

DAFTAR PUSTAKA

- Abu-Badar, S., & Jones, T. V. (2021). Statistical Mediation Analysis Using the Sobel Test and Hayes SPSS Process Macro. *International Journal of Quantitative and Qualitative Research Methods*, 9, 42–61.
- Ali, A. M. (2020). The impact of economic blockade on the performance of Qatari Islamic and conventional banks: a period-and-group-wise comparison. *ISRA International Journal of Islamic Finance*, 12(3), 419–441. <https://doi.org/10.1108/IJIF-04-2020-0083>
- Anandarajan, A., Hasan, I., & McCarthy, C. (2005). *The Use of Loan Loss Provisions for Earnings, Capital Management and Signalling by Australian Banks Part of the Finance and Financial Management Commons Recommended Citation*. https://fordham.bepress.com/crif_working_papers
- Anwar, C. J., Suhendra, I., Purwanda, E., Salim, A., Rakhmawati, N. A., & Jie, F. (2023). Investigating the relationship between monetary policy, macro-prudential policy and credit risk in Indonesia banking industry. *Heliyon*, 9(7). <https://doi.org/10.1016/j.heliyon.2023.e18229>
- Blocher, E., Stout, D., Cokins, G., & Chen, K. (2005). Cost Management: A Strategic Emphasis. *Journal of Accounting Research*, 43, 515–530.
- Bougie, R., & Sekaran, U. (2019). Research methods for business: A skill building approach. In *Wiley & Sons*.
- Budiansyah, Ahman, L. (2023). Faktor Yang Mempengaruhi Kinerja Keuangan Perbankan: LDR, CAR dan BOPO. *Jurnal Locus Penelitian Dan Pengabdian*, 2(4), 375–379.

<https://doi.org/10.58344/locus.v2i4.1004>

Chai, Z., Sadiq, M. N., Ali, N., Malik, M., & Hamid, S. A. R. (2022). Bank Specific Risks and Financial Stability Nexus: Evidence From Pakistan. *Frontiers in Psychology, 13*.

<https://doi.org/10.3389/fpsyg.2022.909141>

Dewanti, A. S., Rate, P. V, Untu, V. N., Car, P., Bopo, D. A. N., Roa, T., & Bpr, P. (2022). Pengaruh Car, Ldr, Npl, Dan Bopo Terhadap Roa Pada Bpr Konvensional Di Surakarta Periode 2015-2020 the Effect Pd Car, Ldr, Npl, and Bopo on Roa in Conventional Bpr in Surakarta, Period 2015-2020. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi, 10(3)*, 246–256.

Fatma, E. R. T. (2021). Pengaruh ROA, ROE, LDR, CAR, dan NPL Terhadap Harga Saham (Studi Kasus pada Perusahaan Sektor Perbankan yang Termasuk dalam Indeks LQ45 2015-2019). *Jurnal Mitra Manajemen, 4(12)*, 1651–1663.
<https://doi.org/10.52160/ejmm.v4i12.501>

Ghozali, I. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23. 8*.

Ghozali, I. (2017). *Aplikasi Analisis Multivariate dengan Program SPSS* (p. 195).

Gilbert Wijaya, Rudolf Lumbantobing, & Lambok D. R. Tampubolon. (2024). *Analysis Of Efficiency Level In Indonesian Banking Companies Listed On The Indonesian Stock Exchange For The 2019-2022 Period*.
<https://doi.org/https://doi.org/10.59188/eduvest.v4i6.1186>

Ginting, K. E. N., Khosasi, J., & Martin. (2022). Effect of Loan To Deposit, Non Performing Loan and Debt To Equity on Profitability of Banking Companies With Capital Adequacy Ratio As Moderator. *Management Studies and Entrepreneurship Journal, 945–955*.

- İncekaraa, A., & Çetinkayaa, H. (2019). *Credit Risk Management: A Panel Data Analysis on The Islamic Banks in Turkey*.
<https://doi.org/https://doi.org/10.1016/j.procs.2019.09.135>
- Iqbal, M., & Anwar, S. (2022). *Pengaruh Capital Adequacy Ratio, Non Performing Financing, Financing To Deposit Ratio, Operational Efficiency Ratio, Dan Profit Sharing Ratio Terhadap Kinerja Keuangan Bank Umum Syariah*. 2(2).
<https://doi.org/10.46306/rev.v2i2>
- Kenzen, S., & Afandy, C. (2020). Pengaruh Capital Adequacy Ratio (Car), Loan To Deposit Ratio (Ldr) Dan Non Performing Loan (Npl) Terhadap Return on Asset (Roa) Pada Sektor Perbankan Di Bursa Efek Indonesia. *Jurnal Revenue : Jurnal Ilmiah Akuntansi*, 1(1), 125–132. <https://doi.org/10.46306/rev.v1i1.12>
- Khamisah, N., Ayu Nani, D., & Ashsifa, I. (2020). *Pengaruh Non-Performing Loan (NPL), BOPO dan Ukuran Perusahaan Terhadap Return on Assets (ROA) Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI)* (Vol. 3, Issue 2).
<https://doi.org/https://doi.org/10.33365/tb.v3i2.836>
- Khan, M. A., Siddique, A., & Sarwar, Z. (2020). Determinants of non-performing loans in the banking sector in developing state. *Asian Journal of Accounting Research*, 5(1), 135–145. <https://doi.org/10.1108/AJAR-10-2019-0080>
- La Ode Sumail, I. S. R. (2021). Kinerja Keuangan Dan Nilai Perusahaan: Peran Ukuran Perusahaan Perbankan Konvensional Di BEI. *Jurnal Ekonomi*, 26(2), 311.
<https://doi.org/10.24912/je.v26i2.753>
- Lailatus Sa'adah, & Sri Wahyuni. (2023). Pengaruh Car, Npl, Bopo, Dan Ldr Terhadap Return On Asset (Roa) Pada Perusahaan Sub-Sektor Perbankan Yang Terdaftar Di

