

DAFTAR PUSTAKA

- A.Abdurrachman. (2014). *Ensiklopedia Ekonomi Keuangan Perbankan*. Jakarta:
PT. Pradya Paramitya.
- Acharya, V. V., Hasan, I., & Saunders, A. (2006). Should banks be diversified?
Evidence from individual bank loan portfolios. *Journal of Business*,
79,1355 –1412.
- Bahtiar Usman. (2003). Analisis Rasio Keuangan Dalam Memprediksi Laba pada
Bank Bank di Indonesia , *Media Riset Bisnis dan Manajemen* Vol 3 No 1
April 2003.
- Beck, T., Demirguc-Kunt, A., & Levine, R. (2006). Bank concentration,
competition, and crises: First results. *Journal of Banking & Finance*, 30,
1581–1603.
- Beger, P. G., & Ofek, E. (1995). Diversification's effect on firm value. *Journal of
Financial Economics*, 37, 39–65.
- Boot, A.W.A., Schmeits, A., (2000). Market discipline and incentive problems in
conglomerate firms with applications to banking. *J. Financ. Intermed.* 9 (3),
240–273.
- Boyd, J.H., Prescott, E.C., (1986). Financial intermediary-coalitions. *J. Econ.
Theory* 38 (2), 211–232.
- Budisantoso Totok, Triandaru Sigit. 2006. Bank dan Lembaga Keuangan Lain.
Jakarta : Salemba Empat

- Desfian, Basran. (2005). *Analisis Faktor-faktor Yang Berpengaruh Terhadap Kinerja Bank Umum Di Indonesia Tahun 2001-2003*. Tesis: Universitas Diponegoro, Semarang
- Demsetz, R.S., Strahan, P.E., (1997). Diversification, size, and risk at bank holding companies. *J. Money, Credit, Bank*, 300–313.
- Dendawijaya, Lukman (2005). *Manajemen Perbankan*. Bogor: Ghalia Indonesia.
- Diamond, D.W., (1984). Financial intermediation and delegated monitoring. *Rev. Econ. Stud.* 51 (3), 393–414
- Dian Meriewaty, Astuti Yuli Setyani, (2005), Analisis Rasio Keuangan Terhadap Perubahan Kinerja Pada Perusahaan Di Industri Food And Beverages Yang Terdaftar Di BEJ, *Jurnal Akuntansi Universitas Kristen Duta Wacana*, Vol.8:1-11
- Freixas, X., Parigi, B. M., & Rochet, J. C. (2000). Systemic risk, interbank relations, and liquidity provision by the central bank. *Journal of Money, Credit and Banking*, 32, 611–638.
- Hery, (2015). *Analisis Laporan Keuangan*. Yogyakarta :CAPS.
- Kasmir, SE.,MM. (2005). *Bank dan Lembaga Keuangan lainnya*. Jakarta: Raja Grafindo Persada.
- Kasmir, (2008). *Manajemen Perbankan*. Jakarta: Raja Grafindo Persada.
- Kasmir, Analisis Laporan Keuangan. (Jakarta: PT. Raja Grafindo Persada, 2014)
- Lukman Dendawijaya, Manajemen Perbankan, (Bogor, Ghalia Indonesia, Edisi Kedua, 2009)

- Moudud-Ul-Huq, S., Ashraf, B.N., Gupta, A.D., Zheng, C., 2018. Does bank diversification heterogeneously affect performance and risk-taking in ASEAN emerging economies? *Res. Int. Bus. Finance*, 46, 342–362.
- Nurmaini (2019). *Pengaruh Diversifikasi Pendapatan dan Kredit Terhadap Risiko dan Kinerja Bank*. Tesis: Universitas Gadjah Mada, Yogyakarta.
- Tabak, B.M., Fazio, D.M., Cajueiro, D.O., 2011. The effects of loan portfolio concentration on Brazilian banks' return and risk. *J. Bank. Financ.* 35 (11), 3065–3076.
- Rose, P., Hudgins, S., (2006). *Bank Management and Financial Services*. New York: The McGraw Hill Saunders, A., Walter, I., (2012). Financial architecture, systemic risk, and universal banking. *Fin. Mkts. Portfolio Mgmt.* 26 (1), 39–59.
- Simorangkir, (2004). *Pengantar Lembaga Keuangan Bank dan Non Bank*. Jakarta: Ghalia Indonesia.
- Sissy, A.M., Amidu, M., Abor, J.Y., 2017. The effects of revenue diversification and cross border banking on risk and return of banks in Africa. *Res. Int. Bus. Finance* 40, 1–18.
- Statistik Perbankan Indonesia – September 2018. (2018). Tersedia di <https://www.ojk.go.id/id/kanal/perbankan/data-danstatistik/statistik-perbankanindonesia/Pages/Statistik-Perbankan-Indonesia---September-2018.aspx>, diakses pada 30 April 2022.