

DAFTAR PUSTAKA

- Acai Sudirman, S.E., M.M. *ANALISA LAPORAN KEUANGAN*. Widina Bhakti Persada Bandung, 2020.
- Ade Irma, Amelya Dwi. “Pengaruh Komisaris, Komite Audit, Struktur Kepemilikan, Size, Dan Leverage Terhadap Kinerja Keuangan Perusahaan Properti, Perumahan Dan Kontruksi 2013-2017.” *Jurnal Ilmu Manajemen* 7, no. 3 (2019): 697–712.
<https://jurnalmahasiswa.unesa.ac.id/index.php/jim/article/view/28953>.
- Agnes, Sawir. *Analisa Kinerja Keuangan Dan Perencanaan Keauangan. Perusahaan*. Jakarta: : PT. Gramedia Pustaka Utama, 2019.
- Amir, Amri, Junaidi, and Yulmardi. *Metodologi Penelitian*, 2019.
- Amirullah. “Populasi Dan Sampel.” *Wood Science and Technology* 16, no. 4 (2019): 293–303.
- Analysis, The, Leverage Level Effect, Company Performace, Beverage Company Listed, B E I Year, Luluk M Ifada, and Nayirotul Inayah. “ANALISIS PENGARUH TINGKAT LEVERAGE TERHADAP KINERJA PERUSAHAAN (Studi Pada Perusahaan Food and Beverage Yang Terdaftar Di BEI Tahun 2011-2013) Fokus Ekonomi,” 2017, 19–36.
- Andriani, Devi. “Analisis Balance Scorecard (Bsc)Sebagai Alat Pengukur Kinerja Pada Pt. Novell Pharmaceutical Laboratories Cabang Pekanbaru,” 2019, 72.
<http://repository.uin-suska.ac.id/4777/>.
- Angori, G., Aristei, D., & Gallo. “Lending Technologies, Banking Relationships, and Firms’ Access to Credit in Italy: The Role of Firm Size.” *Applied Economics* 51, no. 58 (2019): 6139–6170.
- Aristei, D., & Gallo, M. “The Determinants of Firm–Bank Relationships in Italy: Bank Ownership Type, Diversification and Multiple Banking Relationships.” *European Journal of Finance* 23, no. 15 (2017): 1512–1543.
<https://doi.org/10.1080/1351847X.2016.1186712>.
- Bank Indonesia. “Majalah Bank Indonesia Edisi 92 Tahun 2021 Melaju Penuh Optimisme Di 2022,” 2021.
www.majalahbicara.com.
- Belaid, Faiçal, Rim Boussaada, and Houda Belguith. “Bank-Firm

- Relationship and Credit Risk: An Analysis on Tunisian Firms.” *Research in International Business and Finance* 42 (2017): 532–43. <https://doi.org/10.1016/j.ribaf.2017.04.011>.
- Bennouri, Moez, Sonia Falconieri, and Maher Kooli. “Single versus Multiple Banking: Lessons from Initial Public Offerings.” *European Journal of Finance* 23, no. 10 (2017): 841–58. <https://doi.org/10.1080/1351847X.2015.1053149>.
- BIDA SARI, SP, MSi. “Korelasi , d e t e r m i N a s i D a n Regresi Sederhana,” 2019.
- Budiman, Andreina. “Pengaruh Profitabilitas, Solvabilitas, Dan Ukuran Perusahaan Terhadap Audit Delay Pada Perusahaan Property Dan Real Estate Yang Terdaftar Di Bursa Efek Indonesia Periode 2016-2019.” *Bab III Metoda Penelitian Bab iii me* (2020): 1–9.
- Cui, Weihai, Ly Kim Cuong, and Katsutoshi Shimizu. “Cash Policy and the Bank Firm Relationship,” 2019. [repec:eee:ecmode:v:91:y:2020:i:c:p:804-818%0ADDOI:10.1016/j.econmod.2020.04.015](https://www.repec.org/eee/ecmode/v:91/y:2020/i:c:p:804-818%0ADDOI:10.1016/j.econmod.2020.04.015).
- Davis, J.H., Schoorman, F.D., & Donaldson, R. *Toward a Stewardship Theory of Management*. Academy of Management Review, 1997.
- Dewi, Aminar Sutra, Desfrian Sari, and Henryanto Abaharis. “Kinerja Perusahaan Manufaktur Di Bursa Efek.” *Jurnal Benefia* 3, no. 3 (2018): 445–54.
- Dewi, Ni Wayan Ayu Mutiara, and Made Reina Candradewi. “Pengaruh Employee Stock Ownership Plan, Leverage, Dan Ukuran Perusahaan Terhadap Kinerja Keuangan Perusahaan.” *E-Jurnal Manajemen Universitas Udayana* 7, no. 9 (2018): 4774–4802.
- Dr. Vladimir, Vega Falcon. “Identifikasi Variabel Penelitian.” *Gastronomía Ecuatoriana y Turismo Local*. 1, no. 69 (1967): 5–24.
- Fernandes, Hocelayne Paulino. “Uji Multikolinearitas,” 2019, 139.
- Firdausi, Rizka Maulina, Liyu Adhi, and Kasari Sulung. “Bank-Firm Relationship” 10 (2019): 102–14.
- Fitria. “PENGARUH LEVERAGE, LIKUIDITAS DAN PROFITABILITAS TERHADAP PERINGKAT OBLIGASI,” 2019.
- Han, Liang, Song Zhang, and Francis J. Greene. “Bank Market Concentration, Relationship Banking, and Small Business

