

DAFTAR PUSTAKA

- Arini, T. P., & Sparta. (2023). Pengaruh Risiko Kredit, Risiko Likuiditas, dan Kecukupan Modal terhadap Kinerja Keuangan Perbankan Sebelum dan Pada Masa Pandemi. *Jurnal of Accounting, Management, and Islamic Economics*, 01(02).
- Arnoby, A. A. P., & Rahmayanti, D. (2025). The Impact of Capital Adequacy, Credit Risk, and Operational Efficiency on the Profitability of State-Owned Banks in Indonesia (2014-2023). *Journal of Finance and Business Digital*, 4(1), 95–108. <https://doi.org/10.55927/jfbd.v4i1.47>
- Azimawati, N., & Maryono, M. (2023). Pengaruh Non Performing Loan, Loan to Deposit Ratio, Dan Biaya Operasional Dan Pendapatan Operasional Terhadap Profitabilitas Bank Pembangunan Daerah. *Jurnal Ilmiah Komputerisasi Akuntansi*, 16(1), 36–43. [http://journal.stekom.ac.id/index.php/kompakpage36](http://journal.stekom.ac.id/index.php/kompak/page36)
- Bhati, S., De Zoysa, A., & Jitaree, W. (2019). Factors affecting the liquidity of commercial banks in India: A longitudinal analysis. *Banks and Bank Systems*, 14(4), 78–88. [https://doi.org/10.21511/bbs.14\(4\).2019.08](https://doi.org/10.21511/bbs.14(4).2019.08)
- Buchory, H. A. (2020). Anomalies of Banking Intermediation and Profit Growth (Study on the 10 Largest Banks in Indonesia). *GATR Journal of Finance and Banking Review*, 5(1), 14–22. [https://doi.org/10.35609/jfbr.2020.5.1\(2\)](https://doi.org/10.35609/jfbr.2020.5.1(2))
- Dendawijaya, L. (2019). *Manajemen Perbankan* (Ketiga). Ghalia Indonesia.
- Dwi Supriyatna, K., & Reina Candradewi, M. (2023). Pengaruh Loan to Deposit Ratio, Non Performing Loan dan Net Interest Margin Terhadap Profitabilitas. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 12(8), 1653–1660. <https://doi.org/https://doi.org/10.24843/EEB.2023.v12.i08.p18>
- Fahmi, I. (2021). *Manajemen Kinerja Teori dan Aplikasi* (6th ed.). Alfabeta.
- Gup, B. E. (2011). *Banking and Financial Institutions*. John Wiley & Sons, Inc.
- Idroes, F. N. (2023). *Manajemen risiko perbankan* (2nd ed.). Depok Rajawali Pers.
- Ismail. (2018). *Manajemen Perbankan: Dari Teori Menuju Aplikasi*. Kencana Prenada Media Group.

- Ismamudi, Hartati, N., & Sakum. (2023). Peran Bank dan Lembaga Keuangan dalam Pengembangan Ekonomi: Tinjauan Literatur. *Jurnal Akuntansi Neraca*, 1(2), 35.
- Karamoy, H., & Tulung, J. E. (2020). The impact of banking risk on regional development banks in Indonesia. *Banks and Bank Systems*, 15(2), 130–137. [https://doi.org/10.21511/bbs.15\(2\).2020.12](https://doi.org/10.21511/bbs.15(2).2020.12)
- Karim, R., Roshid, Md. M., Shamme, F. B., & Hasan, Md. M. (2023). Non-performing Loans and Bank Profitability. *International Journal of Finance & Banking Studies* (2147-4486), 11(4), 95–102. <https://doi.org/10.20525/ijfbs.v11i4.2314>
- Kasmir, K. (2019). *Analisis Laporan Keuangan*. Rajawali Pers.
- Li, M., Zhu, N., He, K., & Li, M. (2022). Operational Efficiency Evaluation of Chinese Internet Banks: Two-Stage Network DEA Approach. *Sustainability (Switzerland)*, 14(21). <https://doi.org/10.3390/su142114165>
- Madura, Jeff. (2021). *Financial markets and institutions*. Cengage.
- Mishkin, F. S. (2016). *The Economics of Money, Banking, and Financial Markets* (11th ed.). Pearson Education.
- Nadia, L. P., Putri, A. S., & Sa'adah, W. N. (2025). Navigating risk and growth: how loan quality and credit growth shape bank profitability in ASEAN commercial banks. *BIS Economics and Business*, 2, V225013. <https://doi.org/10.31603/biseb.231>
- Pandia, F. (2012). *Manajemen Dana dan Kesehatan Bank*. PT Rineka Cipta.
- Pratiwi, A. N., Rakhimah, F. A., Nugraha, D. A., & Oktafia, R. (2024). Analisis Return on Asset (ROA): Tinjauan Literatur dan Implikasinya dalam Pengukuran Kinerja Keuangan Perbankan. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 6(6), 89. <https://doi.org/https://doi.org/10.61722/jiem.v2i6.1280>
- Prihadi, T. (2019). *Analisis Laporan Keuangan*. Gramedia Pustaka Utama.
- Rahayu. (2021). *Kinerja Keuangan Perusahaan*. Nas Media Pustaka.
- Rifansa, M. B., Aisyah, N., & Pulungan, F. (2022). The Effect of Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) and Operational Costs and Operational Revenue

- (BOPO) On Return on Assets (ROA) in Bank IV Indonesia. *Budapest International Research and Critics Institute-Journal*, 5(2). <https://doi.org/10.33258/birci.v5i2.5484>
- Saragih, J. P. (2017). Laporan Kinerja Keuangan Bank Pembangunan Daerah dalam Konteks Transparansi dan Akuntabilitas Keuangan Publik. *Jurnal BPPK*, 10(2), 59–70. <https://doi.org/https://doi.org/10.48108/jurnalbppk.v10i2.45>
- Sazahra, K., & Efriyanto, E. (2025). Analisis Pengaruh NPL dan LDR terhadap ROA Bank BJB 2019–2024. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 4(2), 6926–6932. <https://doi.org/10.31004/riggs.v4i2.1781>
- Setyarini, A. (2019). Analisis Pengaruh CAR, NPL, NIM, BOPO, LDR Terhadap ROA (Studi Pada Bank Pembangunan Daerah Di Indonesia Periode 2015–2018). *Research Fair Unisri*, 4(1). <https://doi.org/https://doi.org/10.33061/rsfu.v4i1.3409>
- Stiglitz, J. E., & Weiss, A. (1981). Credit Rationing in Markets with Imperfect Information. *The American Economic Review*, 71(3), 393–410.
- Sugiyono, S. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (5th ed.). Alfabeta.
- Supriyono, R. A., & Herdhayinta, H. (2019). Determinants of Bank Profitability: The case of the Regional Development Bank (BPD Bank) in Indonesia. *Journal of Indonesian Economy and Business*, 34(1), 1. <https://doi.org/https://doi.org/10.22146/jieb.17331>
- Sutrisno, S. (2023). An In-Depth Analysis of Credit, Capital, and Operational Risks on Regional Development Banks' Performance Amidst the Covid-19 Pandemic. *International Journal of Finance & Banking Studies* (2147-4486), 12(3), 57–64. <https://doi.org/10.20525/ijfbs.v12i3.3062>
- Taswan. (2010). *Manajemen perbankan : konsep, teknik dan aplikasi* (2nd ed.). UPP STIM YKPN.