

DAFTAR PUSTAKA

- Abdalla, K., Obeidat, S. F. (2013) 'Determinants of Capital Adequacy in Commercial Banks of Jordan an Empirical Study', *International Journal of Academic Research in Economics and Management Sciences* 2(4), pp. 44–58. doi: 10.6007/IJAREMS/v2-i4/53.
- Abusharbeh, M. T., Triyuwono, T., Ismail, M., and Rahman, A. F. (2013) 'Determinants of Capital Adequacy Ratio (CAR) in Indonesian Islamic Commercial Banks', *Global Review of Accounting and Finance*, 4 (1), pp. 159-170
- Abimanyu, M.K. dan Wirasedana, W.P. (2015). Pengaruh Ukuran Perusahaan, Variabilitas Pendapatan dan Operating Leverage Pada Struktur Modal Industri Perbankan, *E-Jurnal Akuntansi Universitas Udayana* 11.3.
- Ahmed , K. H. (2013) *Contemporary islamic finance: Innovations, Aplication and Practice*. Hoboken, New Jersy : john wiley and sons.
- Ahmad, R. and Michael, M. A. (2009) 'The Determinants of Bank Capital Ratios in a Developing Economy', *Asia Pasific Finan Markets*, pp. 255–272. doi: 10.1007/s10690-009-9081-9.
- Al-Kayed, L. T., Zain, S. R. S. M. and Duasa, J. (2014) 'The relationship between capital structure and performance of Islamic banks', *Journal of Islamic Accounting and Business Research*, 5(2), pp. 158–181. doi: 10.1108/JIABR-04-2012-0024.
- Alkhazaleh, A. M. and Almsafir, M. K. (2015) 'Does Asymmetry of Information Drive Banks' Capital Structure? Empirical Evidence from Jordan', *International Journal of Economics and Finance*, 7(3), pp. 86–97. doi: 10.5539/ijef.v7n3p86.

- Allen, D. (2013), "The determinants of capital structure: empirical evidence from Thai banks", *Information Management and Business Review*, Vol. 5 No. 8, pp. 401-410.
- Al-Mutairi, A. and Naser, K. (2015) 'Determinants of Capital Structure of Banking Sector In GCC: An Empirical Investigation', *Asian Economic and Financial Review*, 5(7), pp. 959-972
- Al-Salem, F. H. (2009) 'International Journal of Islamic and Middle Eastern Finance and Management Article information', 2(3), pp. 187–200. Available at: <http://dx.doi.org/10.1108/17538390910986326>.
- Amidu, M. (2007) 'Determinants of capital structure of banks in Ghana: an empirical approach', *Baltic Journal of Management*, 2(1), pp. 67–79. doi: 10.1108/17465260710720255.
- Antonio M, S. (2001) *Bank Syariah (dari teori ke praktik)*. Jakarta: Gema Insani
- Arthesa A, dan Handiman E. (2006) *Bank and Lembaga Keuangan Bukan Bank*. Jakarta: PT Indeks Kelompok Gramedia
- Baltaci, N. and Ayaydin, H. (2014) 'Firm, Country and Macroeconomic Determinants of Capital Structure: Evidence from Turkish Banking Sector', *EMAJ: Emerging Markets Journal*, 3(3), pp. 47–58. doi: 10.5195/emaj.2014.46.
- Baltagi BH (2005) *Econometric Analysis of Panel Data*. 3rd ed. Vasa, The Atrium, Southern Gate, Chichester, West Sussex PO19 8SQ, England: JohnWiley and Sons Ltd.
- Belanes, A. (2015), "Islamic versus conventional banks: a comparative analysis on capital structure", *Afro-Asian Journal Finance and Accounting*, Vol. 5 No. 3, pp. 248-264.
- Berger, A.N. and Bonaccorsi Di Patti, E. (2006), "Capital structure and firm performance: a new approach to testing agency theory and

