

## DAFTAR PUSTAKA

- Abduh, Muhamad dan Yameen Indrees, “Determinants of Islamic Banking Profitability in Malaysia”. **Australian Journal of Basic and Applied Sciences**. 2013. Vol. 7, No.2. hal.204-210
- Abduh, Muhamad dan Aizat Alias. “Factors Determine Islamic Banking Performance in Malaysia : A Multiple Regression Approach”. **Journal of Islamic and Finance**. 2014. Vol. 31, No. 1. hal.44-54
- Ajija, Shorchrul R., **Cara Cerdas Menguasai Eviews**. Jakarta : Salemba Empat. 2011
- Akhtar, Muhammad Farhan, Khizer Ali dan Shama Sadaqat. “Factors influencing the profitability of Islamic banks of pakistan”. **International research journal of finance and economics**. 2011. Issue 66. Hal. 125-132
- Anto, dan M. Ghafur Wibowo. “Faktor – faktorr penentu tingkat profitabilitas bank umum syariah di Indonesia”. **Jurnal Ekonomi Islam**. 2012. Vol.6, No. 2.
- Ariffin, Anas Fathul dan Fauziah Hanim T., “The impact of financial risk on islamic banks profitaility”. **International Conference on Business, Sociologu and Applied Sciences**. 2014. Hal. 97-102
- Arifin, Zainun. **Dasar-dasar manajemen Bank Syariah**. Tangerang : Azkia Publisher. 2009
- Ascarya. **Akad dan Produk Bank Syariah**. Jakarta : RajaGrafindo Persada. 2007
- Asma, et.al. “*Determinant of islamic banking institutions’ profitability in Malaysia*”. **World Applied Sciences Journal**. 2011. Vol.12
- Bank Indonesia. *Inflasi*. November 2015.  
<http://www.bi.go.id/id/moneter/inflasi/pengenalan/Contents/Default.aspx>  
. (Diakses tanggal 27 November 2015)
- Choong, Yap Voon, Chan Kok Thim dan Bermet Talasbek Kyzy. “Performance of Islamic Commercial Banks in Malaysia : An Empirical Study”. **Journal of Islamic Economics, Banking and Finance**. 2012. Vol. 8, No.2, hal.67-80

- Chowdhury, Mohammad Ashraful Ferdous. "Which is more important in terms of Profitability of Islamic Banks". **European Journal of Islamic Finance**. April 2015. No. hal.1-8
- Dendawijaya, Lukman. **Manajemen Perbankan**. Jakarta : Ghalia Indonesia. 2009
- Farhan, Muhammad, A. Khizer, dan S.Shama. "Liquidity risk management : a comparative study between conventional and Islamic banks of pakistan". **Interdisciplinary Journal of Research in Business**. 2011. Vol.1, No. 1. hal.35-44
- Ghozali, Imam. **Aplikasi Analisis Multivariate Dengan Program Edisi ketujuh**. Semarang : Badan Penerbit Universitas Diponegoro. 2013
- Gizaw, Million, Matewos Kebede dan Sujata Selvaraj. "The Impact of Credit Risk on Profitability Performance of Commercial Banks in Ethiopia". **African Journal of Business Management**. 2015. Vol. 9, No.2, hal.59-66
- Hamid, Mohamad Abduh dan Shaza Marina Azmi. "Performance of banking during 2000-2009 : Bank Islam Malaysia Berhad and Conventional Banking in Malaysia". **Internatinal Journal of Economics and Management Sciences**. 2011. Vol.1, No.1, hal.09-19
- Hardanto, Sulad Sri. **Manajemen Risiko Bagi Bank Umum**. Jakarta : Elex Media Koputindo. 2006
- Hariyani, Iswi. **Restrukturisasi dan Penghapusan Kredit Macet**. Jakarta : Gramedia. 2010
- Hassan, M. Kabir dan Abdel-Hameed M. Bashir. "Determinants of Islamic Banking Profitabilitas". **ERF paper , International Journa**. 2002. hal. 15-18
- Hermansyah dan M.Hum. **Hukum Perbankan Nasional Indonesia** Jakarta : Kencana. 2005
- Jumingan. **Analisa Laporan Keuangan**. Jakarta : PT Bumi Aksara Yogyakarta. 2006
- Karim, Adiwarmarman. **Bank Islam Analisis Fiqih dan Keuangan**. Jakarta : PT. Raja Grafindo Persada. 2004

