

DAFTAR PUSTAKA

- Adhamovna, B. G. (2016). Banking Competition and Stability: Comprehensive Literature Review. *International Journal of Management Science and Business Administration*, 2(6), 26–33. <https://doi.org/10.18775/ijmsba.1849-5664-5419.2014.26.1002>
- Aduda, J., & Kalunda, E. (2012). Financial Inclusion and Financial Sector Stability With Reference To Kenya: A Review of Literature. *Journal of Applied Finance & Banking*, 2(6), 95–120.
- Ali, M., & Puah, C. H. (2018). Does Bank Size and Funding Risk Effect Banks' Stability? A Lesson from Pakistan. *Global Business Review*, 19(5), 1166–1186. <https://doi.org/10.1177/0972150918788745>
- Ali, M., & Puah, C. H. (2019). 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>
- Ali, M., Sohail, A., Khan, L., & Puah, C. H. (2019). Exploring the role of risk and corruption on bank stability: evidence from Pakistan. *Journal of Money Laundering Control*, 22(2), 270–288. <https://doi.org/10.1108/JMLC-03-2018-0019>
- Amara, T., & Mabrokui, M. (2019). The Impact of Liquidity and Credit Risks on The Bank Stability. *Journal of Smart Economic Growth*, 4(2), 97–116.
- Ardiansyah, R., & Mawardi, W. (2017). Analisis Pengaruh Capital Adequacy Ratio, Loan To Deposit Ratio, Bopo, Dan Net Interest Marginterhadap Kinerja Keuangan Bank. *Jurnal Manajemen*, 6(4), 1–12.
- Arif, Abubakar. (2019). Pengaruh Risiko Kredit Dan Ukuran Perusahaan Terhadap Net Interest Margin (Nim) Di Sektor Perbankan. *Jurnal Informasi, Perpajakan, Akuntansi, Dan Keuangan Publik*, 13(1), 1. <https://doi.org/10.25105/jipak.v13i1.4955>
- Arif, Ahmed, & Nauman Anees, A. (2012). Liquidity risk and performance of banking system. *Journal of Financial Regulation and Compliance*, 20(2), 182–195. <https://doi.org/10.1108/13581981211218342>
- Astrini, K. S., Suwendra, I. W., & Suwarna, I. K. (2018). *Pengaruh car, ldr, dan bank size terhadap npl pada lembaga perbankan yang terdaftar di bursa efek indonesia*. 4(1), 34–41.
- Attar, D., Islahuddin, & dan Shabri, M. (2014). *Pengaruh Penerapan Manajemen Risiko Terhadap Kinerja Keuangan Perbankan yang Terdaftar di Bursa Efek Indonesia*. 3(1), 10–20. <https://doi.org/10.13140/RG.2.1.3589.4882>
- Babar, S., Latief, R., Ashraf, S., & Nawaz, S. (2019). Financial stability index for the financial sector of Pakistan. *Economies*, 7(3). <https://doi.org/10.3390/economies7030081>

- BAPPENAS. (2009). *PENGUATAN EKONOMI DAERAH : Langkah Menghadapi Krisis Keuangan Global*. 3–25.
- Basuki, A. T., & Prawoto, N. (2015). *Analisis Regresi dalam Penelitian Ekonomi & Bisnis*. 1–239.
- BCBS, B. C. on B. S. (2014). Basel Committee on Banking Supervision Consultative document Proposed revisions to the Basel II market risk framework. In *Bank For international Settlements* (Issue October 2014).
- BCBS, B. C. on B. S. (2020). *Basel Committee on Banking Supervision Consultative Document Operational risk – Revisions to the simpler approaches*. 6 November 2020.
- Capriani, N., & Dana, I. (2016). Pengaruh Risiko Kredit Risiko Operasional Dan Risiko Likuiditas Terhadap Profitabilitas Bpr Di Kota Denpasar. *E-Jurnal Manajemen Universitas Udayana*, 5(3), 255267.
- Chandra, E. K., & Haryanto, A. M. (2016). Analisis Pengaruh Variabel Kinerja Bank (Car, Roa, Bopo Dan Ldr), Serta Pertumbuhan Kredit Dan Kualitas Kredit Terhadap Non Performing Loan (Npl). *Diponegoro Journal of Management*, 5(4), 1–13. <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Chernobai, A., Ozdagli, A., & Wang, J. (2020). Business complexity and risk management: Evidence from operational risk events in U.S. bank holding companies. *Journal of Monetary Economics*. <https://doi.org/10.1016/j.jmoneco.2020.02.004>
- Cruz-García, P., Forte, A., & Peiró-Palomino, J. (2020). On the drivers of profitability in the banking industry in restructuring times: a Bayesian perspective. *Applied Economic Analysis*, 28(83), 111–131. <https://doi.org/10.1108/aea-01-2020-0003>
- Diallo, O., Fitrijanti, T., & Tanzil, N. D. (2015). Analysis of the influence of liquidity, credit and operational risk, in Indonesian islamic bank's financing for the period 2007-2013. *Gadjah Mada International Journal of Business*, 17(3), 279–294. <https://doi.org/10.22146/gamaijb.8507>
- Djebali, N., & Zaghdoudi, K. (2020). Threshold effects of liquidity risk and credit risk on bank stability in the MENA region. *Journal of Policy Modeling*, 42(5), 1049–1063. <https://doi.org/10.1016/j.jpolmod.2020.01.013>
- Dwumfour, R. A. (2017). Explaining banking stability in Sub-Saharan Africa. *Research in International Business and Finance*, 41, 260–279. <https://doi.org/10.1016/j.ribaf.2017.04.027>
- Ekinci, A. (2016). The effect of credit and market risk on bank performance: Evidence from Turkey. *International Journal of Economics and Financial Issues*, 6(2), 427–434.
- Fatoni, A., & Sidiq, S. (2020). Analisis Perbandingan Tingkat Stabilitas Keuangan