- an application to the banking industry”, *Journal of Banking and Finance*, Vol. 30, pp. 1065-1102.
- Booth, L., Aivazian, V., Demirgüç-Kunt, A. and Maksimovic, V. (2001), “Capital structures in developing countries”, *Journal of Finance*, Vol. 56, pp. 87-130.
- Brealey, Ricard A., Myers, Stewart C., Marcus, Alan J. (2009). *Dasar-dasar Manajemen Keuangan Perusahaan Jilid 2 Edisi Ke 5*. Jakarta: Erlangga.
- Brigham dan Houston. (2006). *Dasar-Dasar Manejemen Keuangan Buku 2*. (Ali Akbar Yulianto, Penerjemah). Jakarta: Salemba Empat.
- Caglayan, E. and Sak, N. (2010) ‘The Determinants of Capital Structure : Evidence from the Turkish Banks’, *Journal of Money, Investment and Banking*, (15), pp. 56–65.
- De Jong, A., Kabir, R. and Nguyen, T.T. (2008), “Capital structure around the world: the roles of firm- and country-specific determinants”, *Journal of Banking and Finance*, Vol. 32, pp. 1954-1969.
- DeAngelo, H. and Stulz, R.M. (2015), “Liquid-claim production, risk management and bank capital structure: why high leverage is optimal for banks”, *Journal of Financial Economics*, Vol. 116 No. 2, pp. 219-236.
- Deesomsak, R., Paudyal, K. and Pescetto, G. (2004) ‘The determinants of capital structure: evidence from the Asia Pacific region’, *Journal of Multinational Financial Management*, 14, pp. 387–405. doi: 10.1016/j.mulfin.2004.03.001.
- Dendawijaya, L. (2009). *Manajemen Perbankan*. Jakarta: Galia Indonesia.

- Ebrahim, S.M. and Safadi, A. (1995), “Behavioral norms in the Islamic doctrine of economics: a critique”, *Journal of Economic Behavior and Organization*, Vol. 27, pp. 151-157.
- Fama, E.F. and French, K.R. (2002), “Testing trade-off and pecking order predictions about dividends and debt”, *Review of Financial Studies*, Vol. 15 No. 1, pp. 1-33.
- Mouamer F.M.A (2004) ‘The determinants of capital structure of Palestine-listed companies’, *The Journal of Risk Finance*, 12(3), pp. 226–241. doi: 10.1108/15265941111136969.
- Frank, M.Z. and Goyal, V.K. (2009), “Capital structure decisions: which factors are reliably important?”, *Financial Management*, Vol. 38 No. 1, pp. 1-37.
- Ghozali, I. (2006) *Statistik Non-parametrik Teori dan aplikasi dengan program SPSS*. Semarang : Badan penerbit universitas diponogoro
- Gibson. (2001). *Financing Reporting Analysis*, 8thed, South Western College Publishing
- GIFR (2017) *Islamic Finance: A Catalyst for Shared Prosperity?* Available from: <https://openknowledge.worldbank.org/handle/10986/25738>.
- Grais, W. and Kulathunga, A. (2006), “Capital structure and risk in Islamic financial services”, *Islamic Finance: The Regulatory Challenge*, Wiley, Hoboken, NJ, pp. 69-93.
- Gujarati, D. N. (2003) *Basic Econometrics*. 4th edn. MC Gerw Hill.
- Gweyi, M. O., Minoo, E. M. and Luyali, N. C. (2013) ‘Determinants of Leverage of Savings and Credit Co-Operatives in Kenya: An

- Empirical Approach’, *International Journal of Business and Commerce*, 2(10), pp. 58–65.
- Hakim, A. (2011) *Fiqih Perbankan Syariah (Transformasi Fiqih Muamalah ke dalam Peraturan Perundang-undangan)*. Bandung: Refika Aditama.
- Hamza, H. and Saadaoui, Z. (2013), “Investment deposits, risk-taking and capital decisions in Islamic banks”, *Studies in Economics and Finance*, Vol. 30 No. 3, pp. 244-265.
- Haron, R. (2014), “Capital structure inconclusiveness: evidence from Malaysia, Thailand and Singapore”, *International Journal of Managerial Finance*, Vol. 10 No. 1, pp. 23-38.
- Hasibuan, Malayu S P. (2009). *Dasar-dasar perbankan*, Bumi Aksara, cetakan kelima. Jakarta
- Hsiao C (2014) *Analysis of Panel Data*. 3rd ed. Andrews PDK and Ely PJC (eds), *Cambridge University Press*, 32 Avenue of the Americas, New York, NY 10013-2473, USA: Cambridge University Press.
- Husnan, S. (2013). *Manajemen Keuangan Teori dan Penerapan (Keputusan Jangka Panjang)* Edisi ke-4 Cetakan Ke-7. Yogyakarta: BPFE.
- Hutchison, D.E. and Cox, R.A.K. (2007), “The causal relationship between bank capital and profitability”, *Annals of Financial Economics*, Vol. 3 No. 1.
- Islamic Finance Country Index 2017
- Istiqomah, M. and Supriyanto (2017) ‘Analisis Struktur Modal Perbankan Syariah di Indonesia’, *JURNAL PENELITIAN*, 14(2), pp. 227–244.

