



DAFTAR PUSTAKA

- Alexakis, C., Johnes, J., Izzeldin, M., & Pappas, V. (2018). Performance and Productivity in Islamic and Conventional Banks: Evidence from The Global Financial Crisis. *Economic Modelling*.
- Alqahtani, F., Mayes, D. G., & Brown, K. (2017). Islamic Bank Efficiency Compared to Conventional Banks During The Global Crisis in The GCC Region. *Journal of International Financial Markets, Institutions and Money*. 51 (2017): 58-74.
- Arafat, W. (2006). Manajemen Perbankan Indonesia: Teori dan Implementasi. Jakarta: Pustaka LP3ES Indonesia.
- Asnaini, S. W. (2014). Faktor-Faktor yang Mempengaruhi *Non Performing Financing* (NPF) pada Bank Umum Syariah di Indonesia. *Jurnal TEKUN*. 5 (2): 264-284.
- Bank Indonesia. (2003). Peraturan Bank Indonesia No. 5/8/PBI/2003 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Diakses pada 27 April 2020 melalui: <https://peraturan.bpk.go.id/Home/Details/137775/peraturan-bi-no-58pbi2003>
- (2004). Surat Edaran Bank Indonesia No.6/23/DPNP Tentang Sistem Penilaian Tingkat Kesehatan Bank Umum. Diakses pada 27 April 2020 melalui: <https://www.bi.go.id/id/archive/arsip-peraturan/Pages/ketentuan%20perbankan.aspx>
- (2005). Bank Syariah: Gambaran Umum. Pusat Pendidikan dan Studi Kebanksentralan. Diakses pada 27 April 2020 melalui: <https://www.bi.go.id/id/publikasi/seri-kebanksentralan/Documents/14.%20Bank%20Syariah%20Gambaran%20Umum.pdf>
- (2011). Peraturan Bank Indonesia Nomor 13/23/PBI/2011 Tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah. Diakses pada 27 April 2020 melalui: <https://www.ojk.go.id/kanal/perbankan/regulasi/peraturan-bank-indonesia/Documents/72.pdf>
- (2012). Kodifikasi Peraturan Bank Indonesia Kelembagaan Penilaian Tingkat Kesahatan Bank. Diakses pada 27 April 2020 melalui: <https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&cad=rja&uact=8&ved=2ahUKEwjU->



M_x_bHsAhVVWH0KHfMaDzEQFjAAegQIBBAC&url=https%3A%2F%2Fwww.bi.go.id%2Fid%2Fperaturan%2Fkodifikasi%2Fbank%2FDocuments%2FKodifikasi-Penilaian%2520Tingkat%2520Kesehatan%2520Bank.pdf&usg=AOvVaw2u58h2vIS4QalVCX9Rmjew

- (2013). Pengenalan Inflasi. Diakses pada 3 November 2019 melalui: <https://www.bi.go.id/id/moneter/inflasi/pengenalan/Contents/Default.aspx>
- (2016). Metadata Informasi Dasar Produk Domestik Bruto. Diakses pada 3 November 2019 melalui: [https://www.bi.go.id/id/statistik/metadata/seki/Documents/14.%20PDB-Produk%20Domestik%20Bruto%20\(IND\)%202016.pdf](https://www.bi.go.id/id/statistik/metadata/seki/Documents/14.%20PDB-Produk%20Domestik%20Bruto%20(IND)%202016.pdf)
- Beck, T., Demirguc-Kunt, A., & Merrouche, O. (2013). *Islamic vs. conventional banking: Business model, efficiency and stability*. *Journal of Banking System & Finance*. 37: 433-447
- Bilal, Z. O., Durrah, O. M., & Atiya, T. M. (2016). Comparative Study on Performance of Islamic Banks and Conventional Banks: Evidence from Oman. *International Journal of Economics and Financial Issues*, 6(4), 1835-1841.
- Bouzgarrou, H., Jouida, S., & Louhichi, W. (2018). Bank Profitability During and Before The Financial Crisis: Domestic Versus Foreign Banks. *Research in International Business and Finance*. 44: 26-39.
- Candrasukma, H. (2016). Analisis Efisiensi dengan Metode Data Envelopment Analysis, Studi Kasus pada Bank Umum Konvensional di Indonesia. *Tesis*. Tidak Dipublikasikan, Universitas Gadjah Mada, Yogyakarta.
- Caporale, G. M., Lodh, S., & Nandy, M. (2017). The Performance of Banks in The MENA Region During The Global Financial Crisis. *Research in International Business and Finance*. 42: 583-590.
- Cooper, W. W., Seiford, L. M., & Tone, K. (2007). A Comprehensive Text with Models, Applications, References and DEA-solver Software. *Springer Science+ Business Media*.
- Du, J., Wang, J., Chen, Y., Chou, S. Y., & Zhu, J. (2014). Incorporating Health Outcomes in Pennsylvania Hospital Efficiency: An Additive Super-efficiency DEA Approach. *Annals of Operations Research*, 221(1), 161-172.



