



## DAFTAR PUSTAKA

- Akbas, H.E., 2012. Determinants of Bank Profitability: An Investigation on Turkish Banking Sector. *Ocak*, 103—110.
- Arshad, R., 2012. *Impact of Foreign Bank's Profitability on Domestic Bank's Earnings in BRIC*. Master Thesis. Umea: Umea Universitet.
- Athanasoglou, P.P. et al., 2006. *Determinants of Bank Profitability in The South Eastern European Region*. Athens: Bank of Greece.
- Bangun, A.K., 2011. *World Bank: Dampak Krisis Global ke Perbankan Indonesia Relatif Kecil*. <http://keuangan.kontan.co.id/news/world-bank-dampak-krisis-global-ke-perbankan-indonesia-relatif-kecil-1>, diakses pada tanggal 19 Mei 2016.
- \_\_\_\_\_, 2012. *BI Minta Bank Turunkan BOPO*. <http://bisniskeuangan.kompas.com/read/2012/03/12/1517034/BI.Minta.Bank.Turunkan.BOPO>, diakses pada tanggal 07 Juli 2016.
- Bank Indonesia, 2007. *Sejarah Bank Indonesia: Perbankan*. Jakarta: Unit Khusus Museum Bank Indonesia.
- \_\_\_\_\_, 2016. *Peraturan Perbankan*. <http://www.bi.go.id/id/peraturan/perbankan/Default.aspx>, diakses pada tanggal 08 Juli 2016.
- Barrel, R. et al., 2010. *Evaluating Off-Balance Sheet Exposures in Banking Crisis Determination Models*. London: Brunel University.
- Bentum, W., 2012. *The Determinants of Profitability of the Commercial Banks in Ghana during the Recent Years of Global Financial Crisis*. Master Thesis. Aarhus: Aarhus University.
- Beqiri, Z. et al., 2014. *Foreign Bank Entry and Net Interest Margins: Evidence from Southeast Europe*. London: City University.
- Chantapong, S., 2006. Comparative Study of Domestic and Foreign Bank Performance in Thailand: The Regression Analysis. *Economic Change and Restructuring*, 38: 63—83.
- Claessens, S. dan Horen, N.V., 2012. Foreign Banks: Trends, Impact and Financial Stability. *IMF Working Paper*.
- Curak, M. et al., 2011. *Profitability Determinants of the Macedonian Banking Sector in Changing Environment*. Bitola: University of St. Kliment Ohridski.
- Dinh, L., 2013. Foreign Banks in Vietnam: Determinants of Profitability and Comparison with Domestic Banks. *Proceedings of World Business and Social Science Research Conference*, Bangkok, 24-25 Oktober 2013.
- Dwiantika, N., 2013. *Kejar efisiensi, BI Batasi BOPO Maksimal 85%*. <http://keuangan.kontan.co.id/news/kejar-efisiensi-bi-batasi-bopo-maksimal-85>, diakses pada tanggal 07 Juli 2016.



- Fathi, B., 2010. Consequences of The Foreign Bank Implantation in Developing Countries and Its Impact on the Local Bank Efficiency: Theoretical Analysis and Empirical Tests on International Data. *International Journal of Economics and Finance*, Vol. 2, No. 5.
- Flamini, V. et al., 2009. The Determinants of Commercial Bank Profitability in Sub-Saharan Africa. *IMF Working Paper*.
- Ghozali, 2011. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 19*. Semarang: Universitas Diponegoro.
- Goddard, J. et al., 2004. The Profitability of European Banks: A Cross-Sectional and Dynamic Panel Analysis. *The Manchester School*, Vol. 72, No. 3, 363—381.
- \_\_\_\_\_, 2010. *The Persistence of Bank Profit*. Bangor: Bangor University.
- Gschwandtner, A., 2010. *Evolution of Profit Persistence in the US: Evidence from Three Periods*. Vienna, University of Vienna.
- Guisse, M.L., 2012. *Financial Performance of the Malaysian Banking Industry: Domestic vs Foreign Banks*. Gazimagusa: Eastern Mediterranean University.
- Gujarati, D.N. dan Porter, D.C., 2009. *Basic Econometrics*. 5th ed. New York: McGraw-Hill/Irwin.
- Guru, B.K. et al., 2002. *Determinants of Commercial Bank Profitability in Malaysia*. Pulau Pinang: Universiti Sains Malaysia.
- Haneef, A., 2012. *Domestic vs Foreign: A Comparison of Financial Performance of Domestic and Foreign Banks In Pakistan*. Kristiansand: University of Agder.
- Havrylchuk, O. dan Jurzyk, E., 2006. *Profitability of Foreign and Domestic Banks in Central and Eastern Europe: Does The Mode Of Entry Matter?* Paris: CEPII.
- Hays, F.H. et al. (2009). Efficiency Ratios and Community Bank Performance. *AABRI Academic Journals: Journal of Finance and Accountancy*, Agustus 2009, Vol. 1.
- Horen, N.V., 2006. *Foreign Banking in Developing Countries; Origin Matters*. Amsterdam: World Bank.
- Iloska, N., 2014. An Analysis of Bank Profitability in Macedonia. *Journal of Applied Economics and Business*, Vol. 2, 31—50.
- Jouida, S. et al. 2016. *Bank Profitability During and Before Financial Crisis: Domestic vs. Foreign Banks*. Sousse: Sousse University.
- Kalluru, S.R. dan Bhat, S.R., 2008. An Empirical Analysis of Profitability Determinants in Indian Commercial Banks during Post Reform Period. *ICFAI Journal of Industrial Economics*, 5(4), 37—56.