- Kaaro, Hermeindito. (2003). *Analisis Leverage Dan Dividen Dalam Lingkungan Ketidakpastian: Pendekatan Pecking Order Theory dan Balancing Theory*. KOMPAK. No.9, 423-444.
- Karadeniz, E. et al. (2009) ‘Determinants of capital structure: evidence from Turkish lodging companies’, *International Journal of Contemporary Hospitality Management*, 21 (5), pp. 594–609. doi: 10.1108/09596110910967827.
- Karim, A.A. (2014). *Bank Islam Analisis Fiqih Dan Keuangan Edisi Ke-5 Cetakan 10*. Jakarta: Raja Grafindo Persada.
- Kartini and Arianto, T. (2008). Struktur Kepemilikan, Profitabilitas, Pertumbuhan Aktiva dan Ukuran Perusahaan terhadap Struktur Modal pada Perusahaan Manufaktur. *Jurnal Keuangan dan Perbankan*. Januari: Vo. 12 (1).
- Kasmir. (2015) *Analisis Laporan Keuangan*. Edisi I. Jakarta: Rajawali Pers.
- Keown, A. J., Martin, J. D., Petty, J. W., and Scott, D. F. (2005). *Manajemen Keuangan: Prinsip-Prinsip Dasar dan Aplikasi* (9th ed.). Jakarta: PT. Indeks, Kelompok Gramedia.
- Kriyaanto, R. (2016). *Laba Perbankan Turun di 2015, Apa Penyebabnya?*. Diakses dari <https://ekonomi.kompas.com/read/2016/02/04/133036926/> [30 Juli 2018]
- Mabruroh and Chuzaimeh (2015) ‘Analisis Struktur Modal pada Bank Syariah di Indonesia’, *Syariah Paper Accounting FEB UMS*, 2, pp. 305–314.
- Maxwell, O. O. and Kehinde, E. F. (2012) ‘Determinants of Corporate Capital Structure in Nigeria’, *International Journal of Economics and Management Sciences*, 1(10), pp. 81–96.

- Mekonnen, Y. (2015) ‘Determinants of Capital Adequacy of Ethiopia Commercial Banks’, *European Scientific Journal*, 11(25), pp. 315-331
- Modigliani, F. and Miller, M.H. (1963), “Corporate income taxes and the cost of capital: a correction”, *The American Economic Review*, Vol. 53 No. 3, pp. 443-453.
- Moyers, R. C., McGuigan, J. R., and Kretlow, W.J. (2006). *Contemporary Financial Management* (12th ed). South-Western 5191 Natrop Boulevard Mason, OH 45040 USA: Nelson Education
- Muhamad. (2015). *Manajemen Dana Bank Syariah*. Edisi 1 cetakan 2. Jakarta: Rajawali Pers.
- Myers, S.C. (1977), “Determinants of corporate borrowing”, *Journal of Financial Economics*, Vol. 5, pp. 147-175.
- Myers, S.C. (1984), “The capital structure puzzle revisited”, *The Journal of Finance*, Vol. 39 No. 3, pp. 575-592.
- Myers, S.C. and Majluf, N.S. (1984), “Corporate finance and investment decisions when firms have information that investors do not have”, *Journal of Financial Economics*, Vol. 13, pp. 187-221.
- Naray, A. R. and Mananeke, L. (2015) ‘The Influence of Sales Growth, Asset Structure and Firm Size Towards Capital Structure on Government-Owned Bank That Categorized In Book 4’, *Jurnal EMBA*, 3(2), pp. 896–907.
- Naser, K. et al. (2015) ‘Cogency of Capital Structure Theories to an Islamic Country : Empirical Evidence from the Kuwaiti Banks 1’, *International Journal of Economics and Financial Issues*, 5(4), pp. 979–988.

Nasihatun, A. Tandika, D. dan Nurdin. 2014. "Pengaruh Struktur Aktiva dan Pertumbuhan Penjualan Terhadap Struktur Modal Optimum (Pada Perusahaan Industri Sektor Makanan dan Minuman Yang Terdaftar Di BEI Periode Tahun 2008-2013)". *Prosiding Manajemen*.

Otoritas Jasa Keuangan 2017

Oztekin, O. (2015), "Capital structure decisions around the world: which factors are reliably important?", *Journal of Financial and Quantitative Analysis*, Vol. 50 No. 3, pp. 301-323.

Pal, S. (2014) 'A Study On Capital Structure Determinants of Indian Steel', *International Journal of Business Management and Research (IJBMR)*, 4(4), pp. 89–98.

