



DAFTAR PUSTAKA

- Adebolla SS, Yusoff WSBW, Dahalan J. (2011). "An ARDL Approach to the Determinants of NonPerforming Loans In Islamic Banking System In Malaysia". *[Jurnal].Kuwait Chapter of Arabian Journal of Business and Management Review. Vol 11 (2): 20-30*
- Adzobu, Lydia Dzidzor, Elipkimi Komla Agbloyor, Anthony Aboagye. (2017). "The effect of loan portfolio diversification on banks risks and return: Evidence from an emerging market". *Managerial Finance, Vol. 43 Issue: 11, pp.1274-1291.*
- Amidu, Mohammed, Simon Wolfe. (2013). "Does bank competition and diversification lead to greater stability? Evidence from emerging markets". *Review of Development Finance 3: 152–166.*
- Acharya, V.V., Hasan, I. and Saunders, A. (2006), "Should banks be diversified? Evidence from individual bank portfolios", *Journal of Business, Vol. 79 No. 3, pp. 1355-1412.*
- Arisyenyan, Fikha Nandhia. (2016). " Pengaruh Diversifikasi Pendapatan dan Kredit Bank Terhadap Risiko dan Profitabilitas Bank Studi Empiris pada Bank Konvensional di Indonesia Tahun 2005-2014". Thesis Gelar Master. Universitas Gadjah Mada.
- Aryani, Yulya, Lukytawati Anggraeni, Ranti Wiliasih. (2016). "Determinant of Non Performing Financing in Islamic Banking Indonesia, 2010-2014". *Jurnal Al-Muzara'ah Vol.4, No.1, 2016 (ISSN p: 2337-6333; e: 2355-4363).*



- Bebczuk, R. and Galindo, A. (2008), “Financial crisis and sectoral diversification of argentine banks, 1999-2004”, *Applied Financial Economics*, Vol. 18 No. 3, pp. 199-211.
- Berger, A.N., Hasan, I. and Zhou, M. (2010), “The effects of focus diversification on bank performance: evidence from Chinese banks”, *Journal of Banking & Finance*, Vol. 34 No. 7, pp. 1417-1435.
- Beck, T. and De Jonghe, O. (2013), “Lending concentration, bank performance and systemic risk: exploring cross-country variation”, *Policy Research Working Paper No. 6604, World Bank, Washington DC*.
- Böve, R., Düllmann, K. and Pfingsten, A. (2010), “Do specialization benefits outweigh concentration risks in credit portfolios of German banks”, *Discussion Paper No. 10/2010, Deutsche Bundesbank, Frankfurt*.
- Chatti, Mohammed Ali, Sandrine Kablan and Ouidad Yousfi (2010), “Activity Diversification and Performance of Islamic Bank in Malaysia” Munich Personal RePEc Archive (MPRA) Paper No. 28348
- Comcec Coordination Office (2017), “Diversification of Islamic Financial Instruments”, ISBN: 978-605-9041-95-9
- Denis, D.J., Denis, D.K. and Sarin, A. (1997), “Agency problems, equity ownership and corporate diversification”, *The Journal of Finance*, Vol. 52 No. 1, pp. 135-160.
- Diamond, D. (1984). Financial Intermediation and Delegated Monitoring. *Review of Economic Studies*, 51, 393-414.
- Fadli, Jul Aidil. (2017). “Pengaruh Diversifikasi Terhadap Risiko dan Kinerja Bank dengan Pemoderasi Tipe Kepemilikan Ultima Keluarga dan Negara”. *Thesis Gelar Master. Universitas Gadjah Mada*.
- Ghani. Ab, Ab. Mumin (1999). “Sistem Keuangan Islam dan Pelaksanaannya di Malaysia”. *Kuala Lumpur: Jabatan Kemajuan Islam Malaysia*.



Gujarati, D. N. dan Porter, D. C. (2012). *Dasar-dasar Ekonometrika I*, Edisi Lima. Jakarta: Salemba Empat.

Hanafi,M,M. (2009). *Manajemen Risiko*. UPP STIM YKPN: Yogyakarta

Handayani, Disfa Lidian. (2016). ‘Perbandingan Regulasi Manajemen Risiko pada Perbankan Syariah di Indonesia dan Malaysia’. *Thesis Gelar Master. UIN Sunan Kalijaga*.

Hartono, J., 2013. “Teori Portofolio Dan Analisis Investasi”. Edisi Ketujuh. BPFEYogyakarta: Yogyakarta

Haryono, Noraini Mohd. Ariffin, Mustapha Hamata. (2016). “ Factors Affecting Credit Risk in Indonesian Islamic Banks”. *Journal of Islamic Finance, Vol. 5 No. 1 (2016) 012 – 025. IIUM Institute of Islamic Banking and Finance ISSN 2289-2117 (O) / 2289-2109 (P)*.

Hayden, E., Porath, D. and von Westernhagen, N. (2006), “Does diversification improve the performance of German banks? Evidence from individual bank portfolios”, *Discussion Paper No. 110, Deutsche Bundesbank, Frankfurt*.

How, Janice C.Y, Melina Abdul Karim, Peter Ver Houven. (2005). “Islamic Financing and Bank Risks: The Case of Malaysia”. *International Business Review, Vol. 47(1) 75–94 January–February*.

Islamic Financial Services Act. (2013). *Laws of Malaysia*.

