

DAFTAR PUSTAKA

- Akmal, M., & Kusumastuti, S. Y. (2024). Pengaruh Faktor Internal dan Faktor Eksternal Terhadap Non Performing Loan Pada Industri Perbankan Tahun 2021-2023. *Jurnal Ilmiah Ekonomi Islam*, 4(2), 1265–1280. <https://doi.org/10.29040/jiei.v10i1.11901>
- Altman, E. I., & Hotchkiss, E. (2006). *Corporate Financial Distress and Bankruptcy* (3rd ed.). John Wiley & Sons, Inc.
- Andriani, E., Ashsifa, I., & Kuncoro, M. T. (2024). How Geopolitical, Credit and Financial Risks Define ASEAN Banks' Performance? *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 8(2), 2087–2105. <https://doi.org/10.31955/mea.v8i2.4297>
- Appah, E., Duoduo, G., & Eburunobi, E. O. (2024). Firm Attributes and Corporate Financial Distress of Listed Manufacturing Firms at The Nigeria Exchange Group. *British Journal of Multidisciplinary and Advanced Studies*, 5(1), 16–40. <https://doi.org/10.37745/bjmas.2022.0391>
- ASEAN, S. (2024). *About ASEAN*. The ASEAN Secretariat. <https://asean.org/about-asean>
- Asif, R., & Nisar, S. (2022). Capital Adequacy & Banking Distress: A Case Study of Commercial Banks in Pakistan. *KASBIT Business Journal*, 15(2), 39–45.
- Aulia, S., & Kristanti, F. T. (2024). Analisis Survival Untuk Financial Distress Pada Perusahaan Perbankan di Indonesia. *Juara: Jurnal Riset Akuntansi*, 14(2), 211–229. [https://doi.org/10.13040/IJPSR.0975-8232.12\(10\).5595-03](https://doi.org/10.13040/IJPSR.0975-8232.12(10).5595-03)
- Azizah, S., & Lismawati, L. (2024). The Effect of Financial Performance on Financial Distress. *Jurnal Ilmiah Akuntansi Kesatuan*, 12(1), 167–178. <https://doi.org/10.37641/jiakes.v12i1.2470>
- Baek, N., Chahande, K., Eklou, K. M., Kinda, T., Nahata, V., Rawat, U., & Stepanyan, A. (2023). ASEAN-5: Further Harnessing the Benefits of Regional Integration amid Fragmentation Risks. In *IMF Working Papers* (Vol. 2023, Issue 191). <https://doi.org/10.5089/9798400253706.001>
- Bakhtiar, F. (2019). *Analisis financial distress pada perbankan syariah di Indonesia*. Universitas Islam Indonesia.
- Barajas, A., Krakovich, V., & López-Iturriaga, F. J. (2023). Survival of Russian banks: how efficient are the control measures? *European Journal of Management and Business Economics*, 32(3), 320–341. <https://doi.org/10.1108/EJMBE-12-2021-0329>
- Brigham, E., & Houston, J. (2019). *Fundamentals of Financial Management* (15th ed.). Cengage Learning.

- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative and Mixed Methods* (4th ed.). Sage.
- Darmawi, H. (2011). *Manajemen Perbankan*. Bumi Aksara.
- Djariyah, A., Cahyaningtyas, S. R., & Isnaini, Z. (2023). Influence of Bank Health Level Using RGEC on Financial Distress of Banks in Indonesia. *ALEXANDRIA (Journal of Economics, Business, & Entrepreneurship)*, 4(2), 82–87. <https://doi.org/10.29303/alexandria.v4i2.462>
- Emilia, R., & Windijarto. (2023). Good Corporate Governance (GCG) and Financial Distress Before and During the Pandemic Covid-19. *Jurnal Ekonomi Dan Bisnis Airlangga*, 33(2), 200–213. <https://doi.org/10.20473/jeba.v33i22023.200-213>
- Erniliana, I., & Suwandi. (2021). Analisis Rasio Keuangan dan Non Keuangan Untuk Memprediksi Financial Distress. *Prosiding Seminar Nasional Ekonomi Dan Bisnis 1*, 500–517.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponegoro.
- Hanafi, I., & Supriyadi, S. G. (2018). Prediksi Financial Distress Perusahaan Manufaktur yang Terdapat di Bursa Efek Indonesia. *Jurnal Ekonomi Bisnis Ekuivalensi*, 4(1), 24–51. <https://www.ejournal.kahuripan.ac.id/index.php/Ekuivalensi/article/view/75/60>
- Haq, H. I., & Harto, P. (2019). Pengaruh Tingkat Kesehatan Bank Berbasis RGEC Terhadap Financial Distress (Studi pada Perusahaan perbankan yang terdaftar di BEI tahun 2015-2017). *Diponegoro Journal of Accounting*, 8(1), 1–12. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Harahap, S. S. (2017). *Analisis Kritis atas Laporan Keuangan*. PT Raja Grafindo Persada.
- Hariono, A. F., & Azizuddin, I. (2022). Analisis Kinerja Keuangan terhadap Financial Distress pada Bank Umum Syariah di Indonesia Periode 2016-2020. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 9(2), 273–285. <https://doi.org/10.20473/vol9iss2022pp273-285>
- Haris, A., Ghozali, I., & Najmudin, N. (2022). Indicators of financial distress condition in Indonesian banking industry. *Accounting*, 8(1), 27–36. <https://doi.org/10.5267/j.ac.2021.6.009>
- Hidayat, A., Liliana, Gustriani, Shodrokova, X., & Hakim, M. N. (2024). Covid-19 Pandemic; Impact on Net Interest Margin of Indonesian Banking Industry. *Sriwijaya International Journal of Dynamic Economics and Business*, 8(June), 23–44. <https://doi.org/10.29259/sijdeb.v8i1.23-44>
- Inayati, S. R. (2020). Analisis Pengaruh Net Interest Margin (NIM), Loan To

- Deposit Ratio (LDR) dan Capital Adequacy Ratio (CAR) terhadap Return On Assets (ROA) pada Perusahaan Perbankan yang Terdaftar di BEI Tahun 2012–2016. *Jurnal Akuntansi Dan Keuangan Syariah (ALIANSI)*, 4(1), 70–89.
- Isfenti, S., Nisrul, I., Masyhuri, H., Giriati, & Yuliana, S. (2019). How The Financial Openness Accelerates The Economic Growth of Leading ASEAN Economies. *JOURNAL OF SECURITY AND SUSTAINABILITY ISSUES*, 9(2), 199–212.
- Kebede, T. N., Tesfaye, G. D., & Erana, O. T. (2024). Determinants of financial distress: evidence from insurance companies in Ethiopia. *Journal of Innovation and Entrepreneurship*, 13(1). <https://doi.org/10.1186/s13731-024-00369-5>
- Kementrian Keuangan. (1998). Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 Tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 Tentang Perbankan. In *Lembaran Negara Republik Indonesia* (p. pasal 1 ayat 2). <http://www.bphn.go.id/data/documents/98uu010.pdf>
- Kristanti, F. T. (2019). *FINANCIAL DISTRESS Teori dan Perkembangannya dalam Konteks Indonesia* (I,2019). Inteligensia Media.
- Kristanti, F. T., & Akhmad, W. (2023). Surviving the Storm: an Analysis of Financial Distress in Asia'S Dominant Telecommunications Companies. *Polish Journal of Management Studies*, 28(2), 161–181. <https://doi.org/10.17512/pjms.2023.28.2.10>
- Kushermanto, A., Rahayu, T., Kurnianingsih, H., Ulum, A. S., Fachrur, M. M., & Alisa, I. R. (2024). Determinant of Financial Distress in Conventional Rural Banks in Central Java: Before and during Covid-19 Period. *KnE Social Sciences*, 2024, 522–531. <https://doi.org/10.18502/kss.v9i24.16867>
- Liputan6. (2024). *Net Interest Margin Adalah Kunci Penilaian Kinerja Bank, Menarik Dipelajari*. Liputan6.Com. <https://www.liputan6.com/feeds/read/5775317/net-interest-margin-adalah-kunci-penilaian-kinerja-bank-menarik-dipelajari>
- Mahmud, A. J., Handajani, L., & Waskito, I. (2021). Analisis Pengaruh Kinerja Keuangan Dan Good Corporate Governance Terhadap Financial Distress (Studi Kasus Pada Perusahaan Perbankan Di Bei *Jurnal Riset Mahasiswa Akuntansi*, 1(4), 55–66. <https://www.jurnal.fe.unram.ac.id/index.php/risma/article/view/107%0Ahttps://www.jurnal.fe.unram.ac.id/index.php/risma/article/download/107/87>
- Mail, R. R. N., Handoyo, R. D., Ridzuan, A. R., & Razak, M. I. M. (2020). Determinants of International Financial Integration in ASEAN-5 Countries: Recent Findings Based on Panel GMM Approach. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 10(1), 316–323. <https://doi.org/10.6007/ijarafms/v10-i1/7201>