- Perbankan Syariah dan Konvensional di Indonesia. *Jurnal Ekonomi Dan Bisnis*, 7.
- Gayatri, N. W. P. D., Mahaputra, I. N. K. A., & Sunarwijaya, I. K. (2019). Risiko Kredit, Risiko Likuiditas, Risiko Operasional, dan Profitabilitas. *Jurnal Riset Akuntansi*, 9(1).
- Ghenimi, A., Chaibi, H., & Omri, M. A. B. (2017). The effects of liquidity risk and credit risk on bank stability: Evidence from the MENA region. *Borsa Istanbul Review*, 17(4), 238–248. <https://doi.org/10.1016/j.bir.2017.05.002>
- Hakimi, A., Zaghdoudi, K., Zaghdoudi, T., & Djebali, N. (2017). What Threatens Tunisian Banking Stability? Bayesian Model Versus Panel Data Analysis. *The International Journal of Business and Finance Research*, 11(2), 21–37.
- Hogan, T. L. (2015). Capital and risk in commercial banking: A comparison of capital and risk-based capital ratios. *Quarterly Review of Economics and Finance*, 57, 32–45. <https://doi.org/10.1016/j.qref.2014.11.003>
- Hutasoit, M. R. F. dan Haryanto, M. (2016). Pengaruh LDR, NPL, BOPO, Ukuran Perusahaan, dan CAR Terhadap Risiko Kebangkrutan Bank (Studi pada Bank Umum Konvensional Periode 2012-2014). *Diponegoro Journal of Management*, 5(3), 1–13. <http://ejournal-s1.undip.ac.id/index.php/management>
- İskenderoğlu, Ö., & Tomak, S. (2013). Competition and Stability: An Analysis of the Turkish Banking System. *International Journal of Economics and Financial Issues*, 3(3), 752–762.
- Kasri, R. A., & Azzahra, C. (2020). Determinants of Bank Stability in Indonesia. *Signifikan: Jurnal Ilmu Ekonomi*, 9(2), 153–166. <https://doi.org/10.15408/sjie.v9i2.15598>
- Khaldi, K., & Hamdouni, A. (2011). Islamic financial intermediation: Equity, efficiency and risk. *International Research Journal of Finance and Economics*, 65(October), 145–160.
- Korbi, F., & Bougateg, K. (2017). International Journal of Islamic and Middle Eastern Finance and Management Regulatory capital and stability of Islamic and conventional banks Article information: About Emerald www.emeraldinsight.com. *International Journal of Islamic and Middle Eastern Finance and Management*.
- Kuncoro dan Suhardjono. (2011). Manajemen Perbankan (Teori dan Aplikasi), edisi kedua. In *BPFE, Yogyakarta*.
- Kurnia, I., & Mawardi, W. (2012). Analisis Pengaruh BOPO, EAR, LAR dan Firm Size Terhadap Kinerja Keuangan. *Diponegoro Journal Of Management*, 1(2), 49–57.
- Lotto, J. (2019). Evaluation of factors influencing bank operating efficiency in

