

DAFTAR PUSTAKA

- Abidin, Z., Prabantarikso, R. M., Wardhani, R. A., & Endri, E. (2021). Analysis of Bank Efficiency Between Conventional Banks and Regional Development Banks in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(1), 741–750. <https://doi.org/10.13106/jafeb.2021.vol8.no1.741>
- Ali, M., Riantani, S., & Komariah, S. (2019). Analysis of factors affecting bank profitability (Study at PT Bank Rakyat Indonesia (PERSERO) TBK for the period 2004-2018). *International Journal of Innovation, Creativity and Change*, 6(7), 95–106. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85073166701&partnerID=40&md5=b051fee9ad745218dbb08584c9087ec3>
- Almaqtari, F. A., Al-Homaidi, E. A., Tabash, M. I., & Farhan, N. H. (2019). The determinants of profitability of Indian commercial banks: A panel data approach. *International Journal of Finance and Economics*, 24(1), 168–185. <https://doi.org/10.1002/ijfe.1655>
- Athanasoglou, P. P., Brissimis, S. N., & Delis, M. D. (2008). Bank-specific, industry-specific and macroeconomic determinants of bank profitability. *Journal of International Financial Markets, Institutions and Money*, 18(2), 121–136. <https://doi.org/10.1016/j.intfin.2006.07.001>
- Bani Atta, A. A., Ali Mustafa, J., Al-Qudah, S. S., Massad, E., & Ahmad, A. B. (2023). THE EFFECT OF MACROPRUDENTIAL REGULATION ON BANKS' PROFITABILITY DURING FINANCIAL CRISES. *Corporate Governance and Organizational Behavior Review*, 7(2 Special Issue), 245–258. <https://doi.org/10.22495/cgobrv7i2sip4>
- Basuki, A. T., & Yuliadi, I. (2014). *Elektronik Data Prosesing (SPSS 15 dan EVIEWS 7)*. Danisa Media.
- Bhattacharya, S., & Thakor, A. V. (1993). Contemporary banking theory. *Journal of Financial Intermediation*, 3(1), 2–50. <https://doi.org/10.1006/jfin.1993.1001>
- Black, F. (1986). Noise. *The Journal of Finance*, 41(3), 529–543. <https://doi.org/10.1111/j.1540-6261.1986.tb04513.x>
- Bloomberg. (2023). *Bloomberg Terminal*.
- Boot, A. W. A. (2000). Relationship Banking: What Do We Know? *Journal of Financial Intermediation*, 9(1), 7–25. <https://doi.org/10.1006/jfin.2000.0282>

- Brealy, R. A., Myers, S. C., & Allen, F. (2011). *Principles of Corporate Finance* (10th ed.). The MC Graw-Hills.
- Butola, P., Dube, P., & Jain, V. K. (2022). A Study On Impact Of Credit Risk Management On The Profitability Of Indian Banks. *International Journal of Management and Sustainability*, 11(3), 103–114. <https://doi.org/10.18488/11.v11i3.3068>
- Cai, M. (2014). *Analysis Of Non Performing Loan And Capital Adequacy Ratio Among Chinese Banks In The Post-Reform Period In China*. 2(10). [https://doi.org/10.14505/jasf.v5.2\(10\).01](https://doi.org/10.14505/jasf.v5.2(10).01)
- Chowdhury, M. A. F., Haque, M. M., & Masih, M. (2017). Re-Examining the Determinants of Islamic Bank Performance: New Evidence from Dynamic GMM, Quantile Regression, and Wavelet Coherence Approaches. *Emerging Markets Finance and Trade*, 53(7), 1519–1534. <https://doi.org/10.1080/1540496X.2016.1250076>
- Demirgüç-Kunt, A., & Huizinga, H. (2010). Bank activity and funding strategies: The impact on risk and returns. *Journal of Financial Economics*, 98(3), 626–650. <https://doi.org/10.1016/j.jfineco.2010.06.004>
- Elmahgop, F. O. (2024). Evaluating the impact of COVID-19 on the profitability metrics of Saudi Arabian banks: A panel data analysis. *Asian Journal of Economic Modelling*, 12(1), 19–34. <https://doi.org/10.55493/5009.v12i1.4984>
- Erina, N., & Damayanti, T. (2019). Financial Performance and Market Share in Indonesia Islamic Banking: Stakeholder Theory Perspective. *Especial N^o*, 35, 2899–2921.
- Fama, E. F. (1985). What's different about banks? *Journal of Monetary Economics*, 15(1), 29–39. [https://doi.org/10.1016/0304-3932\(85\)90051-0](https://doi.org/10.1016/0304-3932(85)90051-0)
- Ghozali, imam. (2016). *Aplikasi analisis multivariete dengan program IBM SPSS 23*. Univ. Diponegoro Press.
- Gokal, V., & Hanif, S. (2004). *Relationship between inflation and economic growth* (Vol. 4). Economics Department, Reserve Bank of Fiji Suva.
- 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>
- Hardiyanti, & Bogy. (2016). *Pengaruh LDR, Dan BOPO Terhadap ROA Dengan NIM Sebagai Variabel Intervening Studi pada Bank Umum di Indonesia Periode Tahun 2011-2013*. 5(2), 155–166.