- Muzharoatiningsih, M., & Hartono, U. (2022). Pengaruh Rasio Keuangan, Sales Growth, dan Ukuran Perusahaan Terhadap Financial Distress Pada Sektor Industri Barang Konsumsi Di Bei Periode 2017-2020. *Jurnal Ilmu Manajemen*, 10(3), 747–758. <https://journal.unesa.ac.id/index.php/jim/article/view/17977>
- Nasution, L. N., Rusiadi, R., & Nasution, D. P. (2023). ASEAN-5 Economic Analysis Based on Financial Inclusion and Financial Technology. *Proceeding International Pelita Bangsa*, 1(01), 114–133. <https://doi.org/10.37366/pipb.v1i01.3112>
- OCBC. (2022). *Net Interest Margin Adalah: Rumus dan Cara Menghitungnya*. Ocbc.Id. <https://www.ocbc.id/id/article/2022/06/16/net-interest-margin-adalah>
- Oktavian, E., & Handoyo, S. E. (2023). The Effect of Leverage, Profitability, Liquidity Ratio, and Inflation towards Financial Distress. *International Journal of Management Science and Application*, 2(1), 11–27. <https://doi.org/10.58291/ijmsa.v2i1.111>
- Oktavian, R. W., & Rikumahu, B. (2021). Analysis of Financial Distress Prediction of Coal Subsector Companies Registered in Indonesia Stock Exchange During the Period of 2012-2019 Using Survival Analysis. *International Journal of Advanced Research in Economics and Finance*, 3(2), 1–7.
- Omelka, J., Beranova, M., & Tabas, J. (2013). Comparison of the models of financial distress prediction. *Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis*, 61(7), 2587–2592. <https://doi.org/10.11118/actaun201361072587>
- Otoritas Jasa Keuangan. (2018). POJK Nomor 35 /Pojk.05/2018 Tentang Penyelenggaraan Usaha Perusahaan Pembiayaan. In *Otoritas Jasa Keuangan* (p. 2). <https://www.ojk.go.id/regulasi/Documents/Pages/Penyelenggaraan-Usaha-Perusahaan-Pembiayaan/pojk 35-2018.pdf>
- Otoritas Jasa Keuangan Republik Indonesia. (2011). Surat Edaran Bank Indonesia Nomor 13/30/DPNP. In *Otoritas Jasa Keuangan* (pp. 1–4).
- Otoritas Jasa Keuangan Republik Indonesia. (2016). Penilaian Tingkat Kesehatan Bank Umum Nomor 4/POJK.03/2016. In *Otoritas Jasa Keuangan* (pp. 1–27).
- Pertiwi, D. A. (2018). Pengaruh Rasio Keuangan, Growth, Ukuran Perusahaan, dan Inflasi terhadap Financial Distress Sektor Pertambangan di Bursa Efek Indonesia. *Jurnal Ilmu Manajemen (JIM)*, 6(3), 359–366. <https://jurnalmahasiswa.unesa.ac.id/index.php/jim/article/view/24314>
- Putra, C. Y. D., Fatekurohman, M., & Anggraeni, D. (2022). Financial Distress Prediction of Financial Sector Service Companies on Indonesian Stock Exchange Using Cox Proportional Hazard. *BAREKENG: Jurnal Ilmu Matematika Dan Terapan*, 16(3), 1105–1114.

