

DAFTAR PUSTAKA

- Abdullah, S. (2002). Free Cash Flow, Agency Theory dan Signaling Theory: Konsep dan Riset Empiris. *Jurnal Akuntansi Dan Investasi*, 3(2), 151–170.
- Acemoglu, D., Ozdaglar, A., & Tahbaz-Salehi, A. (2015). Systemic risk and stability in financial networks. *American Economic Review*, 105(2), 564–608. <https://doi.org/10.1257/aer.20130456>
- Adusei, M. (2015). The impact of bank size and funding risk on bank stability. *Cogent Economics and Finance*, 3(1). <https://doi.org/10.1080/23322039.2015.1111489>
- Ali, M. (2019). *The internal determinants of bank pro fi tability and stability An insight from banking sector of Pakistan*. 42(1), 49–67. <https://doi.org/10.1108/MRR-04-2017-0103>
- Ali, M., & Puah, C. H. (2019). The internal determinants of bank profitability and stability: An insight from banking sector of Pakistan. *Management Research Review*, 42(1), 49–67. <https://doi.org/10.1108/MRR-04-2017-0103>
- Aljana, B., & Purwanto, A. (2017). PENGARUH PROFITABILITAS, STRUKTUR KEPEMILIKAN DAN KUALITAS AUDIT TERHADAP MANAJEMEN LABA (Studi pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Tahun 2013-2015). *Diponegoro Journal of Accounting*, 6(3), 207–221.
- Allen, F., & Gale, D. (2004). Competition and Financial Stability. *Journal of Money, Credit, and Banking*, 36(3b), 453–480. <https://doi.org/10.1353/mcb.2004.0038>

Anginer, D., & Demircuc-Kunt, A. (2014). Has the global banking system become more fragile over time? *Journal of Financial Stability*, 13(October), 202–213. <https://doi.org/10.1016/j.jfs.2014.02.003>

Apriadi, I., Sembel, R., Santosa, P. W., & Firdaus, M. (2017). KOMPETISI DAN STABILITAS PERBANKAN DI INDONESIA Suatu Pendekatan Analisis Panel Vector Autoregression. *Jurnal Manajemen*, 21(1), 33. <https://doi.org/10.24912/jm.v21i1.146>

Arif, D. (2013). *PENGARUH PRODUK DOMESTIK BRUTO, JUMLAH UANG BEREDAR, INFLASI DAN BI RATE TERHADAP INDEKS HARGA SAHAM GABUNGAN DI INDONESIA PERIODE 2007 - 2013* Dodi Arif. 19(3).

Basel Committee on Banking Supervision. (2006). International Convergence of Capital Measurement and Capital Standards: A Revised Framework & Comprehensive Version. In *Bank for International Settlements* (Issue June). <http://www.bis.org/publ/bcbs128.pdf>

Berger, A. N., & Klapper, L. F. (2008). *Bank Competition and Financial Stability*. August.

Berger, A. N., Klapper, L. F., & Turk-Ariss, R. (2009). Bank competition and financial stability. *Journal of Financial Services Research*, 35(2), 99–118. <https://doi.org/10.1007/s10693-008-0050-7>

Boyd, J., Nicolò, G. De, & Loukoianova, E. (n.d.). *Banking Crises and Crisis Dating : Theory and Evidence*.

Brei, M., Jacolin, L., & Noah, A. (2020). Credit risk and bank competition in Sub-Saharan Africa. *Emerging Markets Review*, 44(July), 100716.

<https://doi.org/10.1016/j.ememar.2020.100716>

Cahyono, A. (2018). Determinan Makro Ekonomi, Risiko Likuiditas Dan Risiko Operasional Terhadap Kinerja Keuangan Bank Umum Syariah Di Indonesia Periode 2007 – 2017. *Universitas Islam Negeri Syarih Hidayatullah, Jakarta*, 13(1), 1689–1699.

Cetorelli, N. (1999). Competition among Banks: Good or Bad? *Journal of Financial Intermediation*, 8(3), 235–236.
<https://doi.org/10.1006/jfin.1999.0268>

Chioma, D. O., Adanma, S. E., & Clementina, N. O. (2014). *Empirical Study of the Impact of Inflation on Bank Performance : Implication for Investment Decision Making in Banking Industry in Nigeria*. 9(2), 61–71.
<https://doi.org/10.5829/idosi.hssj.2014.9.2.1146>

COMMERCIAL BANK INTEREST MARGINS AND PROFITABILITY :
EVIDENCE FOR SOME EU COUNTRIES Margarida Abreu Assistant
Professor Instituto Superior de Economia e Gestão – CISEP R . do Quelhas
6 Lisboa – PORTUGAL Ph : 351-21-3925968 email : mabreu@iseg.utl.pt
Victo. (n.d.).

