

## DAFTAR PUSTAKA

- Adusei, M. (2015). The Impact of Bank Size and Funding Risk on Bank Stability. *Cogent Economics and Finance*, 3(1), 1-19.
- Ajija, S.R., Dyah Wulansari, Rahmat H. Setianto, Martha E. Primanti. (2011). *Cara Cerdas Menguasai EViews*. Salemba Empat, Jakarta.
- Akhtar, M., K. Ali, dan S. Sadaqat. (2011). Liquidity Risk Management: A comparative study between Conventional and Islamic Bank of Pakistan. Lahore: *Interdisciplinary Journal of Research in Business*.
- Al-Najjar, B., dan P. Taylor. (2008). The Relationship between Capital Structure and Ownership Structure: New Evidence from Jordanian Panel Data. *Managerial Finance Journal*, 919-933.
- Ali, M. (2004). *Asset Liability Management*. Jakarta: PT Alex Media Komputindo.
- Alzomaia, Turki S.F. (2014). Capital Structure Determinants Of Publicly Listed Companies In Saudi Arabia. *Scholarly Journals*. 8, pp: 53-67.
- Anthony Saunders, Marcia Millon Cornett. (2014) *Financial Institutions Management*. McGraw Hill.
- Arif, Ahmed, Ahmed Nauman Anees. (2012) "Liquidity risk and performance of banking system", *Journal of Financial Regulation and Compliance*, Vol. 20 Issue: 2, pp.182-195, <https://doi.org/10.1108/13581981211218342>
- Keown, Arthur J., David F. Scott, John D. Martin, J. William Petty. (2010). *Manajemen Keuangan: Prinsip dan Penerapan* Jilid 1 (Edisi Kesepuluh). Jakarta, PT. Indeks.
- Bank Indonesia. Peraturan Bank Indonesia Nomor 14/15/PBI/2012 tentang penilaian kualitas aset bank umum. Diakses pada 31 Oktober 2018.
- Bank Indonesia. Peraturan Bank Indonesia Nomor 18/41/PBI/2016 (pasal 1 nomor 1 dan 2). Diakses 26 Oktober 2018.
- Bank Indonesia. Peraturan Bank Indonesia Nomor 20/3/PBI/2018 (pasal 3 nomor 1-10). Diakses 16 September 2018 dari: [https://www.bi.go.id/id/peraturan/moneter/Pages/PBI\\_200318.aspx](https://www.bi.go.id/id/peraturan/moneter/Pages/PBI_200318.aspx)
- Baridwan, Zaki. (2010). *Sistem Akuntansi Penyusunan Prosedur dan Metode*. Edisi 5. Yogyakarta: BPPE

- Barry, Thierno Amadou, Laetitia Lepetit and Amine Tarazi. (2011). Ownership Structure and Risk in Publicly Held and Privately Owned Banks. *Journal of Banking and Finance*, Elsevier, 35(5), 1237- 1340.
- Berger, Allen N. dan Robert DeYoung. (1997). ‘Problem Loans and Cost Efficiency in Commercial Banks, *Journal of Banking and Finance*, 21.
- Boudriga, Abdelkader, Neila B. Taktak, dan Sana Jellouli. (2009). Banking Supervision and Nonperforming Loans: *A Cross- Country Analysis. Journal of Financial Economic Policy*. Vol. 1 No. 4
- Brealey, R. A., S.C. Myers, dan A.J. Marcus. (2012). *Fundamentals of Corporate Finance Seventh Edition*. United States: McGraw-Hill.
- Brigham, Eugene F., Michael C. Ehrhardt, Annie Koh, dan Ser-Keng Ang. (2014). *Financial Management: Theory and Practice*. Asia Edition. Cengage Learning Asia Pte Ltd, Singapore.
- Charumathi, B. (2008). Asset Liability Management in Indian Banking Industry - With Special Reference to Interest Rate Risk Management in ICICI Bank. 1 (2), 1-5.
- Chunhachinda, P., dan L. Li. (2014). Income Structure, Competitiveness, Profitability, and Risk: Evidence from Asian Banks. *Review of Pacific Basin Financial Markets and Policies*, 17(03), 1450015.
- Dahir, Ahmed Mohamed, Fauziah Binti Mahat, Noor Azman Bin Ali. (2018). Funding liquidity risk and bank risk-taking in BRICS countries: An application of system GMM approach, *International Journal of Emerging Markets*, 13(1), 231-248.
- Dendawijaya. (2009). *Manajemen Perbankan*. Ghalia Indonesia, Jakarta.
- Dezfouli, M.H.K., A. Hasanzadeh, dan M. Shahchera. (2014). Inspecting the Effectiveness of Liquidity Risk on Banks Profitability. *Kuwait Chapter of the Arabian Journal of Business and Management Review*. 3(9), 191–207.
- Ding, D., R.C. Sickles. (2018). Frontier efficiency, capital structure, and portfolio risk: *An empirical analysis of U.S. Banks*. BRQ Bus.
- Esposito, Lucia, Andrea Nobili, Tiziano Ropele. (2015). The management of interest rate risk during the crisis: Evidence from Italian banks. *Journal of Banking & Finance*. Pp. 486-504.
- Falconer, B. (2001). Structural liquidity: the worry beneath the surface. *Balance Sheet*, 9(3), 13-19.

