UNIVERSITAS
GADJAH MADA
**PENGARUH NII SHARE TERHADAP PROFITABILITAS BANK PEMBANGUNAN DAERAH DI INDONESIA PERIODE 2020â€“2024**
Adinaufal Maulanafi, Mamduh M. Hanafi, Prof. Dr., M.B.A.
**Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/**

# DAFTAR PUSTAKA

Abukhalaf, B., Awad, A. B., & Ellis, S. (2024). The impact of non-interest income on commercial bank profitability in the Middle East and North Africa (MENA) region. *Journal of Risk and Financial Management*, *17*(3), Article 103. https://doi.org/10.3390/jrfm17030103

Bank Banten. (2021). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Banten Tbk tahun buku 2020*. PT Bank Pembangunan Daerah Banten Tbk. https://www.bankbanten.co.id

Bank Banten. (2022). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Banten Tbk tahun buku 2021*. PT Bank Pembangunan Daerah Banten Tbk. https://www.bankbanten.co.id

Bank Banten. (2023). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Banten Tbk tahun buku 2022*. PT Bank Pembangunan Daerah Banten Tbk. https://www.bankbanten.co.id

Bank Banten. (2024). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Banten Tbk tahun buku 2023*. PT Bank Pembangunan Daerah Banten Tbk. https://www.bankbanten.co.id

Bank Banten. (2025). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Banten Tbk tahun buku 2024*. PT Bank Pembangunan Daerah Banten Tbk. https://www.bankbanten.co.id

Bank Lampung. (2021). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Lampung tahun buku 2020*. PT Bank Pembangunan Daerah Lampung. https://www.banklampung.co.id

Bank Lampung. (2022). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Lampung tahun buku 2021*. PT Bank Pembangunan Daerah Lampung. https://www.banklampung.co.id

Bank Lampung. (2023). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Lampung tahun buku 2022*. PT Bank Pembangunan Daerah Lampung. https://www.banklampung.co.id

Bank Lampung. (2024). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Lampung tahun buku 2023*. PT Bank Pembangunan Daerah Lampung. https://www.banklampung.co.id

UNIVERSITAS
GADJAH MADA
**PENGARUH NII SHARE TERHADAP PROFITABILITAS BANK PEMBANGUNAN DAERAH DI INDONESIA PERIODE 2020â€“2024**
Adinaufal Maulanafi, Mamduh M. Hanafi, Prof. Dr., M.B.A.
**Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/**

Bank Lampung. (2025). *Laporan tahunan (Annual report) PT Bank Pembangunan Daerah Lampung tahun buku 2024*. PT Bank Pembangunan Daerah Lampung. https://www.banklampung.co.id

Bortoluzzo, A. B., Ciganda, R. R., & Bortoluzzo, M. M. (2024). Determinant factors of banking profitability: An application of quantile regression for panel data. *Future Business Journal*, *10*(1), 56. https://doi.org/10.1186/s43093-024-00347-z

Brealey, R. A., Myers, S. C., & Marcus, A. J. (2023). *Fundamentals of corporate finance* (11th ed.). McGraw Hill.

Brigham, E. F., & Ehrhardt, M. C. (2020). *Financial management: Theory & practice* (16th ed.). Cengage Learning. https://www.cengage.com/highered

DeYoung, R., & Roland, K. P. (2001). Product mix and earnings volatility at commercial banks: Evidence from a degree of total leverage model. *Journal of Financial Intermediation*, *10*(1), 54–84. https://doi.org/10.1006/jfin.2000.0305

Handoyo, S., Wicaksono, A. P., Hardinto, W., & Fauzia, D. (2023). An empirical study on regional government-owned bank and local government fund in Indonesia. *International Journal of Professional Business Review*, *8*(3). https://doi.org/10.26668/businessreview/2023.v8i3.660

Jensen, M. C., & Meckling, W. H. (1976). Theory of the firm: Managerial behavior, agency costs and ownership structure. *Journal of Financial Economics*, *3*(4), 305–360. https://doi.org/10.1016/0304-405X(76)90026-X