Innovate Finance & Red Money. (2017). *The Islamic Fintech Landscape* .

Jensen, M.C. (1986), “Agency costs of free cash flow, corporate finance, and takeovers”, *The American Economic Review, Vol. 76 No. 2, pp. 323-329*.

Kabir, Md. Nurul, Andrew Worthington, Rakesh Gupta. (2015). “Comparative credit risk in Islamic and conventional bank”. *Pacific Basin Finance Journal 34, 327–353*.



- Khan, Tariqullah dan Ahmed Habib. (2001). "Risk Management An Analysis Of Issues In Islamic Financial Industry". *Islamic Development Bank Islamic Research And Training Institute Occasional Paper No. 5.*
- Kharismawati, Gita. (2008). " Pengaruh Diversifikasi Portfolio Kredit pada Risiko Bank Umum Terbuka di Indonesia". *Thesis Gelar Master. Universitas Gadjah Mada.*
- Kurniawan, Muhammad Randhy. (2016). "Analisis Perbandingan Kinerja Bank Syariah di Indonesia dan Malaysia". *Thesis Gelar Master. Universitas Gadjah Mada.*
- Majid, M. Shabri Abd. (2014). "Regulasi Perbankan Syariah: Studi Komparatif Antara Malaysia dan Indonesia". *Media Syariah, Vol. XVI No. 1 Juni.*
- Markowitz, H. M. (1952). Portfolio Selection. *Journal of Finance, 7, 77-91.*
- Masruroh, Maulida (2018). "Diversifikasi Pembiayaan Sebagai Upaya Peningkatan Profitabilitas di Bank Syariah". *Al-Tijary Jurnal Ekonomi dan Bisnis Islam, Vol.3, No.2, Hal. 117-130.*
- Otoritas Jasa Keuangan (2016). "Industri Jasa Keuangan Syariah (Seri 8 Literasi Keuangan Perguruan Tinggi)". *Otoritas Jasa Keuangan*
- Peraturan Bank Indonesia No. 13/23/PBI/2011 Tentang *Penerapan Manajemen Risiko Bagi Bank Umum Syariah Dan Unit Usaha Syariah.*
- Pratiwi, Ahmad Rifai. (2016). "Urgensi Pembentukan Kitab Undang-Undang Hukum Ekonomi Syariah di Indonesia". *Jurnal Syariah 4.*
- Rossi, S.P., Schwaiger, M.S. and Winkler, G. (2009), "How loan portfolio diversification affects risk, efficiency and capitalization: a managerial behaviour model for Austrian banks", *Journal of Banking & Finance, Vol. 33 No. 12, pp. 2218-2226.*



Saghi-Zedek, N. (2016). "Product Diversification and Bank Performance: Does Ownership Structure Matter?". *Journal of Banking & Finance*, 154-167.

Sancoko. (2015). " Analisis Konsentrasi Kompetisi antara Bank Syariah dengan Bank Konvensional: periode 2008-2011". *Thesis Gelar Master. Universitas Indonesia*.

Setiyono, B., & Tarazi, A. (2014). "Does The Presence of Institutional Investor in Family Banks Affect Profitability and Risk? Evidence from an Emerging Market". *Hal-01077118v2*.

Shahari, Farihana, Roza Hazli Zakaria, Md. Saifur Rahman. (2015). "Investigation of the expected loss of sharia credit instruments in global Islamic banks", *International Journal of Managerial Finance*, Vol. 11 Issue: 4, pp.503-512, <https://doi.org/10.1108/IJMF-12-2014-0196>.

Shahimi, shahida, Aisyah Abdul Rahman. (2010). "Credit Risk and Financing Structure of Malaysian Islamic Banks". *Journal of economics cooperation and development*, p 83-105.

Sharpe, William F. (1963). "A Simplified Model for Portfolio Analysis". *Management Science* 9.

Stomper, A. (2006), "A theory of banks' industry expertise, market power and credit risk", *Management Science*, Vol. 52 No. 10, pp. 1618-1633.

Suwardi, Akbar. (2012). "Data Panel: Teori Dasar dan Aplikasi di Stata". *Dept. Ilmu Ekonomi, Universitas Indonesia*.

Tabak, B.M., Fazio, M.D. and Cajueiro, O.D. (2011), "The effects of loan portfolio concentration on Brazilian banks' return and risk", *Journal of Banking & Finance*, Vol. 35 No. 31, pp. 3065-3076.

UU RI No. 21 Tahun 2008 Tentang *Perbankan Syariah*.



Wahid, Nazaruddin Abdul. (2010). “Sukuk Memahami & Membedah Obligasi pada Perbankan Syariah”. *Yogyakarta: Ar-Ruzz Media*

Warninda, Titi Dewi. (2013). “Komposisi Pembiayaan Dan Risiko Kredit pada Bank Syariah”. *Jurnal Bisnis dan Manajemen, Vol 4 No 1 Agustus.*

Widyatini, Ignatia Ryana. (2015). “Pengaruh diversifikasi Portfolio Kredit Terhadap Tingkat Risiko Kredit Dengan Good Corporate Governance Sebagai Variabel Pemoderasi (Studi Pada Bank Umum di Indonesia)”. *Modus Vol. 27 (2).*

Winton, A. (1999), “Don’t put all your eggs in one basket? Diversification and specialization in lending”, *center for Financial Institutions working papers, Wharton School Center for Financial Institutions, University of Pennsylvania.*