- Gatev, E., dan P.E. Strahan. (2003). Bank's Advantage in Hedging Liquidity Risk: Theory and Evidence from *The Commercial Paper Market*. The Wharton Financial Institutions Center.
- Ghozali, Imam. (2013). *Analisis Multivariat dan Ekonometrika: Teori, Konsep, dan Aplikasi dengan EVIEWS 8*. Badan Penerbit Universitas Diponegoro, Semarang.
- Gitman, Lawrence J., dan Chad J. Zutter. (2015). *Principle of Managerial Finance*, Fourteenth Edition. Singapore: Pearson Education.
- Goddard, J., P. Molyneux, and J.O. Wilson. (2009). The financial crisis in Europe: evolution, policy responses and lessons for the future. *Journal of Financial Regulation and Compliance*. 17(4), 362-80.
- Godlewski, Christophe J. (2004). *Bank Risk Taking in a Prospect Theory Framework Empirical Investigation in The Emerging Market's Case*. Pole European de Gestion Et D' Economie, Universite Louis Pasteur.
- Goodhart, C. (2008). Liquidity risk management, *Financial Stability Review*. Vol. 11 No. 6.
- Gujarati, Damodar N., dan Dawn C. Porter. (2009). *Basic Econometrics*. Fifth Edition. McGraw-Hill Education, Singapore.
- Gul, Schrish, Faiza Irsad, dan Khalid Zaman. (2011). Factors Affecting Bank Profitability in Pakistan. *The Romanian Economic Journal*, Year XIV. 39, 61-79.
- Haneef, Shahbaz, Riaz Tabassum, dan Ramzan Muhammad. (2012). Impact of Risk Management on Non-Performing Loans and Profitability of Banking Sector of Pakistan. *International Journal of Business and Social Science*. Vol 3(7).
- Holmstrom, B., dan J. Tirole. (2000). Liquidity and Risk Management Electronic Version. *Journal of Money, Credit and Banking*, 32(3), 295-319.
- Hull, John C. (2017). *Risk Management and Financial Institutions*. Pearson International Edition.
- Ivanov, M. (2010). The Management of Liquidity in Banking Industry. *International Conference Proceedings, An Enterprise Odyssey*. pp. 635-648.
- Jeanne, O., dan L.O Svensson. (2007). Credible Commitment to Optimal Escape from a Liquidity Trap: The Role of The Balance Sheet. *The American Economic Review*. Vol. 97 No. 1, pp. 474-90.