Kusumadewi, T., Juwita Ermawati, W., & Irawan, T. (2024). Pengaruh diversifikasi pendapatan terhadap profitabilitas dan stabilitas perbankan di Indonesia. *Jurnal Aplikasi Bisnis dan Manajemen*, *10*(1), 239. https://doi.org/10.17358/jabm.10.1.239

Lamothe, P., Delgado, E., Solano, M. A., & Fernández, S. M. (2024). A global analysis of bank profitability factors. *Humanities and Social Sciences Communications*, *11*(1), 124. https://doi.org/10.1057/s41599-023-02545-6

Li, X., Wong, W., Lamoureux, E. L., & Wong, T. Y. (2012). Are linear regression techniques appropriate for analysis when the dependent (outcome) variable is not normally distributed? *Investigative Ophthalmology & Visual Science*, *53*(6), 3082. https://doi.org/10.1167/iovs.12-9967

UNIVERSITAS
GADJAH MADA
**PENGARUH NII SHARE TERHADAP PROFITABILITAS BANK PEMBANGUNAN DAERAH DI INDONESIA PERIODE 2020â€“2024**
Adinaufal Maulanafi, Mamduh M. Hanafi, Prof. Dr., M.B.A.
**Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/**

Lind, D. A., Marchal, W. G., & Wathen, S. A. (2021). *Statistical techniques in business & economics* (18th ed.). McGraw Hill.

Macenning, A. R. A. D., Manurung, A. H., & Sembel, R. (2023). The determinant of regional development bank's profitability in Indonesia. *International Journal of Research and Review*, *10*(11), 436–443. https://doi.org/10.52403/ijrr.20231151

Markowitz, H. (1952). Portfolio selection. *The Journal of Finance*, *7*(1), 77–91. https://doi.org/10.1111/j.1540-6261.1952.tb01525.x

Meslier, C., Tacneng, R., & Tarazi, A. (2014). Is bank income diversification beneficial? Evidence from an emerging economy. *Journal of International Financial Markets, Institutions and Money*, *31*, 97–126. https://doi.org/10.1016/j.intfin.2014.03.007

Nachrowi, N. D., & Usman, H. (2006). *Pendekatan populer dan praktis ekonometrika untuk analisis ekonomi dan keuangan*. Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia.

Nguyen, Q. T. T., Ho, L. T. H., & Nguyen, D. T. (2023). Digitalization and bank profitability: Evidence from an emerging country. *International Journal of Bank Marketing*, *41*(7), 1847–1871. https://doi.org/10.1108/IJBM-03-2023-0156

Nisar, S., Peng, K., Wang, S., & Ashraf, B. N. (2018). The impact of revenue diversification on bank profitability and stability: Empirical evidence from South Asian countries. *International Journal of Financial Studies*, *6*(2). https://doi.org/10.3390/ijfs6020040

Otoritas Jasa Keuangan. (2019). *Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tentang transparansi dan publikasi laporan bank*. https://www.ojk.go.id/id/regulasi/Documents/Pages/Transparansi-dan-Publikasi-Laporan-Bank/POJK%2037-2019.pdf

Otoritas Jasa Keuangan. (2021). *Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang bank umum*. https://www.ojk.go.id/id/regulasi/Documents/Pages/Bank-Umum/POJK%2012%20-%2003%20-2021.pdf

Otoritas Jasa Keuangan. (2024). *Roadmap penguatan Bank Pembangunan Daerah 2024–2027*. https://www.ojk.go.id/id/Publikasi/Roadmap-dan-Pedoman/Perbankan/Documents/Roadmap%20Penguatan%20Bank%20Pembangunan%20Daerah%202024-2027.pdf

UNIVERSITAS
GADJAH MADA
**PENGARUH NII SHARE TERHADAP PROFITABILITAS BANK PEMBANGUNAN DAERAH DI INDONESIA PERIODE 2020â€“2024**
Adinaufal Maulanafi, Mamduh M. Hanafi, Prof. Dr., M.B.A.
**Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/**

