

## DAFTAR PUSTAKA

- Abdullah et al. 2013. *Management and socio-economic conditions of fishermen of the Baluhar Baor, Jhenaidah, Bangladesh*. Journal of Fisheries, 1(1). 30-36.
- Angbazo, L. 1997. *Commercial Bank Net Interest Margins, Default Risk, Interest-Rate Risk and Off-balance Sheet Banking*. Journal of Banking and Finance, 21, 55-87.
- Ariyanto, T. 2011. *Faktor Penentu net interest margin perbankan Indonesia*. Finance and Banking Journal, 13(1). 34-46
- Beccali, Elena, Mario Annoli, and Giuliana Borello. 2015. "Are European banks too big? evidence on economies of scale". Journal of Banking & Finance.
- Bikker, J. A., dan Hu, H. (2002). *Cyclical Patterns in Profits, Provisioning and Lending of Banks and Procyclicality of The New Basel Capital Requirements*. Banca Nazionale del Lavoro Quarterly Review, 55(221), 143-175.
- Colander, D. C. (2001). Economics (4th ed.). Mc Graw-Hill/Irwin, New York.
- Cruz-Gracia, P., dan Fernandez, D. G. J. 2019. *Determinants of Net Interest Margin: The Effect of Capital Requirements and Deposit Insurance Scheme*. The European Journal of Finance, 1–22.
- Dewi, I.L., dan Nyoman, T. 2017. *Pengaruh faktor internal dan eksternal bank terhadap Net Interest Margin di Indonesia*. E-Jurnal Manajemen, 6(6). 3051-3079
- Dewi, L. E., Nyoman. T. H., dan Luh, G. E. S. 2015. Analisis Pengaruh NIM, BOPO, LDR, dan NPL terhadap Profitabilitas. Jurnal Akuntansi Program s1, 3(1).
- Fathinna, S. D., dan Irene, R. D. P. 2016. *Pengaruh CAR, NPL, LDR, Growth deposit dan Bank ownership terhadap NIM dengan Bank Size sebagai Variabel Kontrol*. Diponegoro journal of management, 5(3). 1-10.

- Ghozali, I. 2011. *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate dengan Program IBM SPSS* 25. Badan Penerbit Universitas Diponegoro: Semarang
- Hamadi, H., Awdeh, A. 2012. *The Determinants of Bank Net Interest Margin: Evidence from the Lebanese Banking Sector*. *Journal of Money Investment and Banking*, 23(3): 85–98.
- Hidayat,. T. Hamidah dan Umi,. M. 2012. Analisis Pengaruh Karakteristik Bank dan Inflasi terhadap NIM. *Jurnal Riset Manajemen Sains Indonesia (JRMSI)*, 3(1). 1-15.
- IMF. *Financial Soundness Indicators Compilation Guide* (2006). <http://www.imf.org/>
- Jumingan. (2009). *Analisis Laporan Keuangan*. Bumi Aksara, Surakarta
- Kasman, A., Tunc, G., Vardar, G., dan Okan, B. 2010. *Consolidation and Commercial Bank Net Interest Margins: Evidence from the Old and New European Union Members and Candidate Countries*. *Economic Model*, 27(3): 648–655.
- Kosmidou, K., Tanna, S., & Pasiouras, F.. 2005. *Determinants of profitability of domestic UK commercial banks: panel evidence from the period 1995-2002*.
- Laeven, L., Lev, L., & Hui, T. 2015. *Bank Size, Capital, and Systemic Risk: Some International Evidence*. *Journal of Banking & Finance*, 25-34.
- Lukman Dendawijaya . (2006). *Manajemen Perbankan*. Edisi kedua Bogor : Ghalia Indonesia.
- Maudos, J dan Solis, L. 2009. *The Determinants of Net Interest Income in The Mexican Banking System: An Integrated Model*. MPRA Paper, No. 15257.
- Maudos, J., Guevara, J.F.D. 2004. *Factors Explaining the Interest Margin in the Banking Sectors of the European Union*. *Journal Bank Finance*, 28(9): 2259–2281.
- Media, C.A. Sumani. dan Nurhayati. 2016. Determinan Net Interest Margin pada Bank Umum di Indonesia (Determinants of Net Interest Margin on Commercial Banks in Indonesia). *Article Ilmiah Mahasiswa*, 1-7.