- no. 2 (2021): 99–107. <https://doi.org/10.36418/ink.v2i2.8>.
- Kosanke, Robert M. “Kerangka Konsep Dan Definisi Operasional Oleh : Gisely Vionalita SKM. M.Sc. Dosen Program Studi Kesehatan Masyarakat Mata Kuliah : Metodologi Penelitian Kuantitatif VARIABEL,” 2019.
- Kurniati, Ria Ans, and Muhammad Saifi. “Pengaruh Employee Stock Ownership Program (ESOP) Dan Leverage Terhadap Kinerja Keuangan.” *Jurnal Administrasi Bisnis (JAB)* 62, no. 2 (2018): 150–57.
- Leverage, Manfaat, and Bagi Perusahaan. “Mufidah, Manfaat Leverage Bagi Perusahaan ... ISSN: 1412-5366,” 2019, 53–60.
- Lisa, Erna. “Jurnal Sains Manajemen & Akuntansi Volume X No. 1 / Februari / 2018” X, no. 1 (2018): 21–39.
- Lukman Samsyudin. *Manajemen Keuangan Perusahaan*, 2011.
- N . S . Mattiara ., I . S . Saerang ., J . E . Tulung “TERHADAP KINERJA KEUANGAN PADA INDUSTRI KEUANGAN NON BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2014-2018 THE IMPACT OF INSTITUTIONAL OWNERSHIP , BOARD SIZE AND LEVERAGE ON FINANCIAL PERFO” 8, no. 3 (2020): 306–16.
- Nakashima, Kiyotaka, and Koji Takahashi. “The Real Effects of Bank-Driven Termination of Relationships: Evidence from Loan-Level Matched Data.” *Journal of Financial Stability* 39, no. 89447 (2018): 46–65. <https://doi.org/10.1016/j.jfs.2018.09.002>.
- Nawangsari, Rima Dewi, and Paskah Ika Nugroho. “Pengaruh Indikator Kinerja Ekonomi, Indikator Kinerja Lingkungan Dan Indikator Kinerja Sosial Terhadap Profitabilitas Perusahaan Manufaktur.” *International Journal of Social Science and Business* 3, no. 2 (2019): 162. <https://doi.org/10.23887/ijssb.v3i2.17644>.
- Nuryani, Lila. “PENGARUH FIRM-BANK RELATIONSHIP PADA DEBT MATURITY(Studi Pada Usaha Mikro Kecil Dan Menengah(UMKM) Furniture Di Surakarta).” *UNS-F. Ekonomi Jur. Manajemen-F.0211066-2019*, 2019, 4.
- Oscar, Bhebeb, and Diah Sumirah. “Definisi Operasional Vasiabel Bab III Metode Penelitian.” *Jurnal Bisnis Dan Pemasaran* 9, no. 1 (2019): 1–11.

