

DAFTAR PUSTAKA

- Baele, L., O. De Jonghe, R. V. Vennet. 2007. "Does The Stock Market Value Bank Diversification?" *Journal of Banking and Finance*. vol.31, no7, 1999-2023.
- Bank Indonesia, 2019. *Statistik Perbankan Indonesia Desember 2018*. Departemen Perizinan dan Informasi Perbankan : Bank Indonesia.
- Berger, A.N., Hasan, I., Zhou, M., 2010. The Effect of Focus Versus Diversification on Bank Performance: Evidence from Chinese Banks. *Journal of Banking Finance*. Vol.34, no.7, 1417-1435.
- Bodie, Z., Kane, A., Marcus, A.J., 2011. *Investments and Portfolio Management 9th*. New York: McGraw-Hill/Irwin.
- Cooper, Donald R., Pamela S. Schindler. 2003. *Business Research Methods, International Edition*. McGraw-Hill Companies, Inc. New York.
- Elsas, R., A. Hackethal, M. Holzhauser. 2010. "The Anatomy of Bank Diversification". *Journal of Banking & Finance*. Vol.34, no.6, 1274-1287.
- Hidayat, W. Y., M. Kakinaka, and H. Miyamoto. 2012. "Bank Risk and Non-Interest Income Activities in the Banking Industry". *Journal of Asian Economics* 23, 335-343.
- Lapetit, L., E. Rous, P. Nys, and A. Tarazi. 2008. "Bank Income Structure and Risk: an Empirical Analysis of European Banks". *Journal of Banking and Finance*. 32, 1452-1467.
- Leaven, L., R. Levine. 2007. "Is there a diversification discount in financial conglomerates?". *Journal of Financial Economics*. 85, 331-367.
- Mercieca, S., Schaeck, K., and S. Wolfe. 2007. "Small European Banks: benefits from Diversification?". *Journal of Banking and Finance*. 31, 1975-1998.
- Prof. Dr. Eduardus Tandelilin, MBA, CWM, CSA (2017) *Pasar Modal Manajemen Portofolio dan Investasi*
- Shoain Nisar, *The Impact of Revenue Diversification on Bank Profitability and Stability : Empirical Evidence from South Asian Countries*.
- Sauders, A., Cornett, M.M., 2014. *Financial Institutions and Management, A Risk Management Approach, 8th Edition*. McGraw-Hill International Edition, New York: McGraw-Hill.
- Sahulata, H. 2018. "Pengaruh Diversifikasi Pendapatan Terhadap Kinerja dan Risiko bank: Tinjauan berdasarkan Tipe Kepemilikan". *Tesis Tidak Dipublikasikan* Magister Sains Fakultas Ekonomika dan Bisnis, Universitas Gadjah Mada.
- Stiroh, K.J., Rumble, A., 2006. The Dark Side of Diversification: the case of US Financial Holding Companies. *Journal of Banking and Finance* 30, 2131-20-216