

DAFTAR PUSTAKA

- AlAli, M., & Al-Yatama, S. (2019). Analyzing the financial soundness of Kuwaiti banks using CAMELS framework. *Financial Risk and Management Reviews*, 5(1), 55-69.
- Altman, E. I. (1968). Financial ratios, discriminant analysis and the prediction of corporate bankruptcy. *The journal of finance*, 23(4), 589-609.
- Altman, E. I., Iwanicz-Drozdowska, M., 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.
- Arbar, T. F. (2023, September 27). *6 update Perang rusia-ukraina, Putin Kirim Pasukan Baru*. CNBC Indonesia. <https://www.cnbcindonesia.com/news/20230927211222-4-476175/6-update-perang-rusia-ukraina-putin-kirim-pasukan-baru>
- Badan Riset dan Inovasi Nasional. (2022, November 17). *Rumitnya Konflik rusia-ukraina Dan Pengaruhnya pada Dunia Luas*. BRIN - Rumitnya Konflik Rusia-Ukraina dan Pengaruhnya pada Dunia Luas. <https://www.brin.go.id/news/110870/rumitnya-konflik-rusia-ukraina-dan-pengaruhnya-pada-dunia-luas>
- Balasubramanian, S. A., GS, R., P, S., & Natarajan, T. (2019). Modeling corporate financial distress using financial and non-financial variables: The case of Indian listed companies. *International Journal of Law and Management*, 61(3/4), 457-484.
- Bashatweh, A. D., & Ahmed, E. Y. (2020). Financial Performance Evaluation of the commercial banks in Jordan: Based on the CAMELS Framework. *International Journal of Advanced Science and Technology*, 29(5), 985-994.
- Bose, I. (2006). Deciding the financial health of dot-coms using rough sets. *Information & Management*, 43(7), 835-846.

- Boubaker, S., Cellier, A., Manita, R., & Saeed, A. (2020). Does corporate social responsibility reduce financial distress risk?. *Economic Modelling*, 91, 835-851.
- Carmichael, D. R. (1972). The Auditor's reporting obligation: The meaning and implementation of the fourth standard of reporting. (*No Title*).
- CFI Team. (2023, May 10). *Altman's Z-score model*. Corporate Finance Institute. <https://corporatefinanceinstitute.com/resources/commercial-lending/altmans-z-score-model/>
- Condello, S., Del Pozzo, A., Loprevite, S., & Ricca, B. (2017). Potential and limitations of DEA as a bankruptcy prediction tool in the light of a study on Italian listed companies. *Applied Mathematical Sciences*, 11(44), 2185-2207.
- D. J. Lutfie, Harrie. dan Priansa, Manajemen Bisnis Perbankan Kontemporer. CV PUSTAKA SETIA, Bandung., 2019.
- Deakin, E. B. (1972). A discriminant analysis of predictors of business failure. *Journal of accounting research*, 167-179.
- Doumpos, M., & Zopounidis, C. (1999). A multicriteria discrimination method for the prediction of financial distress: The case of Greece. *Multinational Finance Journal*, 3(2), 71-101.
- Dwitama, F. (2021). Comparison Analysis Of Camels And Rgec In Assessing The Level Of Health Of Bank (Case Study In Pt Bank Rakyat Indonesia (Persero), Tbk Period 2017-2019). *International Journal of Science, Technology & Management*, 2(5), 1825-1829.
- Fadoua, J., & Brahim, D. (2020). Financial stability of Islamic and conventional banks of the MENA region: post and pre-crisis of CAMELS framework. *International Journal of Islamic Banking and Finance Research*, 4(2), 38-48.
- Fauzia, M., & Djumena, E. (2018). IMF: Indonesia Seharunya Punya " Tax Ratio" 15 Persen. *Diakses pada tanggal*, 23.