Podder, B., & Ghosh, J. (2025). Digital transformation: How it impacts bank performance for emerging economies. *International Journal of Emerging Markets*. https://doi.org/10.1108/IJOEM-05-2025-1108

Praja, E. S., Adrianto, F., & Hamidi, M. (2023). Analisis pengaruh indikator keuangan dan makro ekonomi terhadap profitabilitas Bank Pembangunan Daerah di masa sebelum dan selama pandemi Covid-19. *Jurnal Informatika Ekonomi Bisnis*, *5*(3), 1013–1019. https://doi.org/10.37034/infeb.v5i3.680

Saklain, M. S., & Williams, B. (2024). Non-interest income and bank risk: The role of financial structure. *Pacific-Basin Finance Journal*, *85*, 102352. https://doi.org/10.1016/j.pacfin.2024.102352

Saragih, A. R. B. (2023). Determinant factors analysis of bank profitability: Study on Indonesian banks period 2019–2022. *Journal Integration of Management Studies*, *1*(2), 250–262. https://doi.org/10.58229/jims.v1i2.123

Saunders, A., Cornett, M. M., & Erhemjamts, O. (2024). *Financial institutions management: A risk management approach* (11th ed.). McGraw-Hill Education.

Schindler, P. S. (2022). *Business research methods* (14th ed.). McGraw-Hill Education.

Setiadi, R., & Danarsari, D. N. (2024). The benefits of revenue diversification on bank profitability and stability: Evidence from Indonesian commercial banks. *Journal of Accounting, Business and Management*, *31*(1), 22–37. https://doi.org/10.31966/jabminternational.v31i1.979

Stiroh, K. J. (2004). Diversification in banking: Is noninterest income the answer? *Journal of Money, Credit and Banking*, *36*(5), 853–882. https://doi.org/10.1353/mcb.2004.0076

Subrini, Hamidi, M., Adrianto, F., & Hidayat, T. (2024). Analisa dampak rasio keuangan perbankan terhadap profitabilitas bank berdasarkan modal inti (KBMI) pada kelompok bank di Indonesia. *Journal Publicuho*, *7*(1), 324–335. https://doi.org/10.35817/publicuho.v7i1.364

Tamami, A. J., Irawan, T., & Indrawan, D. (2025). Financial performance evaluation between traditional bank and digital bank during digital transformation: Evidence from Indonesia. *Jurnal Aplikasi Bisnis dan Manajemen*. https://doi.org/10.17358/jabm.11.1.176

UNIVERSITAS
GADJAH MADA
**PENGARUH NII SHARE TERHADAP PROFITABILITAS BANK PEMBANGUNAN DAERAH DI INDONESIA PERIODE 2020â€“2024**
Adinaufal Maulanafi, Mamduh M. Hanafi, Prof. Dr., M.B.A.
**Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/**

Wibowo, B. A., Achsani, N. A., & Novianti, T. (2023). Income diversification and bank performance: Evidence from Indonesian commercial banks. *International Journal of Development Research*, *13*. https://doi.org/10.37118/ijdr.7532.12.2023

Yudaruddin, R., Nugroho, B. A., Mardiany, F., Z., H., P., F., & Santi, E. N. (2024). Liquidity and credit risk in Indonesia: The role of FinTech development. *SAGE Open*, *14*(2). https://doi.org/10.1177/21582440241245248

Zhang, C., Wang, Y., & Zhang, Y. (2025). Can digital transformation improve commercial banks' performance? *The Journal of Technology Transfer*, *50*(4), 1341–1362. https://doi.org/10.1007/s10961-024-10139-w

Zulfikar, R. (2021). Peran monitoring terhadap peningkatan kinerja keuangan di industri perbankan Indonesia. *Jurnal Ekonomi*, *26*(1), 85–98. https://doi.org/10.24912/je.v26i1.684