<https://doi.org/10.30598/barekengvol16iss3pp1105-1114>

- Putra, R., & Soebagiyo, D. (2023). Analisis Pengaruh Inflasi, Nilai Tukar Mata Uang, dan PDB terhadap Pertumbuhan Ekonomi di 5 Negara ASEAN tahun 2007-2022. *Jurnal Bisnis Dan Manajemen*, 03(04), 561–565.
- Qintharah, Y. N. (2021). Pengaruh Financial Distress dan Ukuran Perusahaan Terhadap Penerimaan Opini Audit Going Concern. *Prosiding Konferensi Nasional Ekonomi Manajemen Dan Akuntansi (KNEMA)*, 2(2), 146–155. <https://doi.org/10.33050/jakbi.v2i2.1742>
- Rumalutur, M. R., Suhartono, & Mongid, A. (2021). Kebangkrutan Bank Pasca Krisis Ekonomi Global di ASEAN. *BALANCE : Economic, Business, Management, and Accounting Journal*, XVIII(2), 62–71.
- Saheruddin, H., & Soedarmono, W. (2019). Financial crisis and cointegration of systemic risk in Southeast Asian banking. *Jurnal Keuangan Dan Perbankan*, 23(4), 479–488. <https://doi.org/10.26905/jkdp.v23i4.3669>
- Saputra, A. J., & Angriani, R. (2023). Pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR) Dan Biaya Operasional Pendapatan Operasional (BOPO) Terhadap Return On Asset (ROA) Pada Bank Perkreditan Rakyat (BPR) di Kota Batam. *Akuntansi Dan Manajemen*, 18(1), 93–115. <https://doi.org/10.30630/jam.v18i1.210>
- Sartika, U. D., Siddik, S., & Choiriyah, C. (2019). Pengaruh Inflasi, Suku Bunga, Nilai Tukar, Dan Produk Domestik Bruto Terhadap Nilai Perusahaan. *Jurnal Ilmu Manajemen*, 9(2), 75–89. <https://doi.org/10.32502/jimn.v8i2.1821>
- Sekaran, U. (2011). *Research Methods for Business*, 4th Edition (4th ed.). Salemba Empat.
- Sekaran, U. (2014). *Metodologi Penelitian Untuk Bisnis (Research Methods For Business)* (4th ed.). Salemba Empat.
- Setiyoharini, R., & Taufiqurahman, E. (2022). Pengaruh Rasio Keuangan, Kepemilikan Saham, dan Indikator Makroekonomi Terhadap Financial Distress. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 5(1), 743–756. <https://doi.org/10.36778/jesya.v5i1.494>
- Setyowati, W., & Sari, N. R. N. (2019). Pengaruh Likuiditas, Operating Capacity, Ukuran Perusahaan dan Pertumbuhan Penjualan Terhadap Financial Distress (Studi Pada Perusahaan Manufaktur yang Terdaftar di BEI Tahun 2016-2017). *Magisma: Jurnal Ilmiah Ekonomi Dan Bisnis*, 7(2), 73–84.
- Singh, S. K., Basuki, B., & Setiawan, R. (2021). The Effect of Non-Performing Loan on Profitability: Empirical Evidence from Nepalese Commercial Banks. *Journal of Asian Finance, Economics and Business*, 8(4), 709–716. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0709>

