

## DAFTAR PUSTAKA

- Ali, Masyhud, 2006, *Manajemen Risiko: Strategi Perbankan dan Dunia Usaha Menghadapi Tantangan Globalisasi*, PT. Raja Grafindo Perkasa.
- Altman, E., 1968, *Financial Ratios, Discriminant Analysis and The Prediction of Corporate Bankruptcy*. The Journal of Finance, Vol XXIII No. 4 : 589-609.
- Altman, E., Haldeman, R., & Narayanan P., 1977, *Zeta Analysis: A New Model to Identify Bankruptcy Risk of Corporations*, Journal of Banking & Finance, 1.
- Altman, E., 1983, *Corporate Financial Distress-A Complete Guide to Predicting, Avoiding, and Dealing with Bankruptcy*. John Wiley & Sons. New York.
- Altman, E., 2000, *Predicting Financial Distress of Companies: Revisiting the Z-Score and Zeta® Models*, The Journal of Finance.
- Badan Sertifikasi Manajemen Risiko, 2005, *Indonesia Certificate in Banking Risk and Regulation*, Global Association of Risk Professionals.
- Cooper, D.R., and P.S. Schindler, 2006, *Business Research Methods*, 9<sup>th</sup> ed., McGraw-Hill/Irwin.
- Cramer, J.S., 2004, *Scoring Bank Loans That May Go Wrong*, Statistica Neerlandica, Vol. 58, nr. 3, pp. 365-380.
- Ghozali, Imam, 2009, *Aplikasi Analisis Multivariate dengan Program SPSS*, Edisi 4, Badan Penerbit Universitas Diponegoro.
- Hair, Joseph F. Jr., Black, William C., Babin, Barry J., Anderson, Rolph E and Tatham, Ronald L, 2006, *Multivariate Data Analysis*, 6<sup>th</sup> ed, Pearson-Prentice Hall.
- Hanafi, Mamduh M., 2006, *Manajemen Risiko*, UPP STIM YKPN, Yogyakarta.
- HG Li and DJ Hand, 2002, *Direct versus Indirect Credit Scoring Classifications*, Journal of the Operational Research Society 53, 647-654.
- Leonard, Kevin J, 1993, *Who's Keeping Score?*, Business Credit: Nov-Dec 1993;95, 10; ABI/INFORM Global pg. 8.

Lind, Douglas A., Marchal, William G and Wathen, Samuel A., 2008, *Statistical Techniques in Business and Economics*, 13<sup>th</sup> ed, McGraw-Hill/Irwin.

Mavri Maria, Angelis Vassilis, Ioannou George, Gaki Eleni and Koufodontis Iason, 2008, *A Two-Stage Dynamic Credit Scoring Model*, Journal of Financial Services Marketing, Vol. 13, 1 17-27.

PT. Bank Negara Indonesia (Persero) Tbk., 2008, *Manajemen Perkreditan*, BNI Akademi Kredit, Jakarta. (Tidak dipublikasikan).

Saunders, Anthony and Cornett, Marcia Millon, 2008, *Financial Institution Management*, 6<sup>th</sup> ed, McGraw-Hill/Irwin.

Tim Biro Riset InfoBank, 2007, *Peringkat 200 Bank di Asia Tenggara*, Majalah InfoBank, No. 343 hal. 12-20.

Zhu, Qianqiu and Zhang, Zibin, 2009, *On Using Individual Characteristics in the MNL Latent Class Conjoint Analysis*, Marketing Bulletin, 20, Technical Note 2.

[www.bi.go.id](http://www.bi.go.id), access on February 02<sup>nd</sup> 2009.

[www.bni.co.id](http://www.bni.co.id), access on January 31<sup>th</sup> 2009.