

DAFTAR PUSTAKA

- Abdallah Saleh, B., & 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)
- Abdullah, T., & Wahjusaputri, S. (2018). *Bank & Lembaga Keuangan* (2nd ed.). Mitra Wacana Media.
- Akbar, T. (2019). *Kajian Kinerja Profitabilitas Bank pada Perspektif Bank Umum Berdasarkan Kegiatan Usaha (BUKU)* (Fungky, Ed.). Uwais Inspirasi Indonesia.
- Akyuwen, R. (2020). *Lebih Mengenal Digital Banking: Manfaat, Peluang, dan Tantangan*. Sekolah Pascasarjana Universitas Gadjah Mada.
- Aswini, S., Gunawan, E., Chaniago, K., & Astuty, F. (2021). Pengaruh LDR, NPL, CAR dan DPK terhadap ROA pada Perusahaan Perbankan Periode 2015-2019. *Owner*, 5(1), 252–259. <https://doi.org/10.33395/owner.v5i1.384>
- Baasi, M. N. (2018). Effects of Non-Performing Loans on the Profitability of Commercial Banks - A Study of Some Selected Banks on the Ghana Stock Exchange. *GlobalJournalofManagementandBusinessResearch:CFinance*, 18(2).
- Bank Indonesia. (2024a). *Statistik Sistem Keuangan Indonesia (SSKI)*.
- Bank Indonesia. (2024b). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan (SPIP)*.
- Burhan, F. A. (2024, June 6). Kemampuan Bank Meraup Laba Loyo, Apa Biang Keroknya? *Bisnis.Com*. <https://finansial.bisnis.com/read/20240606/90/1771753/kemampuan-bank-meraup-laba-loyo-apa-biang-keroknya>
- Caldararo, N. (2013). The Theory of Banking: Why Banks Exist and Why We Fear Them. *International Journal of Sociology and Anthropology*, 5(4), 116–132. <https://doi.org/10.5897/IJSA11.142>
- Connelly, B. L., Certo, S. T., Ireland, R. D., & Reutzel, C. R. (2011). Signaling Theory: A Review and Assessment. *Journal of Management*, 37(1), 39–67. <https://doi.org/10.1177/0149206310388419>
- Erwanda, A. P. N., Zuhroh, I., & Kurniawati, E. T. (2024). Comparative Analysis of Financial Performance Of Conventional Banking In Asean. *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, 12(3), 2701–2714. <https://doi.org/10.37676/ekombis.v12i3.5691>
- Fatimah, S., Dai, R. M., & Sitio, N. M. (2024). The Impact of Non Performing Loan, Loan To Deposit Ratio, And Operational Efficiency Ratio On Return On Asset (Study on Banking Companies that are members of the Kompas100 Index in 2018-2020). *Jurnal Manajemen*, 14, 16.
- Fauziah, H. (2021). Pengaruh NPL, CAR, dan BI Rate terhadap ROA pada Bank Badan Usaha Milik Negara. *Indonesian Journal of Economics and Management*, 1(2), 352–365. <https://doi.org/10.35313/ijem.v1i2.2503>

- Franedy, R. (2012, March 13). Bank Boros Harus Menekan Ongkos. *Kontan.Id*. <https://keuangan.kontan.co.id/news/bank-boros-harus-menekan-ongkos>
- He, P., Huang, L., & Wright, R. D. (2006). Money, Banking, and Monetary Policy. *SSRN Electronic Journal*, 1–34. <https://doi.org/10.2139/ssrn.931958>
- Ibrahim, M. W., & Raharja, B. S. (2020). The Factors That Affect Efficiency of Indonesian's Banking. *Prosiding Business and Economics Conference In Utilizing of Modern Technology*, 94–108.
- Irawati. (2024, May 13). Kredit Perbankan Tumbuh 12,40 Persen di Maret 2024, Ini Sektor Pendongkraknya. *Infobanknews*. <https://infobanknews.com/kredit-perbankan-tumbuh-1240-persen-di-maret-2024-ini-sektor-pendongkraknya/>
- Kasanjanu, B. (2024). *Samuel Sekuritas: Keterbatasan Modal Jadi Tantangan Bank Kecil Kembangkan IT*.
- Kasmir. (2017). *Manajemen Perbankan* (Rev, Ed.; 14th ed.). RajawaliPers.
- Kontan.id. (2023, December 7). Rasio BOPO Perbankan Terus Menyusut, Ini Jajaran Bank yang Paling Efisien. *Kontan.Id*. <https://keuangan.kontan.co.id/news/rasio-bopo-perbankan-terus-menyusut-ini-jajaran-bank-yang-paling-efisien-1>
- Linggadjaya, R. I. T., Sitio, B., & Situmorang, P. (2022). Transformasi Digital Pt Bank Jago Tbk dari Bank Konvensional menjadi Bank Digital. *International Journal of Digital Entrepreneurship and Business*, 3(1), 9–22. <https://doi.org/10.52238/ideb.v3i1.76>
- Manda, G. S., & Hendriyani, R. M. (2020). Analisis Tingkat Kesehatan Bank Menggunakan Metode Profil Risiko, Tata Kelola Perusahaan Yang Baik, Pendapatan & Modal (Studi Komparasi Antara Bank Umum Konvensional dan Bank Umum Syariah Di Indonesia Lemabaga yang Terdaftar Pada Otoritas Layanan Keuangan). *Eqien: Jurnal Ekonomi Dan Bisnis*, 7(1), 68–77. <https://doi.org/10.34308/eqien.v7i1.123>
- Muhammed, S., Desalegn, G., & Emese, P. (2024). Effect of Capital Structure on the Financial Performance of Ethiopian Commercial Banks. *Risks*, 12(4), 69. <https://doi.org/10.3390/risks12040069>
- Mulyati, & Widhiastuti, S. (2024). Interest Rates Moderating Effect of Financial Risk's Impact on Indonesia's Financial Performance List of Banks . *Fokus Bisnis: Media Pengkajian Manajemen Dan Akuntansi* , 23(1), 157–176.
- Nurfadillah, M. (2023). *Profitabilitas Perbankan: Permodalan, Risiko dan Kebijakan Suku Bunga* (D. Setyadi, A. Paminto, & M. Azis, Eds.). Widina Bhakti Persada Bandung.
- OJK. (2022, October 13). Transformasi Digital Perbankan: Wujudkan Bank Digital. *OJK (Otoritas Jasa Keuangan)*. Transformasi Digital Perbankan: Wujudkan Bank Digital
- Purwoto, S. (2022). Dampak Pandemi Covid-19 terhadap Kinerja Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI) Kuartal I-IV Tahun 2019-2020. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 6(2), 160–165.

