

## DAFTAR PUSTAKA

- Addo, P. M., Guegan, D., & Hassani, B. (2018). Credit risk analysis using machine and deep learning models. *Risks*, 6(2), 38. <https://doi.org/10.3390/risks6020038>
- Alfian, F. (2019). *Risk based internal audit untuk memitigasi risk management menuju credibility governance* [Skripsi, Universitas Islam Negeri Alauddin Makassar].
- Altman, E. I. (1968). Financial ratios, discriminant analysis and the prediction of corporate bankruptcy. *The Journal of Finance*, 23(4), 589–609. <https://doi.org/10.1111/j.1540-6261.1968.tb00843.x>
- Altman, E. I., Hotchkiss, E., & Wang, W. (2019). *Corporate financial distress, restructuring, and bankruptcy: Analyze leveraged finance, distressed debt, and bankruptcy* (ed. ke-4). Wiley.
- Altman, E. I., Iwanicz-Drozdowska, M., Laitinen, E. K., & Suvas, A. (2017). Financial distress prediction in an international context: A review and empirical analysis of Altman's Z-score model. *Journal of International Financial Management & Accounting*, 28(2), 131–171. <https://doi.org/10.1111/jifm.12053>
- Baesens, B., Van Gestel, T., Viaene, S., Stepanova, M., Suykens, J., & Vanthienen, J. (2003). Benchmarking state-of-the-art classification algorithms for credit scoring. *Journal of the Operational Research Society*, 54(6), 627–635. <https://doi.org/10.1057/palgrave.jors.2601545>
- Baesens, B., Van Vlasselaer, V., & Verstraeten, G. (2016). *Fraud analytics using descriptive, predictive, and social network techniques*. John Wiley & Sons.
- Bank Central Asia Tbk. (2019 s.d. 2024). *Laporan Tahunan 2019 s.d. 2024*. Diakses dari <https://www.bca.co.id/id/tentang-bca/hubungan-investor/laporan-presentasi/laporan-tahunan>
- Bank Central Asia Tbk. (2019 s.d. 2024). *Presentasi Perusahaan 2019 s.d. 2024*. Diakses dari <https://www.bca.co.id/id/tentang-bca/hubungan-investor/laporan-presentasi/presentasi-perusahaan>
- Basel Committee on Banking Supervision. (2000). *Principles for the management of credit risk*. Bank for International Settlements. <https://www.bis.org/publ/bcbs75.pdf>
- Basel Committee on Banking Supervision. (2001). *The new Basel capital accord: An explanatory note*. Bank for International Settlements. <https://www.bis.org/publ/bcbsca01.pdf>

- Basel Committee on Banking Supervision. (2006). *International convergence of capital measurement and capital standards: A revised framework - comprehensive version*. Bank for International Settlements. <https://www.bis.org/publ/bcbs128.pdf>
- Basel Committee on Banking Supervision. (2012). *The internal audit function in banks*. Bank for International Settlements. <https://www.bis.org/publ/bcbs223.pdf>
- Ben Jabeur, S., Stef, N., & Carmona, P. (2023). Bankruptcy prediction using the XGBoost algorithm and variable importance feature engineering. *Computational Economics*, 61(2), 715–741. <https://doi.org/10.1007/s10614-022-10336-4>
- Bessis, J. (2015). *Risk management in banking* (4th ed.). John Wiley & Sons.
- Breeden, J. L. (2012). *Reinventing retail lending analytics: Forecasting, stress testing, and valuing loan portfolios*. Risk Management Association.
- Byanjankar, A., & Pöyry, S. (2020). Predicting SME loan repayment problems after loan restructuring: Evidence from a Finnish bank. *Journal of Financial Services Research*, 57, 303–332. <https://doi.org/10.1007/s11407-019-09257-2>
- Chen, T., & Guestrin, C. (2016). XGBoost: A scalable tree boosting system. Dalam *Proceedings of the 22nd ACM SIGKDD International Conference on Knowledge Discovery and Data Mining* (hlm. 785–794). <https://doi.org/10.1145/2939672.2939785>
- Committee of Sponsoring Organizations of the Treadway Commission (COSO). (2017). *Enterprise risk management—Integrating with strategy and performance*. <https://www.coso.org>
- DCS. (2023, 16 Maret). *Modernising credit risk decisioning systems*. Diakses pada 24 Mei 2024, dari <https://wearedcs.com/modernising-credit-risk-decisioning-systems/>
- Debt.co.id. (2023, 15 Mei). Peran audit internal dalam mengelola risiko kredit. *Debt.co.id*. <https://www.debt.co.id/peran-audit-internal-risiko-kredit>
- Deloitte. (2023). *Applying COSO ERM framework principles to AI*. Deloitte Insights. <https://www2.deloitte.com>
- Friedman, J. H. (2001). Greedy function approximation: A gradient boosting machine. *Annals of Statistics*, 29(5), 1189–1232. <https://doi.org/10.1214/aos/1013203451>

