

DAFTAR PUSTAKA

- Altunbas, Y., Manganelli, S. & Marquez-Ibanez, D., 2011. Bank risk during the financial crisis-. *ECB Working Paper Series*.
- Anggaredho, P. P. & Rokhim, R., 2017. Business Model and Bank Risk in Indonesian Islamic Bank. *Asia-Pacific Management*, 5(3), pp. 133-146.
- Ariyanto, T., 2004. Profil Persaingan Usaha Dalam Industri Perbankan. *Perbanas Finance & Banking Journal*, 6(2), pp. 95-108.
- Asrina, P., 2015. Analisis Pengaruh PDB, Nilai Tukar Rupiah, Non Performing Finance (NPF), dan BOPO Terhadap Profitabilitas (ROA) Perbankan Syariah di Indonesia Periode 2008-2013. *Jurnal Online Mahasiswa Fakultas Ekonomi Universitas Riau*, pp. 1-13.
- Baltagi, B. H., 2005. *Econometric Analysis of Panel Data*. West Sussex: John Wiley & Sons.
- Broecker, T., 1990. Credit Worthiness Test and Interbank Competition. *Econometrica*, Issue 58, pp. 429-452.
- Demirguc-Kunt, A. & Huizinga, H., 2010. Bank activity and funding strategies: The impact on risk and returns. *Journal of Financial Economics*, Volume 98, pp. 626-650.
- Dendawijaya, L., 2005. *Manajemen Perbankan*. Jakarta: Balai Pustaka.

DeYoung, R. & Roland, K., 2001. Product mix and earnings volatility at commercial bank: evidence from a degree total total leverage model. *Journal of Financial Intermediation*, Volume X, pp. 54-84.

Garcia-Marco, T. & Robert-Fernandez, M., 2008. Risk-Taking Behavior and Ownership in The Banking Industry: The Spanish Evidence. *Journal of Economics and Business*, 1(60), pp. 332-354.

Ghozali, I., 2009. *Ekonometrika Teori, Konsep, dan Aplikasi dengan SPSS 17*. Semarang: Badan Penerbit Universitas Diponegoro.

Gujarati, D. N., 2004. *Basic Econometrics*. 4th penyunt. New York: McGraw-Hill.

Gujarati, D. N., 2007. *Dasar-dasar Ekonometrika*. 1st penyunt. Jakarta: Erlangga.

Haryati, S., 2017. *Manajemen Risiko untuk Bank Perkreditan Rakyat dan Lembaga Keuangan Mikro*. Yogyakarta: Andi.

Hidayat, W. Y., Kakinaka, M. & Miyamoto, H., 2012. Bank risk and non-interest income activities in Indonesian banking industry. *Journal of Asian Economics*, pp. 335-343.

Irham, F., 2010. *Manajemen Risiko Teori, Kasus, dan Solusi*. Bandung: Alfabeta.

Kohler, M., 2014. Which banks are more risky? The impact of business models on bank stability?. *Journal of Financial Stability*, Issue G Model JFS-280.

Kopp, C., 2019. *Investopedia*. [Online]

Available at: <https://www.investopedia.com/terms/b/businessmodel.asp>

[Diakses 8 November 2019].

Laeven, L. & Levine, R., 2009. Bank governance, regulation and risk taking.

Journal of Financial Economics, 93(2), pp. 259-275.

Masniadi, R., 2012. Analisis Pengaruh Jumlah Penduduk, Tabungan, dan

Investasi Terhadap Tingkat Pendapatan Perkapita Indonesia. *Jurnal*

Ekonomi Pembangunan 1, 10(1).

Nachrowi, N. D. & Usman, H., 2006. *Pendekatan Populer Praktis Ekonometrika*

untuk Analisis Ekonomi dan Keuangan. Jakarta: LPFE Universitas

Indonesia.

Neumayer, E. & Plumper, T., 2017. *Robustness Test for Quantitative Research*.

Cambridge: Cambridge University Press.

Nichols, C., 2019. *CenterState Bank Correspondent Division*. [Online]

Available at: [https://csbcorrespondent.com/blog/five-business-models-](https://csbcorrespondent.com/blog/five-business-models-banking)

[banking](https://csbcorrespondent.com/blog/five-business-models-banking)

[Diakses 8 November 2019].

Setyawati, V., Arifati, R. & Andini, R., 2016. Pengaruh Suku Bunga Acuan, Bagi

Hasil, Inflasi, Ukuran Bank, NPF, dan Biaya Promosi Terhadap

Simpanan Mudharabah Pada Bank Syariah di Indonesia Tahun 2010-

2014. *Jurnal Ilmiah Mahasiswa S1 Akuntansi Universitas Pandanaran*,

2(2), pp. 1-12.

Srairi, S., 2013. Ownership Structure and Risk Taking Behavior in Conventional & Islamic Banks: Evidence in Mena Countries. *Borsal Istanbul Review*, 13(1), pp. 115-127.

Srihardianti, M., Mustafid & Prahutama, A., 2016. Metode Regresi Data Panel Untuk Peramalan Konsumsi Energi Di Indonesia. *Jurnal Gaussian*, 5(3), pp. 475-485.

Stiroh, K., 2004. Diversification in banking: is non interest income the answer?. *Journal of Money, Credit and Banking*, Volume 36, pp. 853-882.

Sugiyono, 2009. *Statistika Untuk Penelitian*. Bandung: Alfabeta.

Suliyanto, 2011. *Ekonometrika Terapan: Teori dan Aplikasi dengan SPSS*. Yogyakarta: Andi.

Suliyanto, 2018. *Metode Penelitian Bisnis*. Yogyakarta: Andi.

Toolsema, L. A., 2004. Monetary Policy and Market Power in Banking. *Journal of Asian Economic*, pp. 71-83.

Widarjono, A., 2009. *Ekonometrika Pengantar dan Aplikasinya*. Yogyakarta: EKONISIA.