Ferhi, A. (2018). Credit Risk and Banking Stability: A Comparative Study Between Islamic and Conventional Banks. *International Journal of Law and Management*, 60(4), 1009-1019.

Fitriana, N., Rosyid, A., & Fakhrina, A. (2015). Tingkat Kesehatan Bank BUMN Syariah dengan Bank Bumn Konvensional: Metode RGEC (Risk Profile, Good Corporate Governance, Earning dan Capital). *Jurnal Ekonomi dan Bisnis*, 17(2), 1-12.

Hafidz, J., & Astuti, R. I. (2013). *Tingkat Persaingan dan Efisiensi Intermediasi Perbankan di Indonesia* (Vol. 3, pp. 9-14). Working Paper Bank Indonesia.

Hardianto, D. S., & Wulandari, P. (2016). Islamic Bank Vs Conventional Bank: Intermediation, Fee Based Service Activity And Efficiency. *International Journal of Islamic and Middle Eastern Finance and Management*, 9(2), 296-311.

Hassan, H. M. U., Razzaque, S., & Tahir, M. S. (2013). Comparison of Financial Instruments in Islamic Versus Conventional Banking System and Liquidity Management. *African Journal of Business Management*, 7(18), 1695-1700.

Hassan, M. K., Khan, A., & Paltrinieri, A. (2019). Liquidity Risk, Credit Risk and Stability in Islamic and Conventional Banks. *Research in International Business and Finance*, 48, 17-31.

Hassene, B. M., & Kais, B. M. (2016). The Performance of Islamic and Conventional Banks in Malaysia Considering Crisis Period. *Journal of Business Studies Quarterly*, 8(1), 35.

Jaffar, M., & Manarvi, I. (2011). Performance Comparison of Islamic and Conventional Banks in Pakistan. *Global Journal of Management of Management and Business Research*, 11

Johnes, J., Izzeldin, M., & Pappas, V. (2014). A Comparison of Performance of Islamic and Conventional Banks 2004–2009. *Journal of Economic Behavior & Organization*, 103, S93-S107.

Kabir, M. N., Worthington, A., & Gupta, R. (2015). Comparative Credit Risk in Islamic and Conventional Bank. *Pacific-Basin Finance Journal*, 34, 327-353.

Karim, A.A. (2014). Bank Islam : Analisis Fiqih dan Keuangan. Jakarta : Rajawali Pers

