

DAFTAR PUSTAKA

- Agustia, D., Pratama, N., Muhammad, A., & Permatasari, Y. (2020). Earnings Management , Business Strategy , and Bankruptcy Risk : Evidence from Indonesia. *Heliyon*, 6(December 2019), 1–9. <https://doi.org/10.1016/j.heliyon.2020.e03317>
- Aharony, J., & Swary, I. (1983). Contagion Effects of Bank Failures : Evidence from Capital Markets. *The Journal of Business*, 56(3), 305–322. <https://www.jstor.org/stable/2352800>
- Al-fadzar, S. N., Purbayati, R., & Pakpahan, R. (2021). Pengaruh CAR dan LDR terhadap ROA pada Bank Umum yang Terdaftar di BEI. *Indonesia Journal of Economics and Management*, 2(1), 208–215. <https://doi.org/10.35313/ijem.v2i1.3143>
- Altman, E. I., Laitinen, E. K., & Suvas, A. (2017). Financial Distress Prediction in an International Context : A Review and Empirical Analysis of Altman ' s Z-Score Model. *Journal of International Financial Management & Accounting*, 28(2), 131–171. <https://doi.org/10.1111/jifm.12053>
- Amelia, E., & Aprilianti, A. C. (2018). Penilaian Tingkat Kesehatan Bank: Pendekatan CAMEL & RGEC (Studi pada Bank Maybank Syariah Indonesia Periode 2011-2016). *Jurnal Akuntansi Dan Keuangan Islam*, 6(2), 194.
- Astuti, R. D., & Hastuti, S. R. B. (2020). Transmisi Kebijakan Moneter Di Indonesia. *Jurnal Ekonomi-Qu*, 10(1), 1–22. <https://doi.org/10.35448/jequ.v10i1.8576>
- Astutik, E. P., & Anggraeny, A. N. (2019). Pengaruh Current Ratio (CR) dan Debt To Asset Ratio (DAR) Terhadap Return On Asset (ROA) Pada Pt . Indocement Tunggal Prakarsa Tbk Periode 2008-2017. *Jurnal Sekuritas*, 3(1), 97–111.
- Bank Indonesia. (2011). Peraturan Bank Indonesia No.13/1/PBI/2011 Tentang Penilaian Tingkat Kesehatan Bank. In *Peraturan Bank Indonesia*. <https://www.ojk.go.id/id/regulasi/Pages/PBI-tentang-Penilaian-Tingkat-Kesehatan-Bank-Umum.aspx>
- Bank Indonesia. (2020). *Moneter*. <https://www.bi.go.id/id/fungsi-utama/moneter/default.aspx>
- Beck, T., Levine, R., & Loayza, N. (2000). Finance and the Sources of Growth. *Journal of Financial Economics*, 58(1–2), 261–300. [https://doi.org/10.1016/s0304-405x\(00\)00072-6](https://doi.org/10.1016/s0304-405x(00)00072-6)
- Brunnermeier, M. K., & Koby, Y. (2018). *The Reversal Interest Rate* (25406; NBER Working Paper). <http://www.nber.org/papers/w25406>
- Calomiris, C. W. (2007). *Bank Failures in Theory and History: The Great Depression and Other "Contagious" Events* (13597; NBER Working Paper Series, Issue November). <http://www.nber.org/papers/w13597>
- Cho, E., & Hashemi Joo, M. (2024). Does board ethnic diversity mitigate bankruptcy risk? In *International Review of Financial Analysis* (Vol. 96). <https://doi.org/10.1016/j.irfa.2024.103588>
- Christian, F. J., Tommy, P., & Tulung, J. (2017). Analisa Kesehatan Bank dengan Menggunakan Metode RGEC Pada Bank BRI dan Mandiri Periode 2012-