Demirguc-kunt, A., Bank, W., Laeven, L., Fund, I. M., & Levine, R. (2003). *The Impact of Bank Regulations , Concentration , and Institutions on Bank Margins*. June 2014.

Demsetz, R. S., Saidenberg, M. R., & Strahan, P. E. (1997). Banks with something to lose: The disciplinary role of franchise value. *Finance a Uver - Czech Journal of Economics and Finance*, 1997(7), 1–14.

<https://doi.org/10.2139/ssrn.1028769>

Demsetz, R. S., & Strahan, P. E. (1997). Diversification, Size, and Risk at Bank Holding Companies. In *Journal of Money, Credit and Banking* (Vol. 29, Issue 3, p. 300). <https://doi.org/10.2307/2953695>

Diaconu, R., & Oanea, D. (2014). The Main Determinants of Bank ' s Stability . Evidence from Romanian Banking The Main Determinants of Bank ' s Stability . Evidence f rom Romanian Banking Sector. *Procedia Economics and Finance*, 16(May 2015), 329–335. [https://doi.org/10.1016/S2212-5671\(14\)00810-7](https://doi.org/10.1016/S2212-5671(14)00810-7)

Diamond, D. W., & Rajan, R. G. (2005). Liquidity Risk, Liquidity Creation and Financial Fragility: A Theory of Banking. *SSRN Electronic Journal*, 476. <https://doi.org/10.2139/ssrn.112473>

Dushku, E. (2016). Bank Risk-Taking and Competition in the Albanian Banking Sector. *South-Eastern Europe Journal of Economics*, 14(2), 187–203.

Ferdyant, F., ZR, R. A., & Takidah, E. (2014). Pengaruh Kualitas Penerapan Good Corporate Governance dan Risiko Pembiayaan terhadap Profitabilitas Perbankan Syariah. *Jurnal Dinamika Akuntansi Dan Bisnis*, 1(2), 134–149. <https://doi.org/10.24815/jdab.v1i2.3584>

Finance, M. E., Trabelsi, M. A., & Trad, N. (2017). *Profitability and Risk in Interest-Free Banking Industries : A Dynamic Panel Data Analysis International Journal of Islamic and Middle Eastern Finance and Management Article information : October*. <https://doi.org/10.1108/IMEFM-05-2016-0070>

- Fund, I. M. (1996). Bank Soundness and Macroeconomic Policy. In *Bank Soundness and Macroeconomic Policy*.
<https://doi.org/10.5089/9781557755995.071>
- Ghenimi, A., Chaibi, H., & Omri, M. A. B. (2017a). The effects of liquidity risk and credit risk on bank stability: Evidence from the MENA region. *Borsa Istanbul Review*, 17(4), 238–248. <https://doi.org/10.1016/j.bir.2017.05.002>
- Ghenimi, A., Chaibi, H., & Omri, M. A. B. (2017b). The effects of liquidity risk and credit risk on bank stability: Evidence from the MENA region. *Borsa Istanbul Review*, 17(4), 238–248. <https://doi.org/10.1016/j.bir.2017.05.002>
- Goetz, M. R. (2018). Competition and bank stability. *Journal of Financial Intermediation*, 35, 57–69. <https://doi.org/10.1016/j.jfi.2017.06.001>
- Hakim, F. (2017). The Influence of Non-Performing Loan and Loan to Deposit Ratio on The Level of Conventional Bank Health in Indonesia. *Arthatama Journal of Business Management and Accounting*, 1(1), 35–49. <https://arthatamajournal.co.id/index.php/home/article/view/9>
- Haryanto, S. (2016). Determinan Permodalan Bank Melalui Profitabilitas, Risiko, Ukuran Perusahaan, Efisiensi Dan Struktur Aktiva. *Jurnal Ekonomi Dan Bisnis*, 18(1), 117. <https://doi.org/10.24914/jeb.v19i1.483>
- Hendra, S. T. N., & Hartomo, D. D. (2018). Pengaruh Konsentrasi Dan Pangsa Pasar Terhadap Pengambilan Resiko Bank. *Jurnal Bisnis Dan Manajemen*, 17(2), 35. <https://doi.org/10.20961/jbm.v17i2.17176>
- Hirata, W., & Ojima, M. (2020). Competition and bank systemic risk: New evidence from Japan's regional banking. *Pacific Basin Finance Journal*,

60(February), 101283. <https://doi.org/10.1016/j.pacfin.2020.101283>

Hu, T., & Xie, C. (2016). Competition, Innovation, Risk-Taking, and Profitability in the Chinese Banking Sector: An Empirical Analysis Based on Structural Equation Modeling. *Discrete Dynamics in Nature and Society*, 2016. <https://doi.org/10.1155/2016/3695379>

Ika, S., Tantri, S., Adenan, M., Jumiati, A., Ekonomi, J. I., Ekonomi, F., Unej, U. J., & Kalimantan, J. (2017). *Analisis Indikator Makroekonomi pada Stabilitas Industri Perbankan Komersial di Indonesia dan Thailand (Analysis of Macroeconomic Indicators on The Stability of Commercial Banking Industry in Indonesia and Thailand). II(2)*, 7–13.

