

## DAFTAR PUSTAKA

- Ali, M. (2019) “Cerita Malinda Dee, Si Cantik pembobol nasabah citibank 8 tahun lalu”, liputan6.com. <https://www.liputan6.com/news/read/3929889/cerita-malinda-dee-si-seksi-pembobol-nasabah-citibank-8-tahun-lalu>.
- Rahmawati, *et al.* (2016) *Statistika Teori dan Praktek, Edisi II*. Universitas Muhammadiyah Yogyakarta, Yogyakarta.
- Ariefianto, *et al.* (2021) Banks Liquidity Management Dynamics: Evidence from Indonesia, *International Journal of Emerging Markets*, 17(9), pp. 2321–2349. doi:10.1108/ijoem-06-2020-0715.
- Battaglia, F., Fiordelisi, F. and Ricci, O. (2016) Enterprise risk management and bank performance: Evidence from Eastern Europe during the financial crisis. *Risk Management in Emerging Markets* 295–334. doi:10.1108/978-1-78635-452-520161022.
- Baxter, *et al.* (2011) Enterprise risk management program quality: Determinants, value relevance, and the financial crisis, *SSRN Electronic Journal*. doi:10.2139/ssrn.1684807.
- BBC.com (2014) *Kilas Balik Kasus Bank Century*, *BBC News Indonesia*. [https://www.bbc.com/indonesia/berita\\_indonesia/2014/07/140716\\_bankcentury\\_101#:~:text=31%20Oktober%20dan%203%20November,1%20triliun%20dari%20Bank%20Indonesia](https://www.bbc.com/indonesia/berita_indonesia/2014/07/140716_bankcentury_101#:~:text=31%20Oktober%20dan%203%20November,1%20triliun%20dari%20Bank%20Indonesia).
- Chen, H.J. and Lin, K.T. (2016) How do banks make the trade-offs among risks? the role of corporate governance. *Journal of Banking & Finance*, 72. doi:10.1016/j.jbankfin.
- detikFinance (2008) Fakta Dan Data Bank century, *detikfinance*, <https://finance.detik.com/moneter/d-1040931/fakta-dan-data-bank-century>.
- detikFinance (2011) Kronologi Pembobolan Deposito Elnusa RP 111 Miliar DI Bank mega, *detikfinance*, <https://finance.detik.com/bursa-dan-valas/d-1624186/kronologi-pembobolan-deposito-elnusa-rp-111-miliar-di-bank-mega>.
- Florio, C. and Leoni, G. (2017) Enterprise risk management and firm performance: The Italian case. *The British Accounting Review*, 49(1), pp. 56–74. doi:10.1016/j.bar.

- Ghozali, I. (2017) Aplikasi Analisis Multivariat Dengan Program IBM SPSS 23. *Badan Penerbit Universitas Diponegoro*, Semarang.
- Ghozali, I., and Ratmono, D. (2017) Analisis Multivariat dan Ekonometrika Teori, Konsep, dan Aplikasi dengan Eviews 9. *Badan Penerbit Universitas Diponegoro*, Semarang.
- Hopkin, P. (2017) Fundamentals of Risk Management: Understanding, evaluating, and implementing effective risk management. *London: Kogan Page*.
- Horvey, S.S. and Ankamah, J. (2020) Enterprise risk management and firm performance: Empirical evidence from Ghana Equity Market. *Cogent Economics & Finance*, 8(1), p. 1840102. doi:10.1080/23322039.2020.1840102.
- Hoyt, R.E. and Liebenberg, A.P. (2011) The value of Enterprise Risk Management. *Journal of Risk and Insurance*, 78(4), pp. 795–822. doi:10.1111/j.1539-6975.2011.01413.x.
- Hull, J. (2015) *Risk management and financial institutions*. Hoboken, NJ: Wiley.
- Ikatan Bankir Indonesia. (2013). *Memahami bisnis bank: Modul sertifikasi tingkat 1 general banking*. Jakarta: Gramedia Pustaka Utama.
- Ikatan Bankir Indonesia. (2015). *Bisnis Kredit Perbankan*. Jakarta: Gramedia Pustaka Utama.
- Khairunnisa, P. and Setiyono, B. (2021) Pengaruh Enterprise Risk Management Terhadap Risiko Dan Nilai Perusahaan Pada Perusahaan Sektor Jasa Konstruksi yang Tercatat di BEI periode tahun 2013-2019.
- Lepetit, L. and Strobel, F. (2015) Bank insolvency risk and Z-score measures: A refinement, *Finance Research Letters*, 13, pp. 214–224. doi:10.1016/j.frl.2015.01.001.
- Lind, D.A., Marchal, W.G. and Wathen, S.A. (2021) *Statistical Techniques in Business & Economics*. New York, NY: McGraw-Hill Education.
- McShane, M.K., Nair, A. and Rustambekov, E. (2011) Does enterprise risk management increase firm value?. *Journal of Accounting, Auditing; Finance*, 26(4), pp. 641–658. doi:10.1177/0148558x11409160.

- Moeller, R.R. (2011) *COSO enterprise risk management: Establishing effective governance, risk, and compliance processes*. Hoboken, NJ: Wiley.
- Nasr, A.K. *et al.* (2019) How enterprise risk management (ERM) can affect on short-term and long-term firm performance: Evidence from the Iranian Banking System. *Entrepreneurship and Sustainability Issues*, 7(2), pp. 1387–1403. doi:10.9770/jesi.2019.7.2(41).
- Otero González, L., Durán Santomil, P. and Tamayo Herrera, A. (2020) The effect of enterprise risk management on the risk and the performance of Spanish listed companies. *European Research on Management and Business Economics*, 26(3), pp. 111–120. doi:10.1016/j.iedeen.
- Pagach, D.P. and Warr, R.S. (2010) The effects of enterprise risk management on firm performance. *SSRN Electronic Journal*. doi:10.2139/ssrn.1155218.
- Razali, A.R. and Izah Mohd Tahir (2011) The determinants of Enterprise Risk Management (ERM) practices in Malaysian public listed companies. *Journal of Social and Development Sciences*, 1(5), pp. 202–207. doi:10.22610/jsds.v1i5.645.
- Rejda, G.E. and McNamara, M.J. (2017) *Principles of Risk Management and Insurance*. Boston: Pearson.
- Vaughan, E.J. and Vaughan, T.M. (2014) *Fundamentals of risk and insurance*. Hoboken, N.J: Wiley.
- Viva Media (2011) Bobol Rp3,6 M, Pegawai bii Dibekuk. *Viva.co.id*. <https://www.viva.co.id/berita/metro/208179-bobol-dana-3-6-m-pegawai-bank-bii-dibekuk>.
- Widowati, C., Ninggar, N.D. and Wibowo, R.A. (2021) Determinan Risiko Bank di Indonesia. *Journal of Applied Managerial Accounting*, 5(1), pp. 32–49. doi:10.30871/jama.v5i1.2848.
- Widarjono, Agus (2007) *Ekonometrika: Teori dan Aplikasi Untuk Ekonomi dan Bisnis, edisi kedua*. Yogyakarta: Ekonisia FE Universitas Islam Indonesia.
- Wulandari, E. A., and Setiawan, M. (2019) Pengaruh Growth Opportunity, Net Working Capital, Cash Conversion Cycle, Dan Dividen Payout Terhadap Cash Holding. *Jurnal Eksplorasi Akuntansi*, 1259-1274.