

DAFTAR PUSTAKA

- Akbar, Taufiq. 2019. *Kajian Kinerja Profitabilitas Bank pada Perspektif Bank Umum Berdasarkan Kegiatan Usaha (BUKU)*. Ponorogo: Uwais Inspirasi Indonesia
- Mahdi, Ines Ben Salah, dan Mouna Boujelbene Abbes. 2018. Relationship between capital, risk and liquidity: a comparative study between Islamic and conventional bank in MENA region. *Research in International Business and Finance* 45, 588–596
- Chaibi, Hasna, dan Zied, Ftiti. 2015. Credit risk determinants: Evidence from a cross-country study. *Research in International Business and Finance* 33, 1–16
- Chalermchatvichien, Pichaphop, Seksak Jumreornvong, dan Pornsit Jiraporn. 2014. Basel III, capital stability, risk-taking, ownership: Evidence from Asia. *Journal of Multinational Financial Management* 28, 28–46
- Dong, Yizhe, Chao Meng, Michael Firth, dan Wenxuan Hou. 2014. Ownership structure and risk-taking: Comparative evidence from private and state-controlled banks in China. *International Review of Financial Analysis*
- Hassan, M. Kabir, Ashraf Khan, dan Andrea Paltrinieri. 2019. Liquidity risk, credit risk and stability in Islamic and conventional banks. *Research in International Business and Finance* 48, 17–31
- Haw, In-Mu, Simon S.M.Ho., Bingbing Hu., dan Donghui Wu. 2010. Concentrated control, institutions, and banking sector: An international study. *Journal of Banking & Finance* 34, 485–497
- Ikatan Bankir Indonesia. 2015. *Manajemen Risiko 2*. Edisi Pertama. Jakarta: PT Gramedia Pustaka Utama
- _____. 2016. *Manajemen Kesehatan Bank Berbasis Risiko*. Edisi Pertama. Jakarta: PT Gramedia Pustaka Utama
- Ismail. 2015. *Akuntansi Bank: Teori dan Aplikasi dalam Rupiah*. Jakarta: Prenadamedia Group

- Jensen, Michael C., dan William H. Meckling. 1976. Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure. *Journal of Financial Economics* 3 (4), 305–36
- Laeven, Luc, Lev Ratnovski, dan Hui Tong. 2016. Bank size, and systemic risk: Some international evidence. *Journal of Banking & Finance* 69, S25-S34
- Louzis, Dimitrios, P., Angelos T. Vouldis, dan Vasilios, L. Metaxas. 2012. Macroeconomic and bank-specific determinants of non-performing loans in Greece: A comparative study of mortgage, business and consumer loan portfolios. *Journal of Banking & Finance* 36, 1012–1027
- Muchtar, Bustari, Rose Rahmidani, dan Menik Kurnia Siswi. 2016. *Bank dan Lembaga Keuangan Lain*. Edisi Pertama. Jakarta: Kencana
- Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2016 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti
- Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum
- Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum
- Peraturan Otoritas Jasa Keuangan Nomor 56/POJK.03/2016 tentang Kepemilikan Saham Bank Umum
- Priyanto, Duwi. 2018. *SPSS Panduan Mudah Olah Data bagi Mahasiswa dan Umum*. Ed 1. Yogyakarta: ANDI
- Shehzad, Choudhry Tanveer, Jakob de Haan, dan Bert Scholtens. 2010. The impact of bank ownership concentration on impaired loans and capital adequacy. *Journal of Banking & Finance* 34, 399–408
- Srairi, Samir. 2013. Ownership structure and risk-taking behaviour in conventional and Islamic banks: Evidence for MENA countries. *Borsa Istanbul Review* 13, 115 – 127
- Unite, Angelo A., and Sullivan Michael J. 2003. The effect of foreign entry and ownership structure on the Philippine domestic banking market. *Journal of Banking and Finance* 27, 2323–2345.
- Usman, Rachmadi. *Aspek-Aspek Hukum Perbankan di Indonesia*. Jakarta: PT Gramedia Pustaka Utama

Zheng, Changjun, Syed Moudud-Ul-Huq, Mohammad Morshedur Rahman, dan Badar, Nadeem.Ashraf. 2017. Does the ownership structure matter for banks' capital regulation and risk-taking behavior? Empirical evidence from a developing country. *Research in International Business and Finance* 42, 404–421

<http://databoks.katadata.co.id> diakses 8 Juni 2019

<http://bisnis.tempo.co> diakses 10 Juli 2019

<http://www.bi.go.id> diakses 15 Juli 2019

<http://www.ojk.go.id> diakses 15 Juli 2019