

DAFTAR PUSATAKA

- Altman, E. 1968. "Financial Ratios, Discriminant Analysis and The Prediction of Corporate Bankruptcy." *The Journal of Finance*. Vol. 12 (4): 589-609.
- Altman, E. 1983. *Corporate Financial Distress-A Complete Guide to Predicting, Avoiding, and Dealing with Bankruptcy*. John Wiley & Sons. New York.
- Cramer, J.S. 2004. "Scoring Bank Loans That May Go Wrong: A Case Study." *Statistica Neerlandica*". Vol. 58 (03): 255-380
- Chijoriga, M.M. 2010. "Application of multiple discriminant analysis (MDA) as a credit scoring and risk assessment model." *International Journal of Emerging Markets*. Vol 6 (2): 132-147.
- Cooper, P. and Schindler, P. 2011. *Business Research Methods*. Ed 11. McGrawHill/Irwin. New York
- Doumpos, M., Pentaraki, K., Zopounidis, C. Agosratos, C. 2001. "Assessing Country Risk Using a Multi-Group Discrimination Method: A Comparative Analysis." *Managerial Finance*. Vol. 27 (8): 74-87.
- Ghozali, I. 2011. *Aplikasi Analisis Multivariate dengan Program SPSS 19*, Ed 5. Badan Penerbit Universitas Diponegoro. Semarang.
- Gusev, P. 2005. Models of Credit Risk for Emerging Markets. *Master Thesis*. Industrial and Financial Economics. Goteborg University.
- Hair, J.F.J., Black, W.C., Babin, B.J., and Anderson, R.E. 2010. *Multivariate Data Analysis*. Ed 7. Pearson-Prentice Hall. New York.
- Halim, A. 2015. *Developing an ASEAN Benchmark for SME Credit Rating Methodology*. The ASEAN SME Working Group. Jakarta.
- Hardanto, S.S. 2006. *Manajemen Risiko Bagi Bank Umum*. Elex Media Komputindo. Jakarta.
- Jogiyanto. 2014. *Metodologi Penelitian Bisnis*. Ed 6. BPFE. Yogyakarta.
- Koch, T.W. 1995. *Bank Management*. Ed 3. The Dryden Press. Florida.
- Kocisova, K., Misankova, M. 2014. "Discriminant analysis as a tool for forecasting company's financial health." *Social and behavioral sciences*. Vol. 110: 1148-1157

- Kwan, K.C. and Tan, J. 1986. "Credit Scoring for Commercial Loans: The Case of Singapore." *Asia Pacific Journal of Management*, Vol.4 (1).
- Lind, D.A., Marchal, W.G. and Wathen, S.A. 2008. *Statistical Techniques in Business and Economics*. Ed 13. MCGraw-Hill/Irwin. New York.
- Santoso, S. 2002. *Buku Latihan SPSS Statistik Parametrik*. PT. Elexmedia Coputindo. Jakarta.
- Santoso, S. 2014. *Statistik Multivariat Konsep dan Aplikasi dengan SPSS*. PT. Elexmedia Coputindo. Jakarta.
- Saunders, A., and Cornett, M.M. 2008. *Financial Institutions Management: A risk Management Approach*. Ed 6. McGraw-Hill. New York
- Zuccararo, C. 2010. "'Classification and prediction in customer scoring.'" *Journal of Modelling in Management*. Vol 5 (1): 38-53.