- Tanzanian banking sector. *Cogent Economics and Finance*, 7(1). <https://doi.org/10.1080/23322039.2019.1664192>
- Moorcy, N. H. (2020). Pengaruh Capital Adequacy Ratio , Net Interest Margin , dan Loan To Deposit Ratio Terhadap Return ON Assets Pada PT . Bank BNI (PERSERO), TBK . *Jurnal GeoEkonomi*, 11(September 2020), 164–175.
- Mosey, A. C., Tommy, P., & Untu, V. (2018). Pengaruh Risiko Pasar Dan Risiko Kredit Terhadap Profitabilitas Pada Bank Umum Bumn Yang Terdaftar Di Bei Periode 2012-2016. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 6(3), 1338–1347. <https://doi.org/10.35794/emba.v6i3.20217>
- Mousa, M., Judit, S., & Zeman, Z. (2018). The Impact of Credit and Capital Risk on the Banking Performance: Evidence from Syria. *Journal of Management*, 32(1), 107–112.
- Mulyani, E. L., & Budiman, A. (2017). Analisis Pengaruh Kualitas Aset, Likuiditas, Solvabilitas, Aktivitas Dan Non Performing Loan Terhadap Kinerja Keuangan. *Ekonomi Manajemen*, 3(Mei), 11–17. <http://jurnal.unsil.ac.id/index.php/jem>
- Nisar, S., Peng, K., Wang, S., & Ashraf, B. (2018). The Impact of Revenue Diversification on Bank Profitability and Stability: Empirical Evidence from South Asian Countries. *International Journal of Financial Studies*, 6(2), 40. <https://doi.org/10.3390/ijfs6020040>
- Novella, S., & Syofyan, S. (2019). Pengaruh Sektor Moneter Terhadap Stabilitas Sistem Keuangan Di Indonesia. *Media Ekonomi*, 26(2), 89. <https://doi.org/10.25105/me.v26i2.5211>
- Nugroho, L., & Anisa, N. (2018). Pengaruh Manajemen Bank Induk, Kualitas Aset, dan Efisiensi terhadap Stabilitas Bank Syariah di Indonesia (Periode Tahun 2013-2017). *Inovbiz*, 6, 114–122.
- Ongore, V. O., & Kusa, G. B. (2013). International journal of economics and financial issues. *International Journal of Economics and Financial Issues*, 3(1), 237–252. <http://www.econjournals.com/index.php/ijefi/article/view/334>
- Ozili, P. K. (2018). Banking stability determinants in Africa. *International Journal of Managerial Finance*, 14(4), 462–483. <https://doi.org/10.1108/IJMF-01-2018-0007>
- Ozili, P. K. (2019). Determinants of Banking Stability in Nigeria. *Munich Personal RePEc Archive*, 94092.
- Rupeika-Apoga, R., Romānova, I., & Grima, S. (2020). *The Determinants of Bank's Stability: Evidence from Latvia, a Small Post-Transition Economy* *. 104, 235–253. <https://doi.org/10.1108/s1569-375920200000104016>
- Rupeika-Apoga, Zaidi, S. H., Thalassinou, Y. E., & Thalassinou, E. I. (2018). Bank stability: The case of Nordic and non-Nordic banks in Latvia. *International*

- Journal of Economics and Business Administration*, 6(2), 39–55.
<https://doi.org/10.35808/ijeba/156>
- Sakarombe, U. (2018). Financial Inclusion and Bank Stability in Zimbabwe. *International Journal of Academic Research in Economics and Management Sciences*, 7(4). <https://doi.org/10.6007/ijarems/v7-i4/5193>
- Simatupang, H. B. (2019). Peranan perbankan dalam meningkatkan perekonomian indonesia. *Jurnal Riset Akuntansi Multiparadigma*, 6(2), 136–146.
<https://jurnal.uisu.ac.id/index.php/JRAM/article/view/2184/1510>
- Sugiyono. (2015). Metode Penelitian Pendidikan. Bandung. In *Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif, dan R&D)*.
- Suhendra, I., & Ronaldo, E. (2017). PENGARUH INTERMEDIASI PERBANKAN TERHADAP PERTUMBUHAN EKONOMI INDONESIA. *Tirtayasa EKONOMIKA*, 12(1), 146–168.
- Susilowati, Y., Nur Aini, Tjahjaning Poerwati, & Reny Rahayuningsih. (2019). Analisis kecukupan modal, efisiensi dan likuiditas terhadap profitabilitas. *Prosiding SENDI_U*, 3(1), 1–8.
- Syathiri, A., & Putri, Y. H. (2017). Risiko Kredit, Stabilitas, dan Kebijakan Pembiayaan. *Jurnal Manajemen Dan Bisnis Sriwijaya*, 15(3).
- Tan, Y., & Anchor, J. (2017). Does competition only impact on insolvency risk? New evidence from the Chinese banking industry. *International Journal of Managerial Finance*, 13(3), 332–354. <https://doi.org/10.1108/IJMF-06-2016-0115>
- Tan, Y., & Floros, C. (2013). Risk, capital and efficiency in Chinese banking. *Journal of International Financial Markets, Institutions and Money*, 26(1). <https://doi.org/10.1016/j.intfin.2013.07.009>
- Wahid, M. A., & Dar, H. (2016). The effects of foreign R&D and triadic patent propensity on developing economies efficiency and convergence. *Jurnal Ekonomi Malaysia*, 50(1), 111–131. <https://doi.org/10.17576/JEM-2016-5001-09>
- Widarjono, A. (2018). Ekonometrika. In *Universitas Terbuka*.
- Zaghoudi, K. (2019). The effects of risks on the stability of Tunisian conventional banks. *Asian Economic and Financial Review*, 9(3), 389–401.
<https://doi.org/10.18488/journal.aefr.2019.93.389.401>