

- Akter, R. and Roy, J. K. (2017) 'The Impacts of Non-Performing Loan on Profitability: An Empirical Study on Banking Sector of Dhaka Stock Exchange', *International Journal of Economics and Finance*, 9(3), p. 126.
- Arif, M., Khan, M. Z. and Iqbal, M. (2013) 'Impact of Bank Size on Profitability : Evidence From Pakistan', *International Journal of Applied Research*, 2(December 2005), pp. 98–109.
- Athanasoglou, P. P., Brissimis, S. N. & Delis, M. D. (2008). 'Bank-specific, industry-specific and macroeconomic determinants of bank profitability'. *International Financial Markets Institutions & Money*, 18, 121-136.
- Ayanda, A. M., Christopher, I. and Mudashiru, A. M. (2013) 'Determinants of Bank's Profitability in Developing Economy: Evidence From Nigerian Banking Industry', *Interdisciplinary Journal of Contemporary Research in Business*, 4(9), pp. 155–181.
- Bank Indonesia. (2015). "Press Releases". Accessed on 13 September 2018. https://www.bi.go.id/en/ruang-media/siaran-pers/Pages/sp_175215.aspx.
- Bank Indonesia, (1998). *Bank Indonesia Annual Report*. Some publishing numbers.
- Bank Indonesia, (2017). *Bank Indonesia Annual Report*. Some publishing numbers
- Bloomberg. (2018). "Rupiah regains most volatile crown". Accessed on 13 September 2018. <https://www.bloomberg.com/news/articles/2018-08-21/rupiah-regains-most-volatile-crown-as-traders-zero-in-on-deficit>.
- Çekrezi, A. (2015) 'Factors affecting performance of commercial banks in Albania', *The European Proceedings of Social & Behavioral Sciences EpSBS*, pp. 4–13.
- Crowther, Ian. (2018). "How does inflation impact the profitability of banks?". Accessed on 13 September 2018. <https://www.quora.com/How-does-inflation-impact-the-profitability-of-banks>.
- Farell, V. S., DeRosa, D. A., and McCown, T. A. (1983). 'Effects of exchange rate variability on international trade and other economic variables: A review of the literature'. *Staff Study No. 130, Board of Governors of the Federal Reserve System*.
- He, L. T., Fayman, A. and Casey, K. M. (2014) 'Bank Profitability: The Impact of Foreign Currency Fluctuations', *Journal of Applied Business and Economics*, 16(2), pp. 98–104.
- Janie, D. N. A. (2012) *Statistik Dekriptif & Regresi Linier Berganda Dengan Spss*.
- Kairu, E. K. (2016) *Effects of the Exchange Rate Volatility on the Financial Performance of Commercial Banks in Kenya*.
- Kemisola, O. C. et al. (2016) 'Exchange Rate Volatility and Banks Performance : Evidence

Kidwell, D. S. *et al.* (2008) *Financial Institutions, Markets and Money*, Vasa.

Lagat, C. C. and Nyandema, D. M. (2016) 'the Influence of Foreign Exchange Rate Fluctuations on the Financial Performance of Commercial Banks Listed At the Nairobi Securities Exchange', *British Journal of Marketing Studies*, 4(3), pp. 1–11.

Madura, J. and Fox, R. (2011) *International Financial Management*. 2nd edn. Cengage Learning.

Naceur, S. Ben and Omran, M. (2011) 'The effects of bank regulations, competition, and financial reforms on banks' performance', *Emerging Markets Review*. Elsevier B.V., 12(1), pp. 1–20.

Nau, R. 2018. *Testing the Assumptions of Linear Regression*. [ONLINE] Available at:<http://people.duke.edu/~rnau/testing.htm>. [Accessed 24 September 2018].

O'Brien, R. M. (2007) 'A caution regarding rules of thumb for variance inflation factors', *Quality and Quantity*, 41(5), pp. 673–690

Offiong, A. I., Riman, H. B. and Akpan, E. S. (2016) 'Foreign exchange fluctuations and commercial banks profitability in Nigeria', *Research Journal of Finance and Accounting*, 7(18), pp. 121–126.

Oscar, T. (2010) 'Panel data analysisi fixed and random effects using Statat', *Data and Statistical Services*, 3(December), pp. 1-40.

Park, H.M. (2009)'Linear regression models for panel data using SAS, Stata, LIMDEP and SPSS', *The University of Information Technology Services (UITS) Center for Statistical and Mathematical Computing, Indiana University*, 4724(812), pp. 1-93.

Sekaran, U. and Bougie, R. (2016) *Research Methods for Business*, 7th Edition, Wiley

Serenis, D. and Tsounis, N. (2012) 'A New Approach for Measuring Volatility of the Exchange rate', *Procedia Economics and Finance*, 1(12), pp. 374–382.

Shalit, S. and Sankar, U. (1977) 'The Measurement of Firm Size', *The Review of Economics and Statistics*, 59(3), pp. 290–298.

Silalahi, T. and Simbolon, S. (2017) 'The Impact of Mandatory Use of Rupiah Currency to Indonesia Trade Value Competitiveness'.

Staikouras, C. K., & Wood, G. E. (2011). 'The determinants of European bank profitability'. *International Business & Economics Research Journal (IBER)*, 3(6), 57-68.

T. A Ngerebo (2012) 'The impact of foreign exchange fluctuation on the intermediation of banks in Nigeria (1970 – 2004)', *African Journal of Business Management*, 6(11), pp. 3872–3879.

Tan, Y. and Floros, C. (2012) 'Bank profitability and inflation: The case of China', *Journal of Economic Studies*, 39(6), pp. 675–696.

Terraza, V. (2015) 'The Effect of Bank Size on Risk Ratios: Implications of Banks' Performance', *Procedia Economics and Finance*. Elsevier B.V., 30(15), pp. 903–909.

Widyastuti, U., E.S, D. P. and Zulaihati, S. (2017) 'Internal Determinants of Commercial Bank Profitability in Indonesia', *Mediterranean Journal of Social Sciences*, 8(5), pp. 219–223.

Zainuddin, P. (2017) 'Determinant of Financial Performance on Indonesian Banks through Return on Assets', *International Journal of Applied Business and Economic Research*, 15(January), pp. 243–251.