- Ferdiansyah, F., & Widyarti, E. T. (2022). Analysis of CAMEL ratio on financial distress banking companies in Indonesia. *Diponegoro International Journal of Business*, 5(1), 47-56.
- Foster, G. (1986). *Financial Statement Analysis*. Prentice Hall, Inc., Englewood Cliffs.
- Galán, J. (2021). CREWS: a CAMELS-based early warning system of systemic risk in the banking sector. *Banco de Espana Occasional Paper*, (2132).
- Geng, R., Bose, I., & Chen, X. (2015). Prediction of financial distress: An empirical study of listed Chinese companies using data mining. *European Journal of Operational Research*, 241(1), 236-247.
- Gunawan, B., & Arvianda, K. M. (2019, November). Bank Health Level Analysis Using CAMELS and RGEC Methods on PT Bank Panin Dubai Syariah Ltd. In *5th International Conference on Accounting and Finance (ICAF 2019)* (pp. 20-26). Atlantis Press.
- Handriani, E., Ghozali, I., & Hersugodo, H. (2021). Corporate governance on financial distress: Evidence from Indonesia. *Management Science Letters*, 11(6), 1833-1844.
- Hasas Yehaneh, Y., Habibi, R., & Nazi, B. (2018). Impact of Asset Quality on Financial Distress in Banks. *Quarterly Studies in Banking Management and Islamic Banking*, 3(6, 7), 25-58.
- <https://www.ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/Documents/Pages/pojk-kegiatan-usaha-dan-jaringan-kantor-berdasarkan-modal-inti-bank/SALINAN-POJK.6%20BUKU.pdf>
- Hua, Z., Wang, Y., Xu, X., Zhang, B., & Liang, L. (2007). Predicting corporate financial distress based on integration of support vector machine and logistic regression. *Expert Systems with Applications*, 33(2), 434-440.
- Ikpesu, F. (2019). Firm specific determinants of financial distress: Empirical evidence from Nigeria. *Journal of Accounting and Taxation*, 11(3), 49-56.
- Indraini, A. (2020, August 8). *Ngeri! Puluhan bank Tumbang saat Krisis 1998 Melanda*. detikfinance. <https://finance.detik.com/berita-ekonomi-bisnis/d-5125161/ngeri-puluhan-bank-tumbang-saat-krisis-1998-melanda/2>

- Investopedia. *Here's how much central banks around the world are raising interest rates.* (2023, March 23). <https://www.investopedia.com/how-much-central-banks-around-the-world-are-raising-interest-rates-7370617#:~:text=Rate%20hikes%2C%20which%20increase%20borrowing,cost%2Dof%2Dliving%20increases>
- Kompas Cyber Media. (2018, November 28). *Cerita Boediono soal Kesalahan Resep IMF Menangani Krisis 1998.*
KOMPAS.com. <https://ekonomi.kompas.com/read/2018/11/28/204200326/cerita-boediono-soal-kesalahan-resep-imf-menangani-krisis-1998>
- Kowanda, D., Pasaribu, R., & Firdaus, M. (2015). Financial distress prediction on public listed banks in Indonesia stock exchange. *Interdisciplinary Behavior and Social Sciences*, 333-338.
- Kurniasari, R. (2017). Analisis Biaya Operasional Dan Pendapatan Operasional (BOPO) Terhadap Return On Assets (ROA). *Perspektif: Jurnal Ekonomi dan Manajemen Akademi Bina Sarana Informatika*, 15(1), 71-78.
- Laoli. (2023, January 19). *Aturan Baru OJK Soal modal minimum Dinilai Bisa Cegah bank Dari Kebangkrutan.*
kontan.co.id. <https://keuangan.kontan.co.id/news/aturan-baru-ojk-soal-modal-minim-dinilai-bisa-cegah-bank-dari-kebangkrutan>
- Laras, A. (2023, October 21). *Dolar Perkasa Dan Bunga Acuan Naik, Tekanan Likuiditas Hantui bank Kecil.*
Bisnis.com. <https://finansial.bisnis.com/read/20231021/90/1706362/dolar-perkasa-dan-bunga-acuan-naik-tekanan-likuiditas-hantui-bank-kecil>
- Lin, T. H. (2009). A cross model study of corporate financial distress prediction in Taiwan: Multiple discriminant analysis, logit, probit and neural networks models. *Neurocomputing*, 72(16-18), 3507-3516.
- Liputan6.com. (2020, 27). *OJK: Kredit Bermasalah bank Naik ITU Wajar.*
liputan6.com. <https://www.liputan6.com/bisnis/read/4341199/ojk-kredit-bermasalah-bank-naik-itu-wajar>
- Malhotra, N. K. (2020). *Marketing research: an applied prientation.* pearson.

