

## DAFTAR PUSTAKA

- Al – Shami, H.A. (2013, Korrik 24). *Universiti Utara Malaysian Electronic Theses and Dissertation*. Tratto il giorno Maj 13, 2015 da Universiti Utara Malaysian : etd.uum.edu.
- Andries, J.L. (2009). *Money, Banking, and Financial Institutions : Canada in the Global Environment*. Toronto : McGraw-Hill Ryerson. p.35.
- Bambang, Riyanto. (2008). *Dasar – Dasar Pembelanjaan Perusahaan*. Yogyakarta : Penerbit GPFE
- Basuki, Agus Tri and Prawoto, Nano. (2016). *Analisis Regresi dalam Penelitian Ekonomi & Bisnis : Dilengkapi Aplikasi SPSS dan EVIEWS*. Depok : PT Rajagrafindo Persada
- Benston, George J. & Smith, Clifford W., Jr. (1976). *A Transaction Cost Approach to the Theory of Financial Intermediation*. Journal of Finance, American Finance Association, Vol. 31
- Bert, S. dan Dick, W. (2003). *The Theory of Financial Intermediation : An Essay on What It Does (Not) Explain*. Vienna : SUERF
- Brigham dan Houston. (2010). *Dasar – Dasar Manajemen Keuangan Buku 1 (Edisi 11)*. Jakarta : Salemba Empat
- Burca, M., & Batrinca, G. (2014). *The Determinants of Financial Performance in the Romanian Insurance Market*. International Journal of Academic Research in Accounting, Finance, and Management Sciences.
- Cekrezi, A. (2015). *Determinants of Financial Performance of the Insurance Companies : A Case of Albania*. International Journal of Economics, Commerce, and Management, Vol III, Issue 4.
- Chen, Z., Li, D., Moshirian, F., & Szablocs, C. (2009). *Expansion and Consolidation of Bancassurance in the 21st Century*. Journal of International Financial Market, Institution, and Money 19, 633-644.
- Chepkoech, Edah & Omwenga, Jane. (2016). *Effects of Bancassurance on Performance of Insurance Firms in Kenya*. International Journal of Management and Commerce Innovations Vol. 3
- Das, U., Davies, N., Podpiera, R. (2003). *Insurance and Issues in Financial Soundness*. IMF Working Paper No.3/138
- Diamond, D.W., and Rajan, R.G. (2000). *A Theory of Bank Capital*. Journal of Finance 55
- Fiordelisi, F. dan Ricci, O. (2012). *Bancassurance in Europe : Past, Present, and Future*. England : Palgrave Macmillan

- Flamini, V., McDonald, C., & Schumacher, L. (2015). *The Determinants of Commercial Bank Profitability in Sub-Saharan African*. International Monetary Fund
- Ghozali, Imam. (2011). *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang : Badan Penerbit Universitas Diponegoro
- Gurley, J.G., and Shaw, E.S. (1960). *Money in Theory of Finance*. Brookings, Washington DC
- Hamoul, T., Zair, W. dan Mokhefi, A. (2018). *The Consolidation Strategy Between Banks and Insurance Company – Case of Algeria*. International Journal of Research Science & Management
- Kirui, D.K. (2009). *Bancassurance – A Perspective*. Journal of the Association of Kenya Insurers, July
- Kumari, T.H., dan Dorthy, B.C. (2014). *Performance Evaluation of Bancassurance – A Study on SBI Life Insurance Company*. International Journal of Social Sciences Arts and Humanities Vol.1 No.3
- Kuritzkes, A., Schuermann, T., Weiner, S.M. (2003). *Risk Measurement, Risk Management, and Capital Adequacy of Financial Conglomerates*. Brookings-Wharton Papers in Financial Services. Washington DC : Brookings Institution Press
- Malik, H. (2011). *Determinants of Insurance Companies Profitability : An Analysis of Insurance Sector of Pakistan*. Academic Research International, Volume 1, Issue 3.
- Ng'aru, I. (2004). *Can 'Bancassurance' Work in Kenya?* All Africa News, February 17, 2004.
- Nurullah, Mohamed. (2000). *Interface of Insurance and Banking in European Countries*. Unpublished Doctoral Thesis, City University, London
- Omondi, M., & Muturi, W. (2003). *Factors Affecting the Financial Performances of Listed Companies at the Nairobi Security Exchange in Kenya*. Research Journal of Finance and Accounting, 99-104
- Prasetyantoko, A. (2008). *Corporate Governance : Pendekatan Institusional*. Jakarta : PT. Gramedia Pustaka Utama
- Priyatno, Duwi. (2014). *SPSS 22 Pengolahan Data Terpraktis*. Yogyakarta : CV Andi Offset
- Sari, Nurlaela. (2008). *Efektivitas Strategi Pemasaran Asuransi Bringin Life Syariah Melalui Bancassurance*. Jakarta : UIN Syarif Hidayatullah
- Singla, M. dan Aneja, H.K. (2019). *The Measurement of Bancassurance Performance with CAMEL Analysis*. Khalsa Institute of Management and Technology, Volume VIII

Spotorno, L., Moro, L., & Anderloni, L. (2016). *Bank Affiliation Influence on Life Insurers' Performances Before and After Financial Crisis*. Journal of Economics and Management : University of Economics in Katowice

Sugiyono. (2014). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta

Suryana. (2006). *Kewirausahaan Pedoman Praktis : Kiat dan Proses Menuju Sukses, Edisi Ketiga*. Jakarta : Penerbit Salemba

Sutrisno. (2003). *Manajemen Keuangan (Teori, Konsep, dan Aplikasi), Edisi Pertama, Cetakan Kedua*. Yogyakarta : EKONISIA

Swiss Re. (2008). Publications. Tratto il giorno Maj 23, 2015 da Insure Egypt : <http://www.insureegypt.com/publications.html>

Yogiyanto. (2007). *Teori Portofolio dan Analisis Investasi*. Yogyakarta : BPFE

Widarjono, Agus. (2013). *Ekonometrika : Pengantar dan Aplikasinya*. Jakarta : Ekonosia

Wing, W.W. (2009). *Analisis Ekonometrika dan Statistika dengan Eviews : Edisi Kedua*. Yogyakarta : STIM YKPN