- Lassoued, M. (2018). Comparative Study on Credit Risk in Islamic Banking Institutions: The case of Malaysia. *The Quarterly Review of Economics and Finance*, 70, 267-278.
- Marzuki, M. A., & Widyawati, N. (2013). Kinerja Keuangan Sebelum dan Sesudah Akuisisi: Study pada PT Bank CIMB Niaga. *Jurnal Ilmu dan Riset Manajemen*, 1(2), 222-238.
- Mensah, S., & Abor, J. Y. (2014). Agency Conflict and Bank Interest Spreads in Ghana. *African Development Review*, 26(4), 549-560.
- Merchant, I. P. (2012). Empirical study of Islamic banks versus conventional banks of GCC. *Global Journal of Management and Business Research*, 12(20).
- Miah, M. D., & Uddin, H. (2017). Efficiency and stability: A comparative study between Islamic and conventional banks in GCC countries. *Future Business Journal*, 3(2), 172-185.
- Mongi, L. (2018). Comparative study on credit risk in Islamic banking institutions: The case of Malaysia. *The Quarterly Review of Economics and Finance*.
- Otoritas Jasa Keuangan. (2014). Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.05/2014 Tentang Penyelenggaraan Usaha Pembiayaan Syariah. Diakses pada 25 April 2020 melalui:
https://www.ojk.go.id/id/regulasi/otoritas-jasa-keuangan/peraturan-ojk/Documents/POJK31PenyelenggaraanUsahaPembiayaanSyariah_1417050443.pdf
- Otoritas Jasa Keuangan. (2019). Statistik Perbankan Syariah – Desember 2018. Diakses pada 27 April 2020 melalui:
<https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Pages/Statistik-Perbankan-Syariah---Desember-2018.aspx>
- Paradi, J. C., & Zhu, H. (2013). A survey on bank branch efficiency and performance research with data envelopment analysis. *Omega*, 41(1), 61-79.
- Ramlan, H., & Adnan, M. S. (2016). The profitability of Islamic and conventional bank: Case study in Malaysia. *Procedia Economics and Finance*, 35, 359-367.
- Rehman, A. A., Benamraoui, A., & Dad, A. M. (2018). A Comparative Study of Islamic and Conventional Banks' Risk Management Practices: Empirical Evidence from Pakistan. *Journal of Banking Regulation*, 19(3), 222-235.



Ross, S. A., Westerfield, R. W., & Jordan, B. D. (2017). *Essentials of Corporate Finance*. Edisi Kesembilan. New York: McGraw-Hill Education.

Rosyadi, I. (2017). Komparasi Efisiensi Perbankan Syariah dan Perbankan Konvensional di Indonesia. *Riset Akuntansi dan Keuangan Indonesia*, 2(1), 61-74.

Saunders, A. & Cornett, M. M. (2018). *Financial Institution Management: A Risk Management Approach*. Edisi Kesembilan. New York: McGraw-Hill Education.

Serrano-Cinca, C., Fuertes-Callén, Y., & Mar-Molinero, C. (2005). Measuring DEA Efficiency in Internet Companies. *Decision Support Systems*, 38(4), 557-573.

Thanassoulis, E. (2001). *Introduction to the theory and application of data envelopment analysis*. Dordrecht: Kluwer Academic Publishers.

The Pew Research Center Religion & Public Life. (2012). The Global Religious Landscape Muslim. Diakses pada 25 April 2020 melalui: <https://www.pewforum.org/2012/12/18/global-religious-landscape-muslim/>

Toma, E., Dobre, C., Dona, I., & Cofas, E. (2015). DEA applicability in assessment of agriculture efficiency on areas with similar geographically patterns. *Agriculture and Agricultural Science Procedia*, 6, 704-711.

Wasiuzzaman, S., & Gunasegavan, U. G. (2013). Comparative study of the performance of Islamic and conventional banks: The case of Malaysia. *Humanomics*, 29(1), 43-60.

Wooldridge, J. M. (2016). *Introductory Econometrics: A Modern Approach*. Boston: *Cengage Learning*.

Yahya, M. H., Muhammad, J., & Hadi, A. R. A. (2012). A comparative study on the level of efficiency between Islamic and conventional banking systems in Malaysia. *International Journal of Islamic and Middle Eastern Finance and Management*.

Yaqoob, U., & Khalid, U. (2018). Liquidity Risk Management and Its Impact on Performance of The Banks: A Comparative Study Between Islamic And Conventional Banks Of Pakistan, Malaysia and Indonesia. *Journal of Internet Banking and Commerce*, 23(3), 1-27.



Yunita, D. (2017). Pengaruh Fee Based Income terhadap Efisiensi dan Kinerja Bank di Indonesia. *Tesis*. Tidak Dipublikasikan, Universitas Gadjah Mada, Yogyakarta.

Zins, A., & Weill, L. (2017). Islamic banking and risk: The impact of Basel II. *Economic Modelling*, 64, 626-637.