

DAFTAR PUSTAKA

- DeYoung, R. dan Roland, K. 2001. Product Mix and Earnings Volatility at Commercial Banks: Evidence from a Degree of Total Leverage Model. *Journal of Financial Intermediation*, 10 (1). Hal: 54-84.
- DeYoung, R. dan Rice, T. 2004. Noninterest Income and Financial Performance at U.S. Commercial Banks. *The Financial Review*, 39. Hal 101-127.
- Ghozali, Imam. 2007. *Manajemen Risiko Perbankan*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. 2009. *Aplikasi Analisis Multivariate Dengan Program SPSS*. Edisi Keempat. Semarang: Badan Penerbit Universitas Diponegoro.
- Hidayat, W.Y., Kakinaka, M., & Miyamoto, H. 2012. Bank risk and non-interest income activities in the Indonesian banking industry. *Journal of Asian Economics*, 23 (4). Hal: 335-343
- Ismail. 2010. *Manajemen Perbankan, Dari Teori Menuju Aplikasi*. Jakarta: Kencana.
- Jogiyanto. 2007. *Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman-pengalaman*
- Kasmir. 2012. *Dasar-dasar Perbankan*. Jakarta: PT Raja Grafindo Persada
- Latumaerissa, Julius R. 2014. *Manajemen Bank Umum*. Jakarta: Mitra Wacana Media
- Lee, Chien-Chiang & Yang, Shih-Jui & Chang, Chi-Hung. 2014. Non-interest income, profitability, and risk in banking industry: A cross-country analysis. *The North American Journal of Economics and Finance*, 27. Hal: 48-67.
- Lepetit, L., Nys, E., Rous, P., & Tarazi, A. 2008. Bank income structure and risk: An empirical analysis of European banks. *Journal of Banking & Finance*, 32 (8). Hal: 1452-1467.
- Ross, Stephen A., Westerfield, R. W., & Jordan, B. D. 2008. *Corporate Finance Fundamentals*. Edisi kedelapan. New York: Mc Graw Hill.
- Stiroh, Kevin J. 2004. Diversification in banking: Is non-interest income the answer. *Journal of Money, Credit, and Banking*, 36 (5). Hal: 853-882.

Stiroh, Kevin J. dan Rumble, A. 2006. The dark side of diversification: The case of US financial holding companies. *Journal of Banking & Finance*, 30 (8). Hal: 2131-2161.

Williams, B. Dan Prather, L. 2010. Bank risk and return: the impact of bank non-interest income. *International Journal of Managerial Finance*, 6 (3). Hal: 220-244.

<http://www.bi.go.id/> diakses 20 Desember 2014

<http://www.ojk.go.id/> diakses 20 Desember 2014

<http://finansial.bisnis.com/> diakses 20 Desember 2014

<http://infobanknews.com/> diakses 20 Desember 2014