- Bursa Efek Indonesia (Bei). *Populer: Jurnal Penelitian Mahasiswa*, 2(3), 52–63.
<https://doi.org/10.58192/populer.v2i3.1185>
- Limajatini, & Murwaningsari, E. (2019). Effect of Leverage, Profitability and Company Size on Tax Aggressiveness. (Empirical Study: Subsector Manufacturing Companies Food, Beverage, Cosmetics and Household Purposes Manufacturing Listed on the Indonesia Stock Exchange for 2014-2017). *ECo-Fin*, 1(1), 1–11.
<https://doi.org/10.32877/ef.v1i1.52>
- Madugu, A. H., Ibrahim, M., & Amoah, J. O. (2020). Differential effects of credit risk and capital adequacy ratio on profitability of the domestic banking sector in Ghana. *Transnational Corporations Review*, 12(1), 37–52.
<https://doi.org/10.1080/19186444.2019.1704582>
- Melvina, M., & Ekadjaja, A. (2023). Factors Affecting Profitability on Banking Companies Listed on the Idx. *International Journal of Application on Economics and Business*, 1(4), 1878–1888. <https://doi.org/10.24912/ijaeb.v1i4.1878-1888>
- Myers, S. C., & Majluf, N. S. (1984). Corporate Financing and Investment Decision When Firms Have That Investor Do Not Have. *NBER Working Paper Series*, 1–57.
<http://www.sciencedirect.com/science/article/pii/0304405X84900230>
- Rachmawati, R., & Ambarwati, L. (2023). PENGARUH CAR, LDR, BOPO TERHADAP PROFITABILITAS BANK” (STUDI KASUS PERUSAHAAN PERBANKAN YANG TERCATAT DI BURSA EFEK INDONESIA PERIODE TAHUN 2019 - 2022)JIMEA | Jurnal Ilmiah MEA (Manajemen , Ekonomi , dan Akuntansi). *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 5(3), 494–512.
- 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 (BIRCI-Journal)*. <https://doi.org/10.33258/birci.v5i2.5484>
- Roberts, C. M. (2018). Descriptive Statistics in Quantitative Research. *Educational Research Review*, *14*, 43–39.
- Sianturi, C., & Rahadian, D. (2020). Analysis of The Effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Operating Expenses to Operating Income (BOPO), and Loan to Deposit Ratio (LDR) on Profitab. *International Journal of Scientific and Research Publications (IJSRP)*, *10*(7), 758–768. <https://doi.org/10.29322/ijsrp.10.07.2020.p10384>
- Siddique, A., Muhammad Asif Khan, & Zeeshan Khan. (2022). The effect of credit risk management and bank-specific factors on the financial performance of the South Asian commercial banks. *Asian Journal of Accounting Research*, *7*(2), 182–194. <https://doi.org/10.1108/AJAR-08-2020-0071>
- Situmorang, D. R., Sagala, F., Silitpnga, M. I., & Panjaitan, Y. R. (2024). Analysis Of The Influence Of Loan To Deposit Ratio, Capital Adequacy Ratio, Non-Performing Loan, Operational Efficiency Ratio, And Total Asset Turnover On Return On Asset Of Commercial Bank Listed On The Indonesian Stock Exchange Period 2019 - 2023. *Jurnal Ilmiah AccUsi*. <https://doi.org/10.36985/jia.v6i1.1227>
- Sobel, M. E. (1982). Asymptotic Confidence Intervals for Indirect Effects in Structural Equation Models. *Sociological Methodology*, *13*(1982), 290. <https://doi.org/10.2307/270723>

- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (3rd ed.).
- Sunaryo, D. (2020). IJMM Ilomata International Journal of Management The Effect Of Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Non-Performing Loan (NPL), and Loan To Deposit Ratio (LDR) Against Return On Asset (ROA) In General Banks In Southeast Asia 2012-2018. *Ilomata International Journal of Management*, 1(4), 149–158. <https://www.ilomata.org/index.php/ijmm>
- Syaidi, S., Achmad, A., & Putra, W. (2024). Analysis of Capital Adequacy Ratio, Operating Expenses Operating Income, Non-Performing Financing, Financing to Deposit Ratio, and Net Operating Margin Return on Assets at Sharia Commercial Banks. *East African Scholars Journal of Economics, Business and Management*, 7(06), 256–264. <https://doi.org/10.36349/easjebm.2024.v07i06.006>
- Wu, S. W., Nguyen, M. T., & Nguyen, P. H. (2022). Does loan growth impact on bank risk? *Heliyon*, 8(8). <https://doi.org/10.1016/j.heliyon.2022.e10319>
- Yuan, D., Md. Abu Issa Gazi, Iman Harymawan, Bablu Kumar Dhar, & Abu Ishaque Hossain. (2022). Profitability determining factors of banking sector: Panel data analysis of commercial banks in South Asian countries. *FrontiersinPsychology*. <https://doi.org/https://doi.org/10.3389/fpsyg.2022.1000412>
- <https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/laporan-keuangan-perbankan/Default.aspx>