2015. *Jurnal EMBA*, 5(2), 530–540.
- Dang, V. D., & Nguyen, H. C. (2022). Bank Profitability Under Uncertainty. *Quarterly Review of Economics and Finance*, 83, 119–134. <https://doi.org/10.1016/j.qref.2021.12.001>
- Djankov, S., & Panizza, U. (2020). COVID-19 in Developing Economies. In *Centre for Economic Policy Research*. CEPR Press.
- Erer, E., & Erer, D. (2024). The Domino Effect of Silicon Valley Bank's Bankruptcy and The Role of FED's Monetary Policy. *Borsa Istanbul Review*, 24(3), 573–591. <https://doi.org/10.1016/j.bir.2024.03.002>
- Gujarati, D. N., & Porter, D. C. (2009). Basic Econometrics. In A. E. Hilbert & N. Fox (Eds.), *Introductory Econometrics: A Practical Approach* (5th ed.). McGraw-Hill Irwin.
- Hansen, N.-J., Lin, A., & Mano, R. (2020). *Should Inequality Factor into Central Banks' Decisions?* (WP/20/196; IMF Working Papers, Vol. 20, Issue 196). <https://doi.org/10.5089/9781513557649.001>
- Heuvel, S. J. Van Den. (2007). *The Bank Capital Channel of Monetary Policy*. <https://www.atlantafed.org>
- Investing.com. (2024). *IDX Banking (JKBANK15)*. <https://www.investing.com/indices/idx-banking>
- Lee, C., & Wang, C. (2021). Firms' Cash Reserve, Financial Constraint, and Geopolitical Risk. *Pacific-Basin Finance Journal*, 65(November 2020), 101480. <https://doi.org/10.1016/j.pacfin.2020.101480>
- Li, B. (2024). A Balance Sheet Analysis of Monetary Policy Effects on Banks. *Global Finance Journal*, 61(21), 100973. <https://doi.org/10.1016/j.gfj.2024.100973>
- Li, X., Tripe, D., & Malone, C. (2017). *Measuring bank risk: An exploration of z-score* (Issue January).
- Lukason, O., & Camacho-Miñano, M.-M. (2019). Bankruptcy Risk, Its Financial Determinants and Reporting Delays: Do Managers Have Anything. *Risk*, 7(3), 1–15. <https://doi.org/10.3390/risks7030077>
- Lukason, O., & Laitinen, E. K. (2019). Firm Failure Processes and Components of Failure Risk: An Analysis of European Bankrupt Firms. *Journal of Business Research*, 98, 380–390. <https://doi.org/10.1016/j.jbusres.2018.06.025>
- Malik, A. (2020). Pengaruh Loan to Deposit Ratio (LDR) Terhadap Profitabilitas Dengan Non Performing Loan (NPL) Sebagai Variabel Intervening Pada Subsektor Perbankan. *Jurnal Sains Manajemen*, 6(1), 13–22.
- Mercadier, M., & Strobel, F. (2024). Bank insolvency risk, Z-Score Measures and Unimodal Returns: A Refinement. *Quarterly Review of Economics and Finance*, 98, 1–3. <https://doi.org/10.1016/j.qref.2024.101919>
- Mishkin, F. (2016). *The Economics of Money, Banking, and Financial Markets* (C. Masturzo & C. Mallon (eds.); 11th ed.). Pearson.
- Otoritas Jasa Keuangan. (2024). *Laporan Hasil Survei Orientasi Bisnis Perbankan OJK (SBPO)*.
- Phan, D. H. B., Tran, V. T., & Iyke, B. N. (2022). Geopolitical Risk and Bank Stability. *Finance Research Letters*, 46(PB), 102453. <https://doi.org/10.1016/j.frl.2021.102453>
- Phan, H. V., Nguyen, N. H., Nguyen, H. T., & Hegde, S. (2019). Policy Uncertainty and Firm Cash Holdings. *Journal of Business Research*, 95(October 2018),