- Ho, S.-H., & Saadaoui, J. (2022). Bank credit and economic growth: A dynamic threshold panel model for ASEAN countries. *International Economics*, 170, 115–128. <https://doi.org/10.1016/j.inteco.2022.03.001>
- Hukom, M. A., & Lubis, A. W. (2023). The impact of COVID-19 and bank capital ratio on loan changes of ASEAN-5's banking industry. *Banks and Bank Systems*, 18(1), 77 – 90. [https://doi.org/10.21511/bbs.18\(1\).2023.07](https://doi.org/10.21511/bbs.18(1).2023.07)
- Japparova, I., & Rupeika-Apoga, R. (2017). Banking Business Models of the Digital Future: The Case of Latvia. In *European Research Studies Journal: Vol. XX*.
- Jolla, L. (2020). *Impact of Credit Risk in Profitability Ratios on Commercial Banks in Ecuador*.
- Jones, L. (2016). Explaining the failure of the ASEAN economic community: the primacy of domestic political economy. *Pacific Review*, 29(5), 647 – 670. <https://doi.org/10.1080/09512748.2015.1022593>
- Lawrence, B., Doorasamy, M., & Sarpong, P. (2024). The Impact of Credit Risk on Performance: A Case of South African Commercial Banks. *Global Business Review*, 25(2_suppl), S151–S164. <https://doi.org/10.1177/0972150920969927>
- Louzis, D. P., Vouldis, A. T., & Metaxas, V. L. (2010). *Macroeconomic and bank-specific determinants of non-performing loans in Greece: a comparative study of mortgage, business and consumer loan portfolios*. <http://ssrn.com/abstract=1703026> Electronic copy available at: <http://ssrn.com/abstract=1703026>
- Masood, O., & Ashraf, M. (2012). Bank-specific and macroeconomic profitability determinants of Islamic banks: The case of different countries. *Qualitative Research in Financial Markets*, 4(2–3), 255–268. <https://doi.org/10.1108/17554171211252565>
- Mitchell, R. K., Agle, B. R., & Wood, D. J. (1997). Toward a Theory of Stakeholder Identification and Salience: Defining the Principle of Who and What Really Counts. In *Source: The Academy of Management Review* (Vol. 22, Issue 4).
- Moyer, S. E. (1990). Capital adequacy ratio regulations and accounting choices in commercial banks. *Journal of Accounting and Economics*, 13(2), 123–154. [https://doi.org/10.1016/0165-4101\(90\)90027-2](https://doi.org/10.1016/0165-4101(90)90027-2)
- Napitupulu, R. B., Hutabarat, T. P. S. L., Harianja, H. D. H., Sirait, R. T. M., & Ria, C. E. (2021). *Penelitian Bisnis: Teknik dan analisis data dengan SPSS - STATA - EViews* (1st ed.). Madenatera.