- , **Ekonomi Makro Islami**. Jakarta: Rajawali Pers. 2007
- Kasmir. **Bank dan Lembaga Keuangan Lainnya**. Jakarta : Rajawali. 2010
- , **Analisa Laporan Keuangan**. Jakarta : Bumi Aksara. 2008
- , **Manajemen Perbankan**. Jakarta : RajaGrafindo. 2007
- Khan, Muhammad Asif, Ghulam Mujtaba Chaudhary, Muhammad Asad, Muhammad Atif Khan dan Syed Mubasher Hussein Naqvi. "Operating Efficiency of Islamic Bank : The Case of Malaysia and Pakistan". **Interdisciplinary Journal of Contemporary Research in Business**. 2013. Vol.5, No.3, hal.660-668
- Misman, Faridah Najuna, Ishaq Bhatti, Weifang Lou, Syamsul Samsudin, dan Nor Hadaliza Abd Rahman. "Islamic Banks Credit Risk : A Panel Study". **Procedia Economic and Finance**. 2015. Vol.31, hal.75-82
- Muhammad, Rifqi. **Akuntansi Keuangan Syariah, Konsep dan Implementasi PSAK Syariah**. Yogyakarta : P3EI Press. 2008
- Muliawati, dan Moh. Khoiruddin. "Faktor-faktor penentu profitabilitas bank syariah di Indonesia". **Management Analysis Journal**. 2015. Vol.4, No.1.
- Munawir,S., **Analisa Laporan Keuangan**. Yogyakarta : Liberty. 2010
- Otoritas Jasa Keuangan. "Statistik Perbankan Syariah", Juni 2015.  
<http://www.ojk.go.id/id/kanal/perbankan/Pages/Bank-Syariah.aspx>.  
(Diakses tanggal 18 Oktober 2015)
- Otoritas Jasa Keuangan. Kondisi Perbankan Indonesia Sehat. 2015.  
<http://bisniskeuangan.kompas.com/read/2015/08/28/082100126/OJK.Kondisi.Perbankan.Indonesia.Sehat>. (Diakases tanggal 18 Oktober 2015)
- Rozzani, Nabilah dan Rashidah Abdul Rahman. "Determinants of Bank Efficiency : Conventional versus Islamic". **International Journal of Business and Management**. 2013. Vol.8, No.4, hal.98-109
- S, Hussein M. dan Abdullah Yusri. "Determinants of Financial Performance of Jordan Islamic Bank". **Research Journal of Finance and Accounting**. 2015. Vo.6, No.8. hal.37-47

- Sabir, Muhammad, Muhammad Ali dan Abd. Hamid Habbe. “Pengaruh rasio kesehatan bank terhadap kinerja keuangan bank umum syariah dan bank konvensional di Indonesia”. **Jurnal Analisis**. 2012. Vol.1, No.1, hal. 79-86
- Sahara, Ayu Yanita. “Analisis pengaruh inflasi, suku bunga BI, produk domestik bruto terhadap *return on asset (ROA)* bank syariah di Indonesia”. **Jurnal Ilmu Manajemen**. 2013. Vol. 1, No.1.
- Samhan, Husein Moh. dan Abdullah Yusri. “Determinants of Financial Performance of Jordan Islamic Bank”. **Research Journal of Finance and Accounting**. 2015. Vol.6, No.8, hal.37-47
- Subramayan dan John J.Wild. **Financial Statement Analysis**. Singapore : Mc Graw Hill. 2009
- Suryani. “Analisis pengaruh *financing to deposit ratio (FDR)* terhadap profitabilitas perbankan syariah di Indonesia”. **Walisongo**. 2011. Vol.19, No.1.
- Sutrisno. **Manajemen Keuangan, Teori, Konsep dan Aplikasi**. Jakarta : Ekonisia. 2009
- Wasiuzzaman, Shaista dan Ahmad Tarmizi. “*Profitability of islamic banks in Malaysia : An Empirical Analysis*”. **Journal of Islamic Economics, Banking and Finance**. 2010. Vol. 6, No.4.
- Wibowo, Edhi Satriyo, dan Muhammad Syaichu. “Analisis pengaruh suku bunga, inflasi, CAR, BOPO, NPF, terhadap profitabilitas bank syariah”. **Diponegoro journal of management**. 2013. Vol.2, No.2
- Widarjono, Agus. **Ekonometrika Pengantar dan Aplikasinya**. Yogyakarta : EKONISIA. 2009
- Widyaningrum, Lupita dan Dodik Siswantoro. “Analysis the Effect of Macroeconomic Indicators and Specific-Firm Characteristic as Determinant Profitability of Islamic Banks in Asia”. **Global Review of Islamic Economics and Business**. 2014. Vol.2, No.2.hal.85-97