- 71–82. <https://doi.org/10.1016/j.jbusres.2018.10.001>
- Putri, N. P. S. W., & Dana, I. M. (2018). Pengaruh NPL, Likuiditas, Dan Rentabilitas Terhadap CAR Pada BPR Konvensional Skala Nasional di Indonesia. *E-Jurnal Manajemen Unud*, 7(4), 1862–1891. <https://doi.org/10.24843/EJMUNUD.2018.v7.i04.p06>
- Rosyadah, S. R., & Indramawan, D. (2024). *Evaluasi Ekonomi dan Sektor Perbankan Indonesia 2023 dan Outlook 2024* (R. Rokhim (ed.)). Perhimpunan Bank Nasional (PERBANAS). <https://doi.org/10.21098/bemp.v13i3.262>
- Satria, D., & Juhro, S. M. (2011). Perilaku Risiko Dalam Mekanisme Transmisi Kebijakan Moneter di Indonesia. *Bulletin of Monetary Economics and Banking*, 13(3), 353–470.
- Setyarini, A. (2020). Analisis Pengaruh CAR, NPL, NIM, BOPO, LDR terhadap ROA. *Research Fair Unisri*, 4(1), 282–290.
- Sorongan, F. A. (2020). Pengaruh Rentabilitas, Non Performing Loan (NPL), Likuiditas dan Inflasi Terhadap Rasio Kecukupan Modal (CAR). *Jurnal Riset Manajemen Sains Indonesia (JRMSI)*, 11(2), 224–243. <http://doi.org/10.21009/JRMSI>
- Taylor, J. B. (2009). *The Financial Crisis: An Empirical Analysis Of What Went Wrong* (14631; NBER Working Paper).
- Vale, S. (2024). House Prices and Credit as Transmission Channels from Monetary Policy to Inequality : Evidence from OECD Countries. *Economic Analysis and Policy*, 84(August), 293–307. <https://doi.org/10.1016/j.eap.2024.08.027>
- Vlaovic Begovic, S., Momcilovic, M., & Tomasevic, S. (2014). The Enterprise Creditworthiness Evaluation – By Z ” Score Model. *Economic Themes*, 52 (2)(February), 184–196. <https://doi.org/10.1515/ethemes-2014-0013>
- Vo, L. Van, & Le, H. T. T. (2023). From Hero to Zero: The Case of Silicon Valley Bank. *Journal of Economics and Business*, 127(April), 106138. <https://doi.org/10.1016/j.jeconbus.2023.106138>
- Wahasusmiah, R., & Watie, K. R. (2019). Metode RGEC : Penilaian Tingkat Kesehatan Bank Pada Perusahaan Perbankan Syariah. *I-Finance: A Research Journal on Islamic Finance*, 4(2), 170–184. <https://doi.org/10.19109/ifinance.v4i2.3038>
- Wang, Y., Lian, X., & Wei, L. (2024). The impact of disclosure characteristics of conference calls on bankruptcy risk: From perspectives of redundancy and boilerplate. *Procedia Computer Science*, 242, 805–812. <https://doi.org/10.1016/j.procs.2024.08.200>
- Warjiyo, P. (2004). *Mekanisme Transmisi Kebijakan Moneter Di Indonesia* (Issue 11). Pusat Pendidikan dan Studi Kebanksentralan (PPSK), Bank Indonesia.
- Warjiyo, P. (2007). Stabilitas Sistem Perbankan dan Kebijakan Moneter : Keterkaitan Dan Perkembangannya di Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 8(4), 429–454. <https://doi.org/10.21098/bemp.v8i4.144>
- Warjiyo, P., & Solikin. (2003). *Kebijakan Moneter di Indonesia* (6th ed., Issue 6). Pusat Pendidikan dan Studi Kebanksentralan (PPSK), Bank Indonesia.
- World Bank. (n.d.). *Metadata Glossary - Bank Z-Score*. Retrieved September 30, 2024, from <https://databank.worldbank.org/metadataglossary/global-financial-development/series/GFDD.SI.01>
- Wu, J., Yao, Y., Chen, M., & Jeon, B. N. (2020). Economic Uncertainty and Bank Risk Evidence from Emerging Economies. *Journal of International Financial*

- Markets, Institutions & Money*, 68(August 2020), 1–32.
<https://doi.org/10.1016/j.intfin.2020.101242>
- Yuliawati, & Umaroh, R. (2022). Financial Ratios on the Bankruptcy Rates of with Profitability as Moderating Variables on JII70. *Journal of International Conference Proceedings*, 5(5), 331–344.
<https://doi.org/10.32535/jicp.v5i5.2135>
- Yunika, Z., Suhadak, & Topowijono. (2017). Analisis Kinerja Keuangan Menggunakan RGEC (Risk Profile, Good Corporate Governance, Earning and Capital) Sebagai Metode Untuk Mengukur Tingkat Kesehatan Bank (Studi pada Perusahaan Perbankan yang Terdaftar di BEI Periode 2011-2016). *Jurnal Administrasi Bisnis (JAB)*, 50(6), 106–111.