

## DAFTAR PUSTAKA

- Admati, A. R., Demarzo, P. M., Hellwig, M. F., Pfleiderer, P., Berk, J., Berkovitch, E., Biais, B., Gen, J., Cole, R., Diamond, D., Engel, C., Fishman, M., Pere, F., Hart, O., Heider, F., Hertig, G., Himmler, O., Korteweg, A., Ljungqvist, A., ... Zwiebel, J. (2018). The Leverage Ratchet Effect. *THE JOURNAL OF FINANCE* •, *LXXIII*(1). <https://doi.org/10.1111>
- Allen, F., Carletti, E., Goldstein, I., & Leonello, A. (2018). Government guarantees and financial stability. *Journal of Economic Theory*, *177*, 518–557. <https://doi.org/10.1016/j.jet.2018.06.007>
- Altunbas, Y., Carbo, S., Gardener, E. P. M., & Molyneux, P. (2007). Examining the relationships between capital, risk and efficiency in European banking. *European Financial Management*, *13*(1), 49–70. <https://doi.org/10.1111/j.1468-036X.2006.00285.x>
- Anindiansyah, G., Sudiyatno, B., Puspitasari, E., Susilawati, Y., Studi Manajemen, P., Ekonomika dan Bisnis, F., & Stikubank Semarang, U. (2020). *Pengaruh Car, Npl, Bopo, Dan Ldr Terhadap Roa Dengan Nim Sebagai Variabel Intervening (Studi Pada Bank Yang Go Publik Di Bursa Efek Indonesia Periode Tahun 2015-2018)*.
- Antonia, S. A., & Arfianto, E. D. (2015). Analisis Faktor-faktor Yang Mempengaruhi Profitabilitas Perbankan (Studi Pada Bank Umum Go Public yang Listed di Bursa Efek Indonesia Tahun 2011-2013). *DIPONEGORO JOURNAL OF MANAGEMENT*, *4*(2), 1–12. <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Artha Putra, F., Budiman Hakim, D., & Eliakim Tambunan, M. (2020). Determinan Analysis of Net Interest Margin and Banking Profitability in Indonesia. *International Journal of Science and Research*. <https://doi.org/10.21275/ART20203931>
- Astohar, & Praptitorini, M. D. (2019). *Model Struktural Faktor-Faktor yang Berpengaruh terhadap Profitabilitas dengan Net Interest Margin sebagai Variabel Intervening (Studi pada Bank Go Public di Indonesia Pada Tahun 2014-2018)*.
- Berger, A. N., & Bouwman, C. H. S. (2013). How does capital affect bank performance during financial crises?. *Journal of Financial Economics*, *109*(1), 146–176. <https://doi.org/10.1016/j.jfineco.2013.02.008>
- Berger, A. N., Herring, R. J., Szegö, G. P., Acharya, S., Allen, F., Avery, B., Carey, M., Cook, D., Flannery, M., Hancock, D., Jones, D., Kwast, M., O'brien, J., Pilloff, S., Santomero, T., & Udell, G. (1995). *The Role of Capital in Financial Institutions*.

- Berger, A. N., & Humphrey, D. B. (1997). Efficiency of financial institutions: International survey and directions for future research. In *European Journal of Operational Research* (Vol. 98).
- Berger, A. N., & Mester, L. J. (1997). Inside the black box: What explains differences in the efficiencies of financial institutions? 1. In *FINANCE ELSEVIER Journal of Banking & Finance* (Vol. 21).
- Boot, A., Hoffmann, P., Laeven, L., & Ratnovski, L. (2021). Fintech: what's old, what's new? *Journal of Financial Stability*, 53.  
<https://doi.org/10.1016/j.jfs.2020.100836>
- Cahyani, L. S., Tripuspitorini, F. A., & Nurdin, A. A. (2022). Pengaruh CAR, LDR dan NIM terhadap ROA Pada Bank Umum yang Terdaftar di BEI. *Indonesian Journal of Economics and Management*, 2(2), 379–387.  
<https://doi.org/10.35313/ijem.v2i2.3139>
- Claessens, S., Coleman, N., & Donnelly, M. (2017). Low-For-Long Interest Rates and Banks' Interest Margins and Profitability: Cross-Country Evidence. *International Finance Discussion Paper*, 2017(1197), 1–39.  
<https://doi.org/10.17016/ifdp.2017.1197>
- Demirguc-Kunt, A., Pedraza, A., & Ruiz-Ortega, C. (2020). *Banking Sector Performance During the COVID-19 Crisis*.
- Dendawijaya, L. (2005). *Manajemen PERBANKAN* (2nd ed.). Ghalia.
- Digdowiseiso, K. (2021). *The Effects of Capital Adequacy Ratio, Non-Performing Loan, Loan to Deposit Ratio, and Return on Assets on Stock Prices in Banking Sector over the Period 2015-2019*. <https://doi.org/10.33258/birci.v4i4.3190>
- Ekinci, R., & Poyraz, G. (2019). The Effect of Credit Risk on Financial Performance of Deposit Banks in Turkey. *ScienceDirect*, 158, 979–987.  
<https://doi.org/10.1016/j.procs.2019.09.139>
- Ghozali, I. (2021). *APLIKASI ANALISIS MULTIVARIATE Dengan Program IBM SPSS 26* (10th ed.). BadanPenerbitUniversitasDiponegoro.
- Goh, T. S., Erika, E., Henry, H., & Syawaluddin, S. (2022). The effect of capital adequacy ratio and loan to deposit ratio on return on asset with non-performing loan as moderating variable in banking companies listed in BEI. *JPPi (Jurnal Penelitian Pendidikan Indonesia)*, 8(3), 710. <https://doi.org/10.29210/020221514>
- Gupta, N., & Mahakud, J. (2021). Audit committee characteristics and bank performance: evidence from India. *Managerial Auditing Journal*, 36(6), 813–855.  
<https://doi.org/10.1108/MAJ-04-2020-2622>