Islam, M. A., Ebenezer, O. O., Sobhani, F. A., & Shahriar, M. S. (2020). The effect of product market competition on stability and capital ratio of banks in Southeast Asian countries. *Borsa Istanbul Review*, 20(3), 292–300. <https://doi.org/10.1016/j.bir.2020.03.001>

Jima, M. D. (2017). *Determinants of Net Interest Margin in the Ethiopian Banking Industry*. 5(3), 96–104. <https://doi.org/10.12691/jfe-5-3-2>

Jiménez, G., Lopez, J. A., Jiménez, G., & Lopez, J. A. (2007). *How Does Competition Impact Bank Risk-Taking ? How Does Competition Impact Bank Risk-Taking ? September*.

KARTIKA SARI, L. (2013). Penerapan Manajemen Risiko Pada Perbankan Di Indonesia. *Jurnal Akuntansi Unesa*, 1(1), 1–21.

Kusuma, Z. (2019). Analisis pengaruh profitabilitas dan tingkat pertumbuhan terhadap struktur modal dan nilai perusahaan. *Jurnal Bisnis Dan Akuntansi*,

1, 1–15.

Laeven, L., Ratnovski, L., & Tong, H. (2016). *Bank size , capital , and systemic risk : Some international evidence*. 69, 25–27.

Lally, J., Tully, J., & Maccabe, J. H. (2016). Clozapine augmentation for treatment-resistant schizoaffective disorder. *Cochrane Database of Systematic Reviews*, 2016(3). <https://doi.org/10.1002/14651858.CD012104>

Margaretha, F., & Setiyaningrum, D. (2011). Pengaruh Resiko, Kualitas Manajemen, Ukuran dan Likuiditas Bank terhadap Capital Adequacy Ratio Bank-Bank yang Terdaftar di Bursa Efek Indonesia. *Jurnal Akuntansi Dan Keuangan*, 13(1), 47–55. <https://doi.org/10.9744/jak.13.1.47-56>

Nainggolan, N. A., Pandia, F., & Ansori, A. (2020). Pengaruh Profitabilitas, Ukuran Perusahaan Dan Inflasi Terhadap Risiko Kredit Bank Persero Periode 2014-2018. *Account*, 6(2), 1176–1184. <https://doi.org/10.32722/acc.v6i2.2475>

Note, D. I. S. C. U. S. S. I. O. N. (2014). Bank Size and Systemic Risk; by Luc Laeven, Lev Ratnoyski, and Hui Tong; IMF Staff Discussion Note SDN14/04; May 14, 2014. *International Monetary Fund, Mimeo.*, 69.

Nuriyeva, Z. (2014). *Factors Affecting the Profitability of Azerbaijan Banking System*. July.

otoritas jasa keuangan. (2020). Roadmap pengembangan perbankan indonesia. *Jurnal Ekonomi Dan Perbankan Indonesia*. <https://www.ojk.go.id/id/berita-dan-kegiatan/info-terkini/Documents/Pages/-Roadmap-Pengembangan-Perbankan-Indonesia-2020---2025/Buku> - Roadmap Pengembangan

Perbankan Indonesia 2020 - 2025 Long Version.pdf

Pank, E. (2011). *EEsti Pank annual REPoRt*.

Personal, M., & Archive, R. (2007). *Munich Personal RePEc Archive Banking competition and financial fragility : Evidence from panel-data*. 5673.

Personal, M., & Archive, R. (2011). *Working Paper*. 32026.

Pessarossi, P., Thevenon, J. L., & Weill, L. (2020). Does high profitability improve stability for European banks? *Research in International Business and Finance*, 53(July 2019), 101220. <https://doi.org/10.1016/j.ribaf.2020.101220>

Phan, H. T., Anwar, S., Alexander, W. R. J., & Phan, H. T. M. (2019). Competition, efficiency and stability: An empirical study of East Asian commercial banks. *North American Journal of Economics and Finance*, 50(May), 100990. <https://doi.org/10.1016/j.najef.2019.100990>

Ratna, M., & Ginting, M. (2015). (*Studi Pada Sub-Sektor Perbankan Di Bursa Efek Indonesia Periode 2011-2015*). 35(2), 77–85.

Rejda, G. (2019). 濟無No Title No Title. In *Journal of Chemical Information and Modeling* (Vol. 53, Issue 9).

