

## DAFTAR PUSTAKA

- 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".
- Baele, L., O.D., Jonghe, dan RV. Vennet. 2007. *Does The Stock Market Value Bank Diversification?*. "Journal of Banking and Finance".
- Bareksa. 2016. *Pemerintah Upayakan Bunga Turun, Bank Genjot Fee Based Income*. <https://www.bareksa.com/berita/berita-ekonomi-terkini/2016-06-01/pemerintah-upayakan-bunga-turun-bank-genjot-fee-based-income>
- Berger, A. N., I. Hasan, dan M. Zhou. 2010. *The Effects of Focus versus Diversification on Bank Performance: Evidence from Chinese Banks*. Journal of Banking and Finance. 34. 1417-1435.
- Birchwood, A., Brei, M. and Noel, D.M. 2017. "Interest Margins and Bank Regulation in Central America and the Caribbean", Journal of Banking and Finance, Vol. 85, pp. 56-68.
- Bodie, Kane, & Marcus. 2014. *Investment. Tenth Edition*. New York: McGraw-Hill Education.
- Carbo, S., dan Rodriguez, F. 2007. *The Determinants of Bank Margins in European Banking*. Journal of Banking & Finance. Elsevier. Vol. 31, issue 7, 2043-2063
- Dahlan Siamat. 2001. *Manajemen Lembaga Keuangan*, Edisi 2, Cetakan 2, Lembaga Fakultas Ekonomi Universitas Indonesia, Jakarta.
- Demirguc-Kunt, A., Laeven, L., dan Levine, R. 2004. *Regulations, Market Structure, Institutions, and the Cost of Financial Intermediation*. The Ohio State University Press. Journal of Money, Credit, and Banking, Vol. 36, No. 3
- Dendawijaya, L. 2014. *Manajemen Perbankan*. Cetakan Ketiga. Ghalia Indonesia. Jakarta.

- DeYoung, R., dan Roland, K. P. 2001. *Product Mix and Earnings Volatility at Commercial Banks: Evidence from a Degree of Total Leverage Model*. Academic Press. Journal of Financial Intermediation 10, 54–84.
- Dumicic, M. 2012. *Determinants of Banks' Net Interest Margin in Central and Eastern Europe*. Financial Theory and Practice 37(1):1-30.
- Elsas, R., A. Hackethal, dan M. Holzhäuser. 2010. *The Anatomy of Bank Diversification*. Journal of Banking and Finance. 34. 1274-1287.
- Eralp, Bektas. 2014. *Are the Determinants Of Bank Net Interest Margin And Spread Different? The Case of North Cyprus*. Banks and Bank Systems, 9 (4):82-91.
- Fungacova, Z., dan Poghosyan, T. 2011. *Determinants of Bank Interest Margins in Russia: Does Bank Ownership Matter?*. Economic Systems 35, pp (481-495).
- Gani, I, dan Amalia, S. 2015. ALAT ANALISIS DATA – *Aplikasi Statistik Untuk Penelitian Bidang Ekonomi dan Sosial*, Edisi 1, CV. Andi Offset, Yogyakarta.
- Ghasemi, A., dan Zahediasi, S. 2012. *Normality Tests for Statistical Analysis: A Guide for Non-Statisticians*. Int J Endocrinol Metab. 2012 Spring; 10(2): 486–489
- Gujarati, D., N. dan Porter, D., C. 2012. *Dasar-dasar Ekonometrika* Buku 2. Edisi 5. Raden Carlos Mangunsong (penj.). Jakarta: Salemba Empat.
- Hidayat, W.Y., M. Kakinaka, and H. Miyamoto. 2012. *Bank Risk and Noninterest Income Activities in the Indonesian Banking Industry*. Journal of Asian Economics. 23. 335-343.
- Kasmir. 2012. *Dasar-Dasar Perbankan*. Jakarta: PT. Raja Grafindo Persada.
- Khanh, Hoang Trung. Tra, Vu Thi Dan. 2015. *Determinants of Net Interest Margin of Commercial Banks in Vietnam*. Journal of Economics and Development, 17 (2):69-82.
- Laeven, L., dan R. Levine. 2007. *Is There a Diversification Discount in Financial Conglomerates?*. Journal of Financial Economics. 85. 331-367.

- Lepetit, L., E. Nys, P. Rous, dan A. Tarazi. 2008. *Bank Income Structure and Risk: An Empirical Analysis of European Banks*. Journal of Banking and Finance. 32. 1452-1467.
- Lin, J.-R., Chung, H., Hsieh, M.-H. dan Wu, S. 2012. “*The Determinants of Interest Margins and Their Effect on Bank Diversification: Evidence from Asian Banks*”, Journal of Financial Stability, Vol. 8 No. 2, pp. 96-106.
- Maudos, J., dan Guevera, J. 2004. *Factors Explaining the Interest Margin in the Banking Sectors of the European Union*. Journal of Banking & Finance, Elsevier, vol. 28(9), pages 2259-2281.
- McAleer, M. 2020. *Net Interest Margin of Commercial Banks in Vietnam*. Advances in Decision Sciences, 24(1), 1–27
- Nasserinia, A. 2015. *Key Determinants of German Banking Sector Performance*. Pertanika J. Soc. Sci. & Hum, 23 (2):167–186.
- Riyadi, Slamet. 2006. *Banking Asset and Liability Management*. Jakarta: Fakultas Ekonomi Universitas Indonesia.
- Saunders, A., dan Walter, I., 1994. *Universal Banking in the United States: What Could We Gain? What Could We Lose?* Oxford University Press. NY.
- Sawada, M. 2013. *How Does The Stock Market Value Bank Diversification? Empirical Evidence from Japanese Bank*. PacificBasin Finance Journal. 25. 40-61.
- Stiroh, K., 2004. *Diversification in Banking: Is Non-Interest Income the Answer?* Journal of Money, Credit and Banking 36 (5), 853–882
- Stiroh, K.J. 2006. *A Portfolio View of Banking with Interest and Noninterest Activities*. Journal of Money, Credit and Banking. 38. 1351-1361.
- Stiroh, K.J., and A. Rumble. 2006. *The Dark Side of Diversification: The Case of US Financial Holding Companies*. Journal of Banking and Finance. 30. 2131-2161.
- Williams, B. 2007. “*Factors Determining Net Interest Margins in Australia: Domestic and Foreign Banks*”, Financial Markets, Institutions and Instruments, Vol. 16 No. 3, pp. 145-165.