- Khan, H.M.I. et al., 2015. The Profitability and Efficiency of Foreign and Domestic Banks: A Mode of Economic Development. *Research Journal of Finance and Accounting*, Vol. 6, No. 5.
- Khizer, A. et al., 2011. Bank-Specific and Macroeconomic Indicator of Probability-Empirical Evidence from The Commercial Banks of Pakistan. *International Journal of Business and Social Science*, 2 (6), 235—242.
- Kosak, M. dan Cok, M., 2008. Ownership Structure and Profitability of The Banking Sector: The Evidence from The SEE Region. *Zb. rad. Ekon. fak. Rij*, Vol. 26, sv. 1, 93—122.
- Lantara, I.W.N., 2014. *Business and Economic Cycle, Financial Market Fluctuation, and Bank Profitability: Empirical Evidence from Indonesia*. Yogyakarta: Universitas Gadjah Mada.
- Liao, C.S., 2010. Are Foreign Bank in Developing Countries More Productive? The Case of Taiwan. *Journal of International and Global Economic Studies*, 3(2), 63-74.
- Lipunga, A.M., 2014. Determinants of Profitability of Listed Commercial Banks in Developing Countries: Evidence from Malawi. *Research Journal of Finance and Accounting*, Vol. 5, No. 6.
- Mahardian, P., 2008. *Analisis Pengaruh Rasio CAR, BOPO, NPL, NIM, Dan LDR Terhadap Kinerja Keuangan Perbankan (Studi Kasus Perusahaan Perbankan yang Tercatat di BEJ Periode Juni 2002 – Juni 2007)*. Tesis. Semarang: Universitas Diponegoro.
- Mero, K. dan Valentinyi, M.E., 2003. *The Role of Foreign Banks in Five Central and Eastern European Countries*. Budapest: Magyar Nemzeti Bank.
- Montgomery, H., 2003. The Role of Foreign Banks in Post-Crisis Asia: The Importance of Method of Entry. *ADB Institute Research Paper Series*, No. 51.
- Naaborg, I. et al., 2003. How Important are Foreign Banks in The Financial Development of European Transition Countries? *CESifo Working Paper*, No. 1100, Category 6: Monetary Policy and International Finance.
- Nusantara, A.B., 2009. *Analisis Pengaruh NPL, CAR, LDR, dan BOPO Terhadap Profitabilitas Bank (Perbandingan Bank Umum Go Publik dan Bank Umum Non Go Publik di Indonesia Periode Tahun 2005-2007)*. Tesis. Semarang: Universitas Diponegoro.
- Nisar, S. et al., 2015. Determinants of Bank's Profitability in Pakistan: A Latest Panel Data Evidence. *International Journal of Economics, Commerce and Management*, Vol. III.
- Otoritas Jasa Keuangan, 2016. *Direktori Perbankan Indonesia*. <http://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/Direktori-Perbankan-Indonesia-Baru/Default.aspx>, diakses pada tanggal 10 Mei 2016



- Pasiouras, F. dan Kosmidou, K., 2007. Factors Influencing The Profitability of Domestic and Foreign Commercial Banks in The European Union. *Research in International Business and Finance* 21, 222—237.
- Petriella, Y., 2015. *Kalah Dibandingkan Bank di ASEAN, OJK Meyakini Ruang Bertumbuh Masih Besar*. <http://finansial.bisnis.com/read/20151012/90/481443/kalah-dibandingkan-bank-di-asean-ojk-meyakini-ruang-bertumbuh-masih-besar>, diakses pada tanggal 09 Juli 2016.
- Rengasamy, D., 2014. *Impact of Loan Deposit Ratio (LDR) on Profitability: Panel Evidence from Commercial Banks in Malaysia*. Sarawak: Curtin University Malaysia.
- San, O.T. et al., 2011. A Comparison on Efficiency of Domestic and Foreign Banks in Malaysia: A DEA Approach. *Business Management Dynamics*, Vol. 1, No. 4, 33—49.
- Statwing, 2016. *T-Test (Independent Samples)*. <http://docs.statwing.com/examples-and-definitions/t-test/>, diakses pada tanggal 06 Juli 2016.
- Sukirno, 2014. *Inilah Saham Perbankan yang dikuasai Asing*. <http://finansial.bisnis.com/read/20140314/90/210654/inilah-saham-perbankan-yang-dikuasai-asing>, diakses pada tanggal 9 Mei 2016.
- Susanto, H. dan Darmawan, A.D., 2010. *BI Bandingkan Krisis Bank di AS dan Indonesia*. <http://bisnis.news.viva.co.id/news/read/126247-bi-parah-mana-krisis-bank-di-as-versus-ri>, diakses pada tanggal 19 Mei 2016.