Saif-Alyousfi, A. Y. H., Saha, A., & Md-Rus, R. (2020). The impact of bank competition and concentration on bank risk-taking behavior and stability: Evidence from GCC countries. *North American Journal of Economics and Finance*, 51(November 2018), 100867. <https://doi.org/10.1016/j.najef.2018.10.015>

Sami, M., Ali, B., Advisor, S. B., & Bank, B. N. A. (2011). *Banking Concentration and Financial Stability New Evidence from Developed and Developing Countries*. 1–18.

Shapiro, S. P. (2005). Agency theory. *Annual Review of Sociology*, 31, 263–284.
<https://doi.org/10.1146/annurev.soc.31.041304.122159>

Siringoringo, R. (2012). Karakteristik Dan Fungsi Intermediasi Perbankan Di Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 15(1), 61–83.
<https://doi.org/10.21098/bemp.v15i1.57>

Šlahor, L., Rychtárik, Š., & Bandúr, M. (2015). Financial Stability Considerations for Slovakia in the Context of ECB Monetary Stance. *Procedia Economics and Finance*, 30(15), 816–824. [https://doi.org/10.1016/s2212-5671\(15\)01331-3](https://doi.org/10.1016/s2212-5671(15)01331-3)

Sundari, A. (n.d.). Ayu Sundari. *Banking*.

Sutisna, N. A., Alfiana, N. A., Sule, E. T., & Masyita, D. (2017). Contagion and systemic risks: the case of Indonesian banking. *International Journal of Business and Globalisation*, 19(3), 396.
<https://doi.org/10.1504/ijbg.2017.10007578>

Tan, Y. (2016). The impacts of risk and competition on bank profitability in China. *Journal of International Financial Markets, Institutions and Money*, 40, 85–110. <https://doi.org/10.1016/j.intfin.2015.09.003>

Tan, Y., Lau, M. C. K., & Gozgor, G. (2021). Competition and Profitability: Impacts on Stability in Chinese Banking. *International Journal of the Economics of Business*, 28(2), 197–220.

<https://doi.org/10.1080/13571516.2020.1724009>

Titko, J., Kozlovskis, K., & Kaliyeva, G. (2015). Competition-Stability Relationship in the Latvian Banking Sector. *Systemics, Cybernetics and Informatics*, 13(2), 25–31.

Trabelsi, M. A., & Trad, N. (2017). Profitability and risk in interest-free banking industries: a dynamic panel data analysis. *International Journal of Islamic and Middle Eastern Finance and Management*, 10(4), 454–469.
<https://doi.org/10.1108/IMEFM-05-2016-0070>

Tregenna, F. (2009). The fat years: The structure and profitability of the US banking sector in the pre-crisis period. *Cambridge Journal of Economics*, 33(4 SPEC. ISS.), 609–632. <https://doi.org/10.1093/cje/bep025>

Ukuran, P., Bank, S., Kasus, S., Mandiri, B., Bri, B., Bank, D. A. N., Periode, B. C. A., Ukuran, P., Bank, S., Stabilitas, T., Keuangan, S., Studi, I., Bank, K., Bri, B., Bni, B., & Bca, B. (2017). *STABILITAS SISTEM KEUANGAN DI INDONESIA Disusun oleh :*

Vives, X. (2019). Competition and stability in modern banking: A post-crisis perspective. *International Journal of Industrial Organization*, 64, 55–69.
<https://doi.org/10.1016/j.ijindorg.2018.08.011>

Wibowo, B. (2016). Stabilitas Bank, Tingkat Persaingan Antar Bank dan Diversifikasi Sumber Pendapatan: Analisis Per Kelompok Bank di Indonesia. *Jurnal Manajemen Teknologi*, 15(2), 172–195.
<https://doi.org/10.12695/jmt.2016.15.2.5>

Wibowo, B. (2016). Stabilitas Bank, Tingkat Persaingan Antar Bank dan

Diversifikasi Sumber Pendapatan: Analisis Per Kelompok Bank di Indonesia.

Jurnal Manajemen Teknologi, 15(2), 172–195.

<https://doi.org/10.12695/jmt.2016.15.2.5>

Wibowo, B., & Prasetyo Siantoro, A. (2018). Tingkat Persaingan Bank dan Risiko

Sistemik Perbankan: Kasus Indonesia. *Jurnal Manajemen Teknologi*, 17(3),

166–179. <https://doi.org/10.12695/jmt.2018.17.3.1>

Widyastuti, R. S., & Armanto, B. (2013). Kompetisi Industri Perbankan

Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 15(4), 417–439.

<https://doi.org/10.21098/bemp.v15i4.74>

Yudaruddin, R. (2014). *TERHADAP KINERJA DAN STABILITAS PERBANKAN*

DI INDONESIA TAHUN 2003-2013. 18(2), 278–286.