- Narine*, S. (2008). Forty years of ASEAN: a historical review. *The Pacific Review*, 21(4), 411–429. <https://doi.org/10.1080/09512740802294689>
- Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Iosifidis, C., Agha, M., & Agha, R. (2020a). The socio-economic implications of the coronavirus pandemic (COVID-19): A review. *International Journal of Surgery*, 78, 185–193. <https://doi.org/10.1016/j.ijssu.2020.04.018>
- Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Iosifidis, C., Agha, M., & Agha, R. (2020b). The socio-economic implications of the coronavirus pandemic (COVID-19): A review. In *International Journal of Surgery* (Vol. 78, pp. 185–193). Elsevier Ltd. <https://doi.org/10.1016/j.ijssu.2020.04.018>
- Nurwulandari, A., Hasanudin, H., Subiyanto, B., & Pratiwi, Y. C. (2022). Risk Based bank rating and financial performance of Indonesian commercial banks with GCG as intervening variable. *Cogent Economics and Finance*, 10(1). <https://doi.org/10.1080/23322039.2022.2127486>
- Puspitasari, E., Sudiyatno, B., Aini, N., & Anindiansyah, G. (2021). The relationship between net interest margin and return on asset: empirical study of conventional banking in Indonesia. *Academic Journal of Interdisciplinary Studies*, 10(3), 362–374. <https://doi.org/10.36941/AJIS-2021-0090>
- Puspitasari, E., Sudiyatno, B., Hartoto, W. E., & Widati, L. W. (2021). Net Interest Margin and Return on Assets: A Case Study in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(4), 727–734. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0727>
- Putri, P. I., Rahayu K, N., Rahmayani, D., & Siregar, M. E. S. (2022). The Effect of Green Banking and Financial Performance on Banking Profitability. *Quality - Access to Success*, 23(191), 38–45. <https://doi.org/10.47750/QAS/23.191.05>
- Rohman, A., Nurkhin, A., Mukhibad, H., Kusumantoro, & Wolor, C. W. (2022). Determinants of Indonesian banking profitability: Before and during the COVID-19 pandemic analysis. *Banks and Bank Systems*, 17(2), 37–46. [https://doi.org/10.21511/bbs.17\(2\).2022.04](https://doi.org/10.21511/bbs.17(2).2022.04)
- Rose, P. S. (2010). *Bank management & financial services*.
- Saleh, B. A., & Paz, V. (2023). Credit risk management and profitability: Evidence from Palestinian banks. *Banks and Bank Systems*, 18(3), 25–34. [https://doi.org/10.21511/bbs.18\(3\).2023.03](https://doi.org/10.21511/bbs.18(3).2023.03)
- Siddique, A., Khan, M. A., & Khan, Z. (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>
- Singh, S. K., Basuki, B., & Setiawan, R. (2021). The Effect of Non-Performing Loan on Profitability: Empirical Evidence from Nepalese Commercial Banks. *Journal of Asian Finance, Economics and Business*, 8(4), 709–716. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0709>
- Subramaniam, V. P. R., Ab-Rahim, R., & Selvarajan, S. K. (2019). Financial development, efficiency, and competition of ASEAN banking market. *Asia-Pacific Social Science Review*, 19(3), 185 – 202. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85073270735&partnerID=40&md5=d23bc063b0915ad8dd9d1bd5260caa2d>
- Sugianto, S., Oemar, F., Hakim, L., & Endri, E. (2020). Determinants of firm value in the banking sector: Random effects model. *International Journal of Innovation, Creativity and Change*, 12(8), 208–218. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85084482368&partnerID=40&md5=5701fbc345e492742cd899449e770f09>
- Sugiyono. (2014). *Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D*. Alfabeta.
- Tangngisalu, J., Hasanuddin, R., Hala, Y., Nurlina, N., & Syahrul, S. (2020). Effect of CAR and NPL on ROA: Empirical study in Indonesia Banks. *Journal of Asian Finance, Economics and Business*, 7(6), 9–18. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO6.009>
- Trujillo-Ponce, A. (2013). What determines the profitability of banks? Evidence from Spain. *Accounting and Finance*, 53(2), 561–586. <https://doi.org/10.1111/j.1467-629X.2011.00466.x>
- Vithessonthi, C. (2016). *Deflation, Bank Credit Growth, and Non-Performing Loans: Evidence from Japan*. <http://ssrn.com/abstract=2624275> Electronic copy available at: <https://ssrn.com/abstract=2624275> Electronic copy available at: <http://ssrn.com/abstract=2624275>
- Walter, I. (2006). *Reputational Risk and Conflicts of Interest in Banking and Finance: The Evidence So Far*. <http://www.bis.org/publ/bcbs107.htm>.
- Wongbangpo, P., & Sharma, S. C. (2002). Stock market and macroeconomic fundamental dynamic interactions: ASEAN-5 countries. *Journal of Asian Economics*, 13(1), 27–51. [https://doi.org/10.1016/S1049-0078\(01\)00111-7](https://doi.org/10.1016/S1049-0078(01)00111-7)

- Zaharum, Z., Latif, R. A., Md. Isa, M. A., & Hanafi, M. H. (2022). The Influence of Liquidity Management on Banks' Profitability. *International Journal of Academic Research in Business and Social Sciences*, 12(6). <https://doi.org/10.6007/ijarbss/v12-i6/14038>
- Zhang, D., Hu, M., & Ji, Q. (2020). Financial markets under the global pandemic of COVID-19. *Finance Research Letters*, 36. <https://doi.org/10.1016/j.frl.2020.101528>