- Hardiyanti, W., Febriatmoko, B., & Wulandari, S. (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.
- Kasmir. (2012). *Manajemen Perbankan* (4th ed.). PrenadaMediaJakarta.
- Keeton, W., & Morris, C. (1987). *Why Do Banks' Loan Losses Differ?*
- Kouzez, M. (2023). Political environment and bank performance: Does bank size matter? *Economic Systems*, 47(1). <https://doi.org/10.1016/j.ecosys.2022.101056>
- Lestari, S. P., Wahyuni, S. F., & Affandi, W. S. (2022). *The Influence Of Capital Adequacy Ratio, Net Interest Margin And Operational Costs Of Operating Revenue On Return On Asset With Loan Todeposit Ratio As Intervening Variable*.
- Mahmudah, A., Nur Maghfiroh, A., Salukh, A., & Rodhiyah, rufatur. (2022). *Nim Sebagai Variabel Intervening Pengaruh Bopo Terhadap Profitabilitas (Studi Pada Perusahaan Perbankan Yang Terdaftar Di Bei Tahun 2017-2021)*. 2(3).
- Merry, M., Edward, Y. R., Afiezan, H. A., & Tarigan, A. E. (2022). The Effect of Non-Performing Loans, Loan to Deposit Ratios of Operating Expenses and Operating Income On Return on Assets with Net Interest Margin as an Intervening Variable in Banking Companies Listed in Indonesia Stock Exchange Period 2019 -2021. *International Journal of Social Science Research and Review*, 5(10), 381–396. <https://doi.org/10.47814/ijssrr.v5i10.578>
- Mishkin, F. (1996). *The Channel Of Monetary Transmission: Lessons For Monetary Policy*.
- Muhammad Ferly, M., Rinofah, R., & Kusumawardhani, R. (2023). Analisis Pengaruh CAR dan BOPO Terhadap ROA Dengan NIM Sebagai Variabel Intervening Pada PT. *Journal Ekombis Review*, 11(2), 1207–1220. <https://doi.org/10.37676/ekombis.v11i12>
- Priharta, A., & Gani, N. A. (2023). Determinants of bank profitability: Empirical evidence from Republic of Indonesia state-owned banks. *Contaduria y Administracion*, 69(3), 49–65. <https://doi.org/10.22201/fca.24488410e.2024.4999>
- 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>
- Qehaja-Keka, V., Ahmeti, S., & Aliu, M. (2023). Bank Profitability Determinants: Evidence From Kosovo And Albania. *Journal of Liberty and International Affairs*, 9(2), 297–311. <https://doi.org/10.47305/JLIA2392370qk>

- Ramadanti, F., & Eni Setyowati, ) ; (2022). Pengaruh NPL, LDR, BOPO dan Nim Terhadap Roa Pada PT. Bank Mandiri (Persero) Tbk Tahun 2013-2021 1). *Jurnal Ekombis Review*, 10(2), 695–706. <https://doi.org/10.37676/ekombis.v10i12>
- Rokhim, R., & Wulandary, N. (2013). *Pengaruh Penjaminan Simpanan, Car, Dan Npl Pada Tingkat Deposit, Risiko Moral Hazard, Dan Nim.*
- Rose, P. S., & Hudgins, S. C. (2013). *Bank Management & Financial Services* (9th ed.). Boston.
- Saunders, A., Schumacher, L., Schumacher, L., & Schiff, J. M. (2000). The Determinant of Bank Interest Rate Margins: an international study. In *Journal of International Money and Finance* (Vol. 19). [www.elsevier.nl/locate/econbase](http://www.elsevier.nl/locate/econbase)
- Silvia, D., Salma, N., Kunci, K., Npl, :, & Nim, D. (2021). Pengaruh Npl, Ldr, Bopo Terhadap Roa Dengan Nim Sebagai Variabel Intervening. *Jurnal Pionir LPPM Universitas Asahan*, 7.
- Sofie Abdul Hasan, M., Haymans Manurung, A., & Usman, B. (2020). Determinants of Bank Profitability with Size as Moderating Variable. In *Journal of Applied Finance & Banking* (Vol. 10, Issue 1). online) Scientific Press International Limited.
- Taswan. (2006). *Manajemen Perbankan* (1st ed.).
- Widyastuti, P. F., & Aini, N. (2021). Pengaruh Car, Npl, Ldr Terhadap Profitabilitas Bank (Roa) Tahun 2017-2019. In *Jurnal Ilmiah Mahasiswa Akuntansi Universitas Pendidikan Ganesha* (Vol. 12, Issue 03).
- Yuhasril, Y. (2019). *The Effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operational Efficiency (BOPO), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR), on Return on Assets (ROA)*. 10(10). <https://doi.org/10.7176/RJFA>
- Yuli Astuti, L., & Badjuri, A. (2023). *Pengaruh Npl Dan Ldr Terhadap Kinerja Keuangan Dengan Nim Sebagai Variabel Intervening*. 18(2), 460–471