- Siswanti, I., Riyadh, H. A., Cahaya, Y. F., Prowanta, E., & Beshr, B. A. H. (2024). Unlocking sustainability: exploring the nexus of green banking, digital transformation, and financial performance with foreign ownership moderation. *Discover Sustainability*, 5(1). <https://doi.org/10.1007/s43621-024-00597-5>
- Spence, M. (1973). Job Market Signaling. *The Quarterly Journal of Economic*, 87(3), 355–374.
- Sudiyatno, B., Sudarsi, S., Rijanti, T., & Yunianto, A. (2022). Corporate Governance and Financial Distress in the Indonesia Banking Sector: An Empirical Study. *Montenegrin Journal of Economics*, 18(4), 107–116. <https://doi.org/10.14254/1800-5845/2022.18-4.10>
- Sugiyanto, R., Budiarty, I., & Yuliawan, D. (2024). *Analisis Kinerja Pertumbuhan Ekonomi di 5 Negara ASEAN*. 2(04), 590–599.
- Sugiyono. (2017). *METODE PENELITIAN BISNIS: : Pendekatan Kuantitatif, Kualitatif, Kombinasi, dan R&D* (S. Y. Suryandari (ed.); 3rd ed.). ALFABETA.
- Sugiyono. (2020). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (2nd ed.). ALFABETA.
- Suhartanto, R. A., Ilat, V., & Budiarso, N. S. (2022). Pengaruh Non Performing Loan, Loan to Deposit Ratio, Return On Asset, dan Capital Adequacy Ratio Terhadap Prediksi Potensi Financial Distress (Studi Empiris Pada Bank BUMN di Indonesia Periode 2014-2021). *GOODWILL: Jurnal Riset Akuntansi Dan Auditing*, 13(1), 126–140.
- Sujarweni, W. V. (2015). *Metodologi Penelitian Bisnis & Ekonomi*. Pustaka Baru Press.
- Sunaryono, S., Sepriano, S., & Uzma, I. (2024). *Investasi Syariah Terpadu: Strategi dan Peluang Saham Tanpa Riba*. PT. Sonpedia Publishing Indonesia.
- Suot, L. Y., Koleangan, R. A., & Palandeng, I. D. (2020). Analisis Rasio Keuangan Dalam Memprediksi Kondisi Financial Distress Pada Industri Perbankan Yang Terdaftar Di Bursa Efek Indonesia. *Palandeng... 501 Jurnal EMBA*, 8(1), 501–510.
- Suriahadi, Y. (2021). ASEAN Identity. *ASEAN Identity, April*.
- Suzan, L., & Dini, A. A. (2022). Pengaruh Profitabilitas, Kepemilikan Manajerial dan Struktur Modal Terhadap Nilai Perusahaan pada Perusahaan Sub-Sektor Properti dan Real Estate Yang Terdaftar di Bursa Efek Indonesia Periode 2016-2020. *SEIKO: Journal of Management & Business*, 5(2), 487–498. <https://doi.org/10.37531/sejaman.vxix.3457>
- Tejo, B. A., & Hanggraeni, D. (2020). *The Effects of Credit Risk and Financial Performance to Financial Distress Prediction of Listed Banks in Indonesia*.

- 160(Icbmr), 151–156. <https://doi.org/10.2991/aebmr.k.201222.022>
- Tersiana, A. (2018). *Metode Penelitian* (S. Adams (ed.); 1st ed.). Start Up.
- Tyaga, M. S., & Kristanti, F. T. (2020). Analisis Survival Dalam Memprediksi Kondisi Financial Distress. *Buletin Studi Ekonomi*, 25(1), 112. <https://doi.org/10.24843/bse.2020.v25.i01.p07>
- Wardoyo, D. U., Kristanti, F. T., & Oktavianta, M. (2020). The Effect of Capital Adequacy Ratio (CAR), Non-Performance Financing (NPF), and Operational Costs of Operating Revenue (BOPO) on the Profitability of Sharia Banks in Indonesia (Study on Islamic Commercial Banks in Indonesia for the Period 2016-2020). *The Seybold Report*, 17(9), 1484–1499. <https://doi.org/10.5281/zenodo.7116107>
- Weygandt, J. J., Kieso, D. E., & Kimmel, P. D. (2011). *Research Methods for Business*, 4th Edition (4th ed.). Salemba Empat.
- Wilevy, W., & Kurniasih, A. (2021). Financial Distress of Registered Banking in Indonesia STOCK Exchange: Review of the Good Corporate Governance Aspect and Banking Performance. *European Journal of Business and Management Research*, 6(2), 181–186. <https://doi.org/10.24018/ejbm.2021.6.2.832>
- World Bank Group. (2024). GDP (current US\$). <https://data.worldbank.org/indicator/NY.GDP.MKTP.CD?end=2023&start=1960&view=chart>
- Yashilva, W. (2024). *Kedalaman Aset Bank Indonesia Dibandingkan Negara Asia Tenggara Lainnya*. GoodStats. <https://data.goodstats.id/statistic/kedalaman-aset-bank-indonesia-dibandingkan-negara-asia-tenggara-lainnya-PHOYu>
- Zahronyana, B., & Mahardika, D. (2018). Capital Adequacy Ratio, Non Performing Loan, Net Interest Margin, Biaya Operasional Pendapatan Operasional Dan Loan To Deposit Ratio Terhadap Financial Distress. *Jurnal Riset Akuntansi Kontemporer*, 10(2), 90–98.
- Zhulfania, N., & Avionita, V. (2023). The Effect of Banking Financial Ratio in Predicting Financial Distress in Banking Industry for Period 2020-2022. *Kurs : Jurnal Akuntansi, Kewirausahaan Dan Bisnis*, 8(1), 62–72. <http://www.ejournal.pelitaindonesia.ac.id/ojs32/index.php/KURS/index>

HALAMANINI SENGAJA DIKOSONGKAN