- Farinha, Jorge, Mateusb Cesario, Soarasc Nuno. (2018). Cash holdings and Earnings Quality: Evidence from The Main and Alternative UK Markets, *International Review of Financial Analysis*. Vol. 56.
- Harford, J., W. Mikkelson., dan M. M. Partch. (2003). The Effect of Cash Reserves on Corporate Investment and Performance in Industry Downturns. 32, pp.1-18.
- Kashyap, A.K., R. Rajan, and J.C. Stein. (2002). Banks as Liquidity Providers: an Explanation for The Coexistence of Lending and Deposit-taking. *The Journal of Finance*. 57(1), 33-73.
- Kasman, A., dan O. Carvallo. (2015). Efficiency and Risk in Latin American Banking: Explaining Resilience. *Emerging Markets Finance and Trade*, 49(2), 105-130.
- Kasmir. (2012). *Manajemen perbankan: edisi Revisi*. Jakarta: Rajawali Pers.
- Khan, M. S., H. Scheule, dan E. Wu. (2017). Funding Liquidity and Bank Risk Taking. *Journal of Banking & Finance*. 82, 203-216.
- Kwan, Simon. (2004). Testing the Strong from of Market Dicipline: The Effect of Public Market Signal on Bank Risk. Working Paper, Federal Reserve of San Franisco.
- Latumaerissa, Julius. (1999). *Bisnis Manajemen & Keuangan Perbankan*, Bumi Aksara.
- Lee C. C., Yang S. J., and Chang C.H. (2014). Non-interest Income, Profitability, and Risk in Banking Industry: a Cross Country analysis. *North American Journal of Economics and Finance*.
- Louzis, D.P., A.T. Vouldis, dan V.L. Mextas. (2012). Macroeconomic and Bank-Specific Determinants of Non-Performing Loans in Greece: a Comparative Study of Mortgage, Business and Consumer Loan Portfolio. *Journal of Banking & Finance*. 36(4), 1012-1027.
- Muranaga, J., dan M. Ohsawa. (2002). Measurement of liquidity risk in the context of market risk calculation, *working paper, Institute for Monetary and Economic Studies*, Bank of Japan, Tokyo.
- Otker-Robe, I., dan J. Podpiera. (2010). The Fundamental Determinants of Credit Default Risk for European Large Complex Financial Institutions. *International Monetary Fund Working Paper* No. WP/10/153, Washington DC.
- Plochan, P. (2007). Risk management in banking, *Master thesis*, University of Economics, Bratislava.

- Prasada, Suprabha K.Rb. (2014). Anomalies in Maturity Gap: Evidence from Scheduled Commercial Banks in India Krishna Prasada, *Procedia Economics and Finance*, pp 423-430.
- Qi Luo, Toyohiko Hachiya. (2005). Bank Relations, Cash Holdings, and Firm Value: Evidence from Japan, *Management Research News*. 28(4), pp.61-73.
- Saini, R.D., and P. Sharma. (2009). Liquidity, Risk and Profitability Analysis: a Case Research of Steel Authority of India Limited. *ASBM Journal of Management*. 2(2), 64-75.
- Stiroh, Kevin. J., dan Adrienne Rumble. (2005). The Dark Side of Diversification: The Case of U.S. Financial Holding Companies. *Journal of Banking and Finance* 30, Federal Reserve of New York. USA.
- Spong, Keneth R., dan Richard J. Sullivan. (2007). Corporate Governance and Bank Performance. *Papper SSRN*.
- Tan, Yong, dan Christos Floros. (2012). Stock Market Volatility and Bank Performance in China, *Studies in Economics and Finance*. 29(3), 211 – 228.
- Taswan. (2010). *Manajemen Perbankan, Konsep, Teknik, dan Aplikasi*. Edisi Kedua. Yogyakarta: UPP STIM YKPN.
- Tiwari, A. (2009). Liquidity Risk Management: Getting There, Anniversary Convention, pp. 137-146. Diakses pada tanggal 16 September 2018, tersedia di [www.apbsrilanka.org/articales/21\\_ann/21\\_pdf\\_docs/12\\_Alok\\_Tiwari.pdf](http://www.apbsrilanka.org/articales/21_ann/21_pdf_docs/12_Alok_Tiwari.pdf).
- Vento, Gianfranco. (2009). Bank Liquidity Risk Management and Supervision: Which Lesson from Recent Market Turmoil. *Journal of Money, Investment and Banking Issue*, 10.
- Vo, Xuan V. (2018). The Role of Bank Funding Diversity: Evidence from Vietnam, *International Review of Finance*.
- Vodova, P. (2011). Determinants of Commercial Banks' Liquidity in the Czech Republic Electronic Version. *Recent Researches in Applied and Computational Mathematics*, 92.
- Wild, John, K.R. Subramanyam, dan Robert F. Halsey. (2005). *Analisis Laporan Keuangan*. Edisi Delapan, Buku Dua. Alih Bahasa: Yanivi dan Nurwahyu. Jakarta: Salemba Empat.
- Wooldridge, J. (2015). *Introductory econometrics: A modern approach*. Nelson Education.