

## REFERENCES

- Achmad, Tarmidzi dan Kusumo. (2003). Analisis Rasio-Rasio Keuangan Sebagai Indikator Dalam Memprediksi Potensi Kebangkrutan Perbankan di Indonesia. *Media Ekonomi dan Bisnis*. 15 (1).
- Almilia, Luciana Spica dan Winny Herdiningtyas. (2005). Analisa Rasio Camel Terhadap Prediksi Kondisi Bermasalah Pada Lembaga Perbankan Periode 2000-2002. *Jurnal Akuntansi dan Keuangan*. 7 (2).
- Al-Smadi, M., & Al-Wabel, S. (2011). Impact of E-Banking on the Performance of Jordanian Banks. *Journal of Internet Banking and Commerce*.
- Anonymous. 2015. *Pengertian Variabel dan Macam-Macam Variabel*. <https://www.artikelsiana.com/2015/04/pengertian-variabel-macam-macam-variabel-para-ahli.html>. (April 2015).
- Badan Pusat Statistik: [www.bps.go.id](http://www.bps.go.id)
- Ball, Donald A. and McCulloch, Wendell H., 2001. *International Business Journal*. Seventh edition: Mc.Graw Hill.
- Brown, Ellen (2013). *The Public Bank Solution*. Third Millennium Press. p. 3.
- Carlson J., Furst K., Lang W. W. and Nolle D. E. (2001). *Internet Banking Market Developments and Regulatory Issues*. Manuscript, the Society of Government Economists, Washington D.C.
- Delgado, J., Hernando, I. and Nieto, M. J. (2004). *Do European Primarily Internet Banks Show Scale and Experience Efficiencies?*. Working Paper No. 0412, Banco de Espana, Madrid.
- DeYoung, R. (2001a). *The Financial Performance of Pure Play Internet Banks*. Economic Perspectives, Vol. 25 No. 1, pp. 60-75.

- DeYoung, R. (2001b). *The Financial Progress of Pure-Play Internet Banks*. Bank for International Settlements Papers.
- DeYoung, R., Lang, W. W. and Nolle, D. E. (2006), "How the Internet Affects Output and Performance at Community Banks", *Journal of Banking and Finance* (forthcoming).
- Efraim Turban, et.al., 2000. *Electronic Commerce a Manajerial Perpective*. New Jersey: Prentice-Hall, Inc. 173.
- Egan, Ronaldo, and Hudi Prawoto., Maret 2013. Pengaruh Internet Banking Terhadap Kinerja Perbankan di Indonesia. *Jurnal Akuntansi Bisnis*. 11 (22): 138-153.
- Egland, K. L., Furst, K., Nolle, D., E. and Robertson, D. (1998). Banking over the Internet. *Quarterly Journal of Office of Comptroller of the Currency*, Vol.17 No 4, December.
- Furst, Karen. Juny 2000. Who Offers Internet Banking. *Quarterly Journal*. 19 (2): 4.
- Ghozali, Imam. (2006). *Aplikasi Analisis Multivariate dengan Program SPSS, Edisi 4*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. 2011. *Aplikasi Analisis Multivariate dengan Program IMB SPSS 19*. Semarang. Badan Penerbit Undip.
- Ghozali, Imam. 2013a. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21*. Semarang: UNDIP.
- Gilarso, T. 2003. *Pengantar Ilmu Ekonomi Mikro*. Yogyakarta: Kanisius.
- Goddard, J., Molyneux, P. and Wilson, J. O. S. (2004). *The Profitability of European Banks: A Cross-sectional and Dynamic Panel Analysis*. Manchester School, Vol. 72 No.3, pp. 363-81.

- Guru, B., Staunton, J., & Balashanmugam, B. (2000). Determinants of commercial bank profitability in Malaysia. *Asian Academy of Management Journal*, 1-22.
- Hasan, I., Maccario, A. and Zazzara, C. (2002). *Do Internet Activities Add Value? The Italian Bank Experience*. Working Paper, Berkley Research Center, New York University.
- Hayes, A. F. (2013). *Introduction to Mediation, Moderation and Conditional Process Analysis*. New York: The Guilford Press.
- Hernando, I. and Nieto, M. J. (2005). *Is the Internet Delivery Channel Changing Banks' Performance? The Case of Spanish Banks*. Banco de Espana, Unpublished Manuscript.
- Ibrahim, Amin. 2008. *Teori dan Konsep Pelayanan Publik serta Implementasinya*. Bandung: Mandar Maju.
- Indonesia Stock Exchange: [www.idx.co.id](http://www.idx.co.id)
- Investing.com: [www.investing.com](http://www.investing.com)
- Ismail. 2010. *Manajemen Perbankan: Teori Menuju Aplikasi*. Jakarta: Kencana Prenadamedia Group.
- Keputusan menteri pendayagunaan aparatur Negara No. 63 tahun 2003.
- Malhotra, Pooja, and Balwinder Singh., 2009. The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience. *Eurasian Journal of Business and Economics*. 2 (4): 43-62.
- Margaretha, F. (2011). *Manajemen Keuangan untuk Manajer Non Keuangan*. Jakarta: Salemba Empat.
- Market Screener: [www.marketscreener.com](http://www.marketscreener.com)

- Martini, Tri. 2014. *Pengaruh Konvergensi IFRS Terhadap Relevansi Nilai Informasi Akuntansi di Perusahaan Manufaktur Yang Terdaftar di BEI*. Skripsi. Universitas Bengkulu.
- Pasiouras, F. and Kosmidou, K. (2007). *Factors influencing the profitability of domestic and foreign commercial banks in the European Union*. *International Business and Finance*, 21, 222-237.
- Paul H. Walgenbach, Norman E. Dittrich and Ernest I. Hanson. (1973). *Financial Accounting, New York: Harcourt Brace Javonovich, Inc.* Page 429.
- Sugiyono. 2013. *Statistika Untuk Penelitian*. Bandung: Alfa Beta.
- Sullivan, R. J. (2000). *How Has the Adoption of Internet Banking Affected Performance and Risk at Banks? A Look at Internet Banking in the Tenth Federal Reserve District*. Financial Industry Perspectives. Federal Reserve Bank of Kansas City.
- Susan V. Crosson; Belverd E. Needles, Jr.; Belverd E. Needles; Powers, Marian (2008). *Principles of accounting*. Boston: Houghton Mifflin. p. 209.
- Syarifudin, Raynanda and Viverita. 2014. *The Impact of Mobile Banking on Indonesian Banking Performance*. Fakultas Ekonomi. Universitas Indonesia: Depok.
- Undang-undang Republik Indonesia Nomor 10 Tahun 1998, Pasal 1 ayat (1), Tentang Perbankan.
- Yoga, Paulus. 2017. *70,4% Pengguna Internet Gunakan Perbankan Online* <http://infobanknews.com/704-pengguna-internet-gunakan-perbankan-online/>. (28 April 2017).
- Zakaria, Aziz. 2012. *Analisis Pengaruh Penerapan Internet Banking Terhadap Kinerja Perbankan di Indonesia*. Skripsi. Fakultas Ekonomi. Universitas Indonesia: Depok.