- Menicucci, E. dan Paolucci, G. 2016. *The Determinants of Bank Profitability: Empirical Evidence from European Banking Sector*. Journal of Financial Reporting and Accounting, 14(1), 86-115.
- Nathasya, dan Ignatius, R.S. 2019. Faktor Penentu Net Interest Margin Bank Umum Konvensional di Indonesia. Jurnal Manajerial dan Kewirausahaan, 1(4). 872-879.
- Peni, E., & Vahamaa, S. 2012. *Did Good Corporate Governance Improve bank Performance during the Financial Crisis?*. Journal of Financial Services Research. 41(1). 19-35.
- Pham, A. H. & Vo T. K. L. 2016. *Factors Affecting Net Interest Margin of Joint-Stock Commercial Banks in Vietnam*. Journal of Economics Development, 24(1). 92-103.
- Pham, A. H., Tran, C. K. Q., & Vo, L. K. T. 2018. *Determinants of Net Interest Margins in Vietnam Banking Industry*. Studies in Computational Intelligence, 417-426.
- Pham, An.H., Loan, K. T. Vo., dan Cuong, K. Q. T. 2019. *The Impact of Ownership on Net Interest Margin of Commercial Bank in Vietnam*. Econometrics for Financial Applications, 744-751.
- Prabowo, B. 2012. Pengaruh CAR, BOPO, LDR dan NPL terhadap Net Interest Margin Bank di Indonesia (studi Kasus Periode 2006-2009). Thesis Tidak Dipublikasikan, Universitas Gajah Mada.
- Prabowo, F. P. S. R., Halim., Buyung, S., Dedy, T. S., Sujono., Salma, S., Wahyuniati, H., dan Nuryamin, B. 2018. *Effect Of Equity To Assets Ratio (EAR), Size , And Loan To Assets Ratio (LAR) On Bank Performance*. Journal of Economics and Finance, 9(4). 1-16.
- Purba P. L dan Nyoman, T. 2018. *Pengaruh CAR, NPL, BOPO, dan LDR terhadap Net Interest Margin pada Perusahaan Perbankan yang Terdaftar diBEI*. E-Jurnal Manajemen, 7(1). 387-411
- Raharjo P.G , Dedi B.K, Adler,. H. M dan Tubagus,. N.A. M. 2014. *The Determinant of Commercial Banks' Interest Margin in Indonesia: An Analysis of Fixed Effect Panel Regression*. International Journal of Economics and Financial, 4(2). 295-308.
- Rimsky, K, Judisseno. 2005. Sistem Moneter Dan Perbankan Di Indonesia. Penerbit PT Gramedia Pustaka Utama, Jakarta.

- Rivai, V., Sofyan, B., Sarwono, S., dan Arifiandy, P. V. 2013. *Commercial Bank Management: Manajemen Perbankan dari Teori ke Praktik*, edisi 1, cetakan 1. Jakarta: Rajawali Pers.
- Ross, S., Peter., dan Hudgin, C. Sylvia. 2008. *Bank Management and Financial Services*. Mc Graw Hill, International Edition
- Saad, W., dan Chawki, El-Moussawi. (2012). *The Determinants of Net Interest Margins of Commercial Banks in Lebanon*. *Journal of Money, Investment and Banking*, 10(23), 118- 132.
- Santioso., L dan Erlina., C. 2012. Pengaruh Profitabilitas, Ukuran Perusahaan, Leverage, Umur Perusahaan dan Dewan Komisaris Independen dalam Pengungkapan Corporate Social Responsibility. *Jurnal Bisnis dan Akuntansi*, 14(1). 17-30.
- Sembiring, Eddy Rismanda. 2003. Kinerja Keuangan, Political Visibility, Ketergantungan Pada Hutang, Dan Pengungkapan Tanggung Jawab Sosial Perusahaan. *Jurnal Simposium Nasional Akuntansi*. 249-259.
- Sugiyono, 2009, *Metode Penelitian Kuantitatif, Kualitatif dan R&D*, Bandung : Alfabeta
- Surat Keputusan Menteri Keuangan Republik Indonesia Nomor 792 tahun 1990. tentang lembaga keuangan.
- Tarus, D.K., Chekol, Y.B., Mutwol, M. 2012. *Determinants of Net Interest Margins of Commercial Banks in Kenya: a Panel Study*. *Procedia Economic Finance*, 2, 199–208.
- Ugur, A., Erkus, H. 2010. *Determinants of the Net Interest Margins of Banks in Turkey*. *Journal Economic Social*, 12(2): 101–118.
- Undang-Undang Nomor 10 Tahun 1998 Tentang Perbankan.
- Yudha, A., Mochammad, C. dan Irene, R. D. P. 2017. *Analysis of the Effect of NPL, NIM, Non Interest Income, and LDR Toward ROA with SIZE as Control Variables*. *Journal Bisnis Strategi*, 26(2). 100-113
- Zhou, K., Wong, M.C.S. 2008. *The Determinants of Net Interest Margins of Commercial Banks in Mainland China*. *Journal Emerging Markets Finance and Trade*, 44(5):41-53.
- Zulfikar, F.I., dan Irene, R.D.P. 2018. *Diversifikasi Pendapatan, CR, LDR, Risk Aversion dan NIM*. *Diponegoro Journal of Management*, (7)4. 277-286.
- Otoritas Jasa Keuangan. 2015. Laporan Keuangan Tahunan. [www.ojk.go.id](http://www.ojk.go.id)

Otoritas Jasa Keuangan. 2016. Laporan Keuangan Tahunan. [www.ojk.go.id](http://www.ojk.go.id)

Otoritas Jasa Keuangan. 2017. Laporan Keuangan Tahunan. [www.ojk.go.id](http://www.ojk.go.id)

Otoritas Jasa Keuangan. 2018. Laporan Keuangan Tahunan. [www.ojk.go.id](http://www.ojk.go.id)

Otoritas Jasa Keuangan. 2019. Laporan Keuangan Tahunan. [www.ojk.go.id](http://www.ojk.go.id)