Qureshi1, M. A., Imdadullah, M., Ahsan, T. (2012). What determines leverage in Pakistan? A panel data analysis. *African Journal of Business Management*, 6, 3, 978-985.

Rajan, R.G. and Zingales, L. (1995), "What do we know about capital structure? Some evidence from international data", *Journal of Finance*, Vol. 1 No. 5, pp. 1421-1460.

Rivai V, Basir S, Sudarto S, Veithzal A P. (2013) *Commercial Bank Management Management Perbankan dari teori ke praktik*. Jakarta: PT Raja Grafindo Persada

Riyadi, S. (2006). *Asset And Liablity Management*. Jakarta: Fakultas Ekonomi Universitas Indonesia.

Sakti, M. R. P. et al. (2017) 'Capital structure of Islamic banks: a critical review of theoretical and empirical research', *Qualitative Research in Financial Markets*, 9(3). doi: 10.1108/QRFM-01-2017-0007.

Dodi, 2018

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI STRUKTUR MODAL PADA BANK SYARIAH DI INDONESIA

Universitas Pendidikan Indonesia | repository.upi.edu | perpustakaan.upi.edu

- Sakti, M.R.P., Syahid, A., Tareq, M.A. and Mahdzir, A.M. (2016), “Shari’ah issues, challenges and prospects for Islamic derivatives: a qualitative study”, *Qualitative Research in Financial Markets*, Vol. 8 No. 2, pp. 168 -190.
- Sartono, A. (2005). *Manajemen Keuangan: Teori dan Aplikasi*. Yogyakarta: BPFE
- Shah, A. and Khan, S. (2007) ‘Determinants of Capital Structure : Evidence from Pakistani Panel Data’, 3(4), pp. 265–282.
- Sheikh, N. A. and Qureshi, M. A. (2017) ‘Determinants of capital structure of Islamic and conventional commercial banks: Evidence from Pakistan’, *international Journal of Islamic and Middle Eastern Finance and Management*, 10(1), pp. 24–41. doi: [https://doi.org/10.1108/ IMEFM-10-2015-0119](https://doi.org/10.1108/IMEFM-10-2015-0119).
- Siregar, M., E. (2015). *Ini Penyebab Pertumbuhan Bank Syariah Melambat*. Diakses dari <http://www.beritasatu.com/ekonomi/314843-pertumbuhan-bank-syariah-melambat-drastis-ini-penyebabnya.html> [30 Juli 2018]
- Sugiyono. (2010) *Metode Penelitian Bisnis*. Bandung: Alfabeta
- Syahadatina, F. and Suwito (2015) ‘Pengaruh Size dan Struktur Modal Terhadap Nilai Perusahaan yang Dimediasi oleh Leverage’, *Jurnal Ilmu dan Riset Manajemen*, 4, pp. 1–15.
- Titman, S. and Wessels, R. (1988), “The determinants of capital structure choice”, *Journal of Finance*, Vol. 43 No. 1, pp. 158-171.
- Toumi, K., Louhichi, W. and Viviani, J.-L. (2015), “Alternative financial decision principles: theoretical foundations of Islamic banks’ capital structure”, *Recent Developments in Alternative Finance: Empirical Assessments and Economic Implications*, Vol. 22 No. 2012, pp. 157-172.

- Utami, E., S. (2009). Faktor-faktor yang Mempengaruhi Struktur Modal Perusahaan Manufaktur. *Fenomena*: Maret. Vol. 7 (1)
- Warde, I. (2009) *Islamic Finance in the Global Economy*. Yogyakarta: Pustaka Pelajar.
- Widaryanti. (2009), “Analisis Perataan Laba dan Faktor-faktor Yang Mempengaruhi Pada Perusahaan Manufaktur di BEI”. *Jurnal Ekonomi*. Vol. 4 No. 2, hlm 60-77.
- Yudhatama, S and Wibowo, A., J. (2016). Penerapan Teori Pecking Order dalam Struktur Modal (Studi pada Perusahaan di Industri Manufaktur yang Terdaftar di Bursa Efek Indonesia Periode 2005-2014). *Jurnal Ekonomi Management*. September: Vol. 5 (2) pp 1-15
- Yungucu, B. and Saiti, B. (2016), “The effects of monetary policy on the Islamic financial services industry”, Qualitative Research in Financial Markets, Vol. 8 No. 3, pp. 218-228.
- Zaher, T. and Hassan, K. (2001), “A comparative literature survey of Islamic finance and banking”, *Financial Markets, Institutions and Instruments*, Vol. 10 No. 4, pp. 155-199.