- Natalia, T. (2023, July 28). *Penyaluran Kredit Melambat, Tanda bank Mulai Konservatif?* CNBC Indonesia. <https://www.cnbcindonesia.com/research/20230728174100-128-458239/penyaluran-kredit-melambat-tanda-bank-mulai-konservatif>
- Nufus, K., Audina, N., & Muchtar, A. (2018). Effect of Financial Distress Ratio Banking Company in Indonesia Period 2011-2015. *Research Journal of Finance and Accounting*, 9(16), 6875.
- OJK. (2023). *Stabilitas Sistem Keuangan*. <https://ojk.go.id/id/kanal/perbankan/stabilitas-sistem-keuangan/Pages/Ikhtisar.aspx>
- Paidar, A., Shafiee, M., Avazzadeh, F., & Valipour, H. (2021). Predicting Banks' Financial Distress by Data Envelopment Analysis Model and CAMELS Indicators. *Journal of System Management*, 7(3), 213-240.
- Pasha, S. N., Pulungan, N. A. F., & Madelan, S. (2023). Financial Distress in BUMN in Indonesia and Factors Affecting Financial Performance and Health Levels in BUMN Companies. *Ekonika: Jurnal Ekonomi Universitas Kadiri*, 8(1), 200-222.
- Paul, T. (2023, August 15). *Why is inflation so high? An economist explains why everyday essentials cost more*. CNBC. <https://www.cnbc.com/select/why-is-inflation-so-high/>
- Purwadani, A. G., & Imronuddin, I. (2023, October). Effectiveness of Risk Profile, GCG, Earning and Capital (RGEC) Methods on Managerial Performance Assessment in Green Banking Implementation. In *International Conference on Economics and Business Studies (ICOEBS-22-2)* (pp. 474-491). Atlantis Press.
- Purwanti, T. (2022, November 9). *4 bank Aman, 19 Lainnya "Terancam" Merger atau Likuidasi*. CNBC Indonesia. <https://www.cnbcindonesia.com/market/20221109081010-17-386238/4-bank-aman-19-lainnya-terancam-merger-atau-likuidasi>

- Purwanto, S., Perkasa, D. H., & Abadi, F. (2023). Assessment of Banking Conditions on Financial Distress During the Period of COVID-19 in Indonesia. *WSEAS Transactions on Business and Economics*, 20, 467-474.
- Putra, D. (2022, October 24). *Kuat Hadapi Gejolak 2023, bank Harus Punya CAR Segini*. CNBC Indonesia. <https://www.cnbcindonesia.com/market/20221024164741-17-382165/kuat-hadapi-gejolak-2023-bank-harus-punya-car-segini>
- Quoc Trung, N. K. (2021). Determinants of bank performance in Vietnamese commercial banks: an application of the camels model. *Cogent Business & Management*, 8(1), 1979443.
- Rachman, A. (2023, June 7). *Awas Krisis Perbankan 2023, Negara Maju Bisa Bangkrut!* CNBC Indonesia. <https://www.cnbcindonesia.com/news/20230607101642-4-443720/awas-krisis-perbankan-2023-negara-maju-bisa-bangkrut>
- Redaksi, T. (2023, March 23). *Bank-bank top Dunia Ambruk & Bangkrut, Ini Sebenarnya Terjadi*. CNBC Indonesia. <https://www.cnbcindonesia.com/news/20230323152510-4-423979/bank-bank-top-dunia-ambruk-bangkrut-ini-sebenarnya-terjadi>
- Roman, A., & Şargu, A. C. (2013). Analysing the financial soundness of the commercial banks in Romania: an approach based on the camels framework. *Procedia economics and finance*, 6, 703-712.
- Rowland, T. Setiawan, and A. Fitriningrum, “Jurnal Bisnis dan Akuntansi Unsurya RASIO KEUANGAN DAN UMUR BANK (Studi Pada Perbankan Yang Terdaftar di BEI 2016-2019) Jurnal Bisnis dan Akuntansi Unsurya,” *Jurnal Bisnis dan Akuntansi Unsurya*, vol. 6, no. 2, pp. 82–93, 2021.
- Saeed, H., Shahid, A., & Tirmizi, S. M. A. (2020). An empirical investigation of banking sector performance of Pakistan and Sri Lanka by using CAMELS ratio of framework. *Journal of Sustainable Finance & Investment*, 10(3), 247-268.

