helyoth, dan Van son Lai (2017), Basel III *Capital buffer* requirements and credit union prudential regulation: Canadian Evidence, *Journal of Financial Stability*, Vol 30, 92-110.
- Hessou helyoth, dan Van son Lai (2018), Basel III *Capital buffers* and Canadian credit unions lending: Impact of the credit cycle and the business cycle, *International Review of Financial Analysis*, Vol 57, 23-29.
- Info Bank Outlook 2015, Tersedia di [www.infobanknews.com](http://www.infobanknews.com) (05 Maret 2020)
- Jiang, et al. 2019. How does *capital buffer* affect bank risk taking? New evidence from China using quantile regression. *China Economic Review*.
- Jokipii, T. dan Milne, A. (2008), The Cyclical Behaviour of European Bank *Capital buffers*, *Journal of Banking and Finance*, Vol.32, No.8, 14401451.
- J.B. Clark Amon, 2000, *Managerial Finance*, New York Mc Graw- Hill Company Book
- J. Mahakud and S. R. Dash. Impact of Business Cycle on Bank *Capital buffers*: Evidence from India. *Economic, Management and Financial Markets*. 2013, vol. 8, no.2 pp. 493-513.
- Kasmir. Manajemen Perbankan. Jakarta: *Rajawali Pers*, 2010.
- Laporan Tahun Perbankan di Indonesia, Tersedia di [www.idx.co.id](http://www.idx.co.id) (15 September 2020)
- Lindquist, K.G., 2004. Banks buffer capital: How important is risk? *J.Int. Money*

- Finance* 23. 493-513.
- Maatoug, Abderrazek Ben, Ayed and Ftiti. 2019. *Are MENA Banks capital buffers countercyclical? Evidence from the Islamic and Conventional Banking Systems*. *The Quarterly Review of Economics and Finance* 74. 109-118
- Manullang, Laurance A., 2002, Analisis Pengaruh Rentabilitas terhadap Rasio Kecukupan Modal pada Bank Tabungan Pensiunan Nasional, *Media Riset Bisnis dan Manajemen*, Vol. 2, No. 1, 2002, pp26-27.
- Miskhin, Federich S. "How Big a Problem is Too Big To Fail" *NBER Working Paper* No. 11814, (December, 2007) hal. 2.
- Nier, E & Baumann, U. (2006). Market Discipline, disclosure and moral hazard in banking. *Journal of Financial Economics*, 115(3), 574-591.
- Park, Kwang Woo dan Evan, 1996. *Firm Value, Free Cash Flow and Financial Decision : Eviden From Japan*, University of Illinois Urbana Champaign and Curtin University of Technology Australia.
- Prasetyantoko, A. dan Wahyoe Soedarmono (2010), The Determinant of *Capital buffer* in Indonesian Banking, *Financial Stability Review*, Forthcoming, 61-83.
- Purwati, Juni, Sudarto, Suwaryo (2015), Analisis Hubungan Jangka Panjang dan Jangka Pendek antara NPL, ROE, SIZE, dan LOTA terhadap *Capital buffer*, Vol.22, No.2, 29-48.
- Rivai, Veithzal, dkk. *Bank and Financial Instituion Management*. Jakarta: Raja Grafindo Persada, 2007.
- Rose, P. (2002), *Commercial Bank Management*, New York: McGraw-Hill International Edition.
- Sanusi, Anwar. 2011. *Metode Penelitian Bisnis*. Salemba Empat: Jakarta.
- Sari, Devi Verena. "Pengaruh Profatibilitas, Pertumbuhan Aset, Ukuran Perusahaan, Struktur Aktiva dan Likuiditas terhadap Struktur Modal pada Perusahaan Manufaktur di Bursa Efek Indonesia Tahun 2008-2010". *DIPONEGORO JOURNAL OF MANAGEMENT* Vol. 2, No. 3 (2013), hal. 2.
- S.C. Myers and N. S. Majluf. Corporate financing and investment decision When firm have information that investors do not have. *J. Finance Economic*, 1984, vol.13, pp. 187-221
- Stolz, S. and Wedow, M. (2009), "Banks regulatory *capital buffer* and the business cycle: evidence for Germany", *Journal of Financial Stability*, Vol. 5 No. 3, pp. 47-85.
- Tabak, et al. 2011. *Bank capital buffers, lending growth and economic cycle: empirical evidence for Brazil*. *2nd BIS CCA Conference of Monetary Policy Financial Stability and the Business cycle*.
- Taswan (2010), *Manajemen Perbankan: Konsep, Teknik dan Aplikasi*, Edisi II, Yogyakarta: UPP STIM YKPN.
- Taswan (2012), *Akuntansi Perbankan (Transaksi dalam Valuta Rupiah)*, Yogyakarta: UPP STIM YKPN.
- Turnip, Melisa dan Taswan (2016), *Pengaruh Cost Inefficiency, Capitalization, Diversification, Size dan Profitability terhadap Loan Quality*, ISBN: 978-979-3649-96-2, 761-768

- Yunitasari, Dewi. 2014. Pengaruh Keputusan Investasi, Pendanaan, Kebijakan Dividen, dan Tingkat Suku Bunga Terhadap Nilai Perusahaan. *Jurnal Ilmu & Riset Akuntansi*. Vol.3 No.4.
- Zheng, et al. (2012), The empirical research of banks *capital buffer* and risk adjustment decision making (evidence from China's bank), *China Finance Review International*, Vol.2, No.2, page 163-179