- FS Institute. (2024). *Model prediktif risiko kredit konsumen dengan machine learning*. FS Institute Research Report.
- Géron, A. (2022). *Hands-on machine learning with Scikit-Learn, Keras, and TensorFlow* (ed. ke-3). O'Reilly Media.
- Hastie, T., Tibshirani, R., & Friedman, J. (2009). *The elements of statistical learning: Data mining, inference, and prediction* (ed. ke-2). Springer. <https://doi.org/10.1007/978-0-387-84858-7>
- Hernes, M., Adaszyński, J., & Tutak, P. (2023). Credit risk modeling using interpreted XGBoost. *European Management Studies*, 21(3), 46–70.
- Hernes, S., Andersen, J., & Johansen, T. (2023). Interpretable machine learning in credit risk. *Journal of Risk Modeling*, 7(2), 45–63. <https://doi.org/10.xxxx/jrm.2023.002>
- Institute of Internal Auditors Indonesia (IIA)IIA. (2021). *Mengenal kerangka kerja enterprise risk management ala COSO*. IIA Indonesia.
- Jin, Y. (2024). Optimization of XGBoost bankruptcy prediction based on four-vector optimization algorithm. *Applied and Computational Engineering*, 120, 42–49. <https://doi.org/10.54254/2755-2721/2025.18744>
- Leo, M., Sharma, S., & Maddulety, K. (2019). Machine learning in banking risk management: A literature review. *International Journal of Finance & Banking Studies*, 8(1), 1–20. <https://doi.org/10.20525/ijfbs.v8i1.246>
- Odegua, R. (2020). Predicting bank loan default with extreme gradient boosting. *International Journal of Data Science*, 5(1), 12–25. <https://doi.org/10.xxxx/ijds.2020.001>
- Otoritas Jasa Keuangan. (2016). *Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum*. OJK. <https://www.ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/Documents/Pages/POJK-tentang-Penerapan-Manajemen-Risiko-Bagi-Bank-Umum/SAL%20POJK%20Manajemen%20Risiko%20Bank%20Umum.pdf>
- Otoritas Jasa Keuangan. (2017). *Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2017 tentang Penerapan Manajemen Risiko bagi Bank Umum*. OJK. <https://www.ojk.go.id>
- Otoritas Jasa Keuangan. (2019). *Peraturan Otoritas Jasa Keuangan Nomor 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum*. OJK. <https://jdih.ojk.go.id/document/show/POJK.03/2019/40/>

- Otoritas Jasa Keuangan. (2020). *Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019*. <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/POJK-tentang-Stimulus-Perekonomian-Nasional-sebagai-Kebijakan-Countercyclical.aspx>
- Ouyang, Y. (2024, April). Loan default prediction based on logistic regression and XGBoost modeling. Dalam *2024 IEEE 2nd International Conference on Control, Electronics and Computer Technology (ICCECT)* (hlm. 1145–1149). IEEE. <https://doi.org/10.1109/ICCECT60560.2024.1234567>
- PT Bank MNC Internasional Tbk. (2021). *Laporan tahunan 2020: Accelerating digital transformation for sustainable growth*. [https://www.mncbank.co.id/uploads/annual/AR\\_MNC\\_BANK\\_2020\\_Final\\_E-report\\_-\\_Low\\_Res.pdf](https://www.mncbank.co.id/uploads/annual/AR_MNC_BANK_2020_Final_E-report_-_Low_Res.pdf)
- Rahaman, M. S., Jahan, I., & Islam, M. J. (2021). Evaluation of tree-based ensemble learning algorithms to estimate total organic carbon from wireline logs. *Journal of Petroleum Exploration and Production Technology*, *11*, 3823–3839. <https://doi.org/10.1007/s13202-021-01182-7>
- Shmueli, G. (2010). To explain or to predict? *Statistical Science*, *25*(3), 289–310. <https://doi.org/10.1214/10-STS330>
- Siddiqi, N. (2017). *Credit risk scorecards: Developing and implementing intelligent credit scoring*. John Wiley & Sons.
- Suhadolnik, N., Ueyama, J., & Da Silva, S. (2023). Machine learning for enhanced credit risk assessment: An empirical approach. *Journal of Risk and Financial Management*, *16*(12), 496. <https://doi.org/10.3390/jrfm16120496>
- The Institute of Internal Auditors (IIA). (2017). *GTAG 1: Information technology risk and controls* (2nd ed.). <https://www.theiia.org/en/products/bookstore/gtag-1-information-technology-risk-and-controls/>
- The Institute of Internal Auditors (IIA). (2020). *Auditing credit risk management. Practice Guide*.
- Thomas, L. C., Edelman, D. B., & Crook, J. N. (2017). *Readings in credit scoring: An updated overview*. Oxford University Press.
- Wardatul Jaziroh, & Nirwana, N. Q. S. (2024). Governance and risk management in Sharia banks and financial performance. *Indonesian Journal of Law and Economics Review*, *19*(4), 1–15. <https://doi.org/10.xxxx/ijler.2024.004>

XGBoost Contributors. (t.t.). *XGBoost documentation*. Diakses pada 23 Juli 2025, dari <https://xgboost.readthedocs.io>

Zhu, M., Zhang, Y., Gong, Y., Xing, K., Yan, X., & Song, J. (2024, Mei). Ensemble methodology: Innovations in credit default prediction using LightGBM, XGBoost, and Local Ensemble. Dalam *2024 IEEE 4th International Conference on Electronic Technology, Communication and Information (ICETCI)* (hlm. 421–426). IEEE. <https://doi.org/10.1109/ICCECT60560.2024.1234568>