

DAFTAR PUSTAKA

- Abdul Adzis, Azira, David W. L. Tripe, and Paul Dunmore. 2016. "IAS 39, Income Smoothing, and pro-Cyclicality: Evidence from Hong Kong Banks." *Journal of Financial Economic Policy* 8(1):80–94.
- Bouvatier, Vincent, Laetitia Lepetit, and Frank Strobel. 2014. "Bank Income Smoothing, Ownership Concentration and the Regulatory Environment." *Journal of Banking and Finance* 41(1):253–70.
- Elnahass, Marwa, Marwan Izzeldin, and Gerald Steele. 2018. "Capital and Earnings Management: Evidence from Alternative Banking Business Models." *International Journal of Accounting* 53(1):20–32.
- Gombola, Michael J., Amy Yueh Fang Ho, and Chin Chuan Huang. 2016. "The Effect of Leverage and Liquidity on Earnings and Capital Management: Evidence from U.S. Commercial Banks." *International Review of Economics and Finance* 43:35–58.
- Imam Ghozali. 2016. *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23*. Diponogoro: Badan Penerbit Universitas Diponogoro.
- Leventis, Stergios, Panagiotis E. Dimitropoulos, and Asokan Anandarajan. 2011. "Loan Loss Provisions, Earnings Management and Capital Management under IFRS: The Case of EU Commercial Banks." *Journal of Financial Services Research* 40(1):103–22.
- Lim, Chu Yeong and Kevin Ow Yong. 2017. "Regulatory Pressure and Income Smoothing by Banks in Response to Anticipated Changes to the Basel II Accord." *China Journal of Accounting Research* 10(1):9–32.
- Magnis, Chris and George Emmanuel Iatridis. 2017. "The Relation between Auditor Reputation, Earnings and Capital Management in the Banking Sector: An International Investigation." *Research in International Business and Finance* 39:338–57.
- Morris, Richard D., Helen Kang, and Jing Jie. 2016. "The Determinants and Value Relevance of Banks' Discretionary Loan Loss Provisions during the Financial Crisis." *Journal of Contemporary Accounting and Economics* 12(2):176–90.
- Noor, Juliansyah. 2011. *Metodologi Penelitian : Skripsi, Tesis, Disertasi, dan Karya Ilmiah*. Jakarta : Prenadamedia Group.

- Olszak, Małgorzata, Sylwia Roszkowska, and Iwona Kowalska. 2018. “Macroprudential Policy Instruments and Procyclicality of Loan-Loss Provisions – Cross-Country Evidence.” *Journal of International Financial Markets, Institutions and Money* 54:228–57.
- Ozili, Peterson K. 2017. “Bank Earnings Smoothing, Audit Quality and Procyclicality in Africa: The Case of Loan Loss Provisions.” *Review of Accounting and Finance* 16(2):142–61.
- Peraturan Bank Indonesia Nomor 14/15/PBI/2012 tahun 2012 Tentang *Penyisihan Penghapusan Aktiva Produktif bagi Bank Umum*.
- Pinto, Inês and Winnie Ng Picoto. 2018. “Earnings and Capital Management in European Banks – Combining a Multivariate Regression with a Qualitative Comparative Analysis.” *Journal of Business Research* 89(December):258–64.
- Scot William R. 2009. *Financial Accountig Theory. Fifth Edition*. Toronto : Pearson Prentice Hall.
- Soedarmono, Wahyoe, Sigid Eko Pramono, and Amine Tarazi. 2016. “The Procyclicality of Loan Loss Provisions in Islamic Banks.” *Research in International Business and Finance*.
- Sulityanto, H. Sri. 2008. *Manajemen Laba Teori dan Model Empiris*. Jakarta : PT. Grasindo.
- www.bi.go.id