- SirElkhatim, M., & Salim, N. (2017). Prediction of banks financial distress. *Journal of Engineering and Computer Science (JECS)*, 16(1), 40-55.
- Soleimani, B., Nemati, M., Almasi, H. (2020). Evaluating the performance of private banks in Tehran Stock Exchange based on CAMEL model. *Financial Economics*, 14 (50):115-144.
- Stepani, P. N., & Nugroho, L. (2023). Pengaruh Profitabilitas, Likuiditas, Leverage, dan Ukuran Perusahaan Terhadap Financial Distress Pada Perusahaan Consumer Non-Cyclicals yang Terdaftar di Bursa Efek Indonesia Periode 2019-2021. *Journal of Trends Economics and Accounting Research*, 3(3), 194-205.
- Sugiyono (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabet.
- Tejo, B. A., & Hanggraeni, D. (2020, December). The effects of credit risk and financial performance to financial distress prediction of listed banks in Indonesia. In *The International Conference on Business and Management Research (ICBMR 2020)* (pp. 151-156). Atlantis Press.
- UNAIR. (2022, April 25). *Dampak Perang Dagang Antara Amerika Serikat Dan China terhadap Ekspor Indonesia*. Universitas Airlangga Official Website. <https://unair.ac.id/dampak-perang-dagang-antara-amerika-serikat-dan-china-terhadap-ekspor-indonesia/>
- Wangsih, I. C., Yanti, D. R., Yohana, Y., Kalbuana, N., & Cahyadi, C. I. (2021). Influence of leverage, firm size, and sales growth on financial distress. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 5(4).
- Wanke, P., Azad, M. A. K., Yazdi, A. K., Birau, F. R., & Spulbar, C. M. (2022). Revisiting CAMELS rating system and the performance of ASEAN banks: A comprehensive MCDM/Z-Numbers approach. *IEEE Access*, 10, 54098-54109.

- Waqas, H., & Md-Rus, R. (2018). Predicting financial distress: Importance of accounting and firm-specific market variables for Pakistan's listed firms. *Cogent Economics & Finance*, 6(1), 1545739.
- Wibowo, E. A. (2022, 3). *2 Tahun Pandemi COVID-19, Ringkasan Perjalanan Wabah corona Di Indonesia*. Tempo. <https://nasional.tempo.co/read/1566720/2-tahun-pandemi-covid-19-ringkasan-perjalanan-wabah-corona-di-indonesia>
- Wiratmini. (2020, June 16). *Bank Kurang Efisien, Rasio BOPO Perbankan Kuartal I/2020 Tertinggi Setahun Terakhir*. Bisnis.com. <https://finansial.bisnis.com/read/20200616/90/1253346/bank-kurang-efisien-rasio-bopo-perbankan-kuartal-i2020-tertinggi-setahun-terakhir>
- Wiratmini. (2020, October 25). *Pendapatan Susut, bank Kecil Makin Terhimpit*. Bisnis.com. <https://finansial.bisnis.com/read/20201025/90/1309490/pendapatan-susut-bank-kecil-makin-terhimpit>
- Yip, B., & Perasso, V. (2021, June 25). *Apakah Kita perlu mencari tahu Dari mana asal virus corona?* BBC News Indonesia. <https://www.bbc.com/indonesia/dunia-57590872>
- Yuhartil, Y. T. W. S., & Dwiarti, S. R. (2020). The Effect of Camel Ratio in Predicting Financial Distress Conditions in Banking Companies Registered in Indonesia Stock Exchange (BEI).