- Prof.Dr.Imam Ghozali, M.Com. 25 *GRAND THEORY*. Semarang: YOGA PRATAMA, 2020.
- Prof.H.Imam Ghozali. *Aplikasi Analisis Multivariated Dengan Program IBM SPSS 25 Edisi 9*. Edited by Badan Penerbit Universitas Diponegoro. 9th ed. Semarang: Badan Penerbit Universitas Diponegoro, 2018.
- Rasjid, Herlina. “Variabel Intervening Pada Industri Perbankan Di Bursa Efek Indonesia the Influence of Asset Management , Liabilities and Company Growth on the Value of Companies With Dividend Policy As Intervening Variables in the Banking Industry on the Indonesia Stock.” *JEM Jurnal Ekonomi Dan ...*, 2021.
- Rosalin, Labora Sesarea. “Pengaruh Banking Relationship Terhadap Kinerja Perusahaan Pada Sektor Manufaktur Di Indonesia.” *Calyptra* 4, no. 1 (2019): 1–10.
- Rosikho, Alfi Ainur. “Bab III - Metode Penelitian Metode Penelitian.” *Metode Penelitian*, no. 9 (2017): 22–34.
- Salehnur, Salehnur. “Kausalitas.” *Jurnal Ushuluddin XXII*, no. 2 (2019): 224–38.
- Sari, Vivi Fitria, and Wahidahwati. “Pengaruh Leverage Dan ESOP Terhadap Kinerja Keuangan Perusahaan Go Public Di Bei.” *Jurnal Ilmu Dan Riset Akuntansi* 7, no. 12 (2018).
- Setiyadi. “Pengaruh Compan Size, Profitability, Dan Institutional Ownership Terhadap CSR Disclousure.” *Jurnal Ekonomi*, 2017.
- Setyadharma, Andryan. “Uji Asumsi Klasik Dengan SPSS 16.0.” *Manajemen Dan Akuntansi* 36 (2020): 1–44.
- Sugiyono. “Penelitian Kausal,” 2018.
- Susanto Salim, Priscilla W,. “Faktor-Faktor Yang Mempengaruhi Keputusan Investasi Pada Perusahaan Infrastruktur, Utilitas Dan Transportasi.” *Jurnal Paradigma Akuntansi* 1, no. 3 (2019): 580. <https://doi.org/10.24912/jpa.v1i3.5561>.
- Thania Nurul Anisa. “PENGARUH BANK FIRM RELATIONSHIP DAN LEVERAGE TERHADAP KINERJA PERUSAHAAN.” *Jurnal Ekonomi*, 2021.
- Toto Prihadi. *ANALISIS LAPORAN KEUANGAN*. jakarta: PT Gramedia Pustaka Utama, 2019.
- Widi, Ristya. “Uji Validitas Dan Reliabilitas Dalam Penelitian.” *Stomatognatic (J.K.G. Unej)* 8, no. 1 (2019): 27–34. <https://jurnal.unej.ac.id/index.php/STOMA/article/view/2083>

- Yuliara I made. "Regresi Linier Berganda 1." *Journal Article*, 2016, 1–6.
- Yuliara, I Made. "Modul Regresi Linier Berganda." *Universitas Udayana*, 2016, 18.
- . "Regresi Linier Berganda 1." *Journal Article*, 2016, 1–6. <http://www.mendeley.com/research/regresi-linier-berganda-1/>.
- Zaki, M., and Saiman Saiman. "Kajian Tentang Perumusan Hipotesis Statistik Dalam Pengujian Hipotesis Penelitian." *JHIP - Jurnal Ilmiah Ilmu Pendidikan* 4, no. 2 (2021): 115–18. <https://doi.org/10.54371/jiip.v4i2.216>.
- Zemzem, Ahmed, Khaled Guesmi, and Khaoula Ftouhi. "The Role of Banks in the Governance of Nonfinancial Firms: Evidence from Europe." *Research in International Business and Finance* 42 (2017): 784–93. <https://doi.org/10.1016/j.ribaf.2017.07.016>.
- Zusryn, Alyta Shabrina, Maulida Nurul Innayah, and Hanastasya Sahulata. "Hubungan Simultan Bank-Firm Relationship Dan Kinerja Pada Perusahaan Socially Responsible Investment (SRI) Di Indonesia." *Jurnal Ekonomi Bisnis Dan Kewirausahaan* 9, no. 2 (2020): 161. <https://doi.org/10.26418/jebik.v9i2.40984>.