- Putri, M. A., & Tristiarto, Y. (2022). Analisis Determinan Profitabilitas Perusahaan Perbankan di Bursa Efek Indonesia. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 6(5), 559–564. <https://doi.org/10.24912/jmbk.v6i5.18429>
- Rachman, A. (2024, June 20). NPL Bank Naik, Ini Kata Bos Bank Indonesia. *CNBC Indonesia*. <https://www.cnbcindonesia.com/market/20240620144140-17-547834/npl-bank-naik-ini-kata-bos-bank-indonesia>
- Rayhan, A. P., Permatasari, D., Cahyani, I. A., Azizah, Y. F., Putra, H. T., & Mudjiyanti, R. (2024). The Effect of The CAMEL Method on Profitability in General Banking Listed on The Indonesian Stock Exchanges in 2020-2022. *KOMPARTEMEN: JURNAL ILMIAH AKUNTANSI*, 22(1), 99–107. <https://doi.org/10.30595/kompartemen.v22i1.20924>
- Rombe, Y., & Sintha, L. (2023). *Kinerja Keuangan Di Masa Pandemi Covid-19* (E. Damayanti, Ed.). Widina Bhakti Persada Bandung.
- Runtuuwu, P. C. H., & Hussin, H. (2024). Banking Profitability Analysis: Company Cases on the Stock Exchange Indonesian Securities (BEI). *Ekuilibrium : Jurnal Ilmiah Bidang Ilmu Ekonomi*, 19(1), 73–91. <https://doi.org/10.24269/ekuilibrium.v19i1.2024.pp73-91>
- Samad, A., & Anan, E. (2017). Perbandingan Kinerja Keuangan antara Bank Umum Konvensional dan Bank Umum Syariah di Indonesia. *EBBANK*, 8(1), 67–88.
- Santoso, B., & Sunarto, S. (2024). Analisis Kesehatan Keuangan dan Implikasinya Terhadap Profitabilitas BPR. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(8), 5975–5991. <https://doi.org/10.47467/alkharaj.v6i8.4169>
- Sari, T. M., Syam, D., & Daum, I. (2012). Pengaruh Non Performing Loan Sebagai Dampak Krisis Keuangan Global terhadap Profitabilitas Perusahaan Perbankan. *Jurnal Akuntansi & Investasi Vol. 13 No. 2, Halaman: 83-98, Juli 2012* PENGARUH NON PERFORMING LOAN SEBAGAI DAMPAK KRISIS KEUANGAN GLOBAL TERHADAP PROFITABILITAS PERUSAHAAN PERBANKAN Tia Melya Sari; Dhaniel Syam; Ihyaul Ulum, 13(2), 83–98.
- Sasongko, A. R. P., & Mahastanti, L. A. (2023). Peran Manajemen Risiko dan Inovasi dalam Memoderasi Pengaruh Fee Based Income terhadap Perubahan Laba Bank BUMN. *Jurnal Manajemen Dan Organisasi*, 14(3), 255–267. <https://doi.org/10.29244/jmo.v14i3.47359>
- Sianturi, E. R. (2024, November 6). Cashless Makin Digemari Mobile Banking Pilihan Warga RI. *CNBC Indonesia*. <https://www.cnbcindonesia.com/research/20240611172354-131-545777/cashless-makin-digemari-mobile-banking-pilihan-warga-ri>
- Simamora, N. (2024, June 11). Rasio LDR Naik, Pengetatan Likuiditas Membayangi Perbankan di Kuartal II-2024. *Kontan.Id*. <https://keuangan.kontan.co.id/news/rasio-ldr-naik-pengetatan-likuiditas-membayangi-perbankan-di-kuartal-ii-2024>
- Siregar, R. Y., Rohman, I. K., & Luviyanto, A. N. (2022). *Siapa yang Mendapat Manfaat dari Inovasi Digital? Bank Besar atau Bank Kecil?*

- Soneja, S. (2024). Credit Risk Management and Financial Performance: A Comparative Study of BRICS Selected Banks. *EPRA International Journal of Research & Development (IJRD)*, 9(2), 210–214. <https://doi.org/10.36713/epra15866>
- Sutardiyanta, I., & Nugraha, N. (2024). The Influence of BOPO, LDR/LFR, and NPL on the Profitability of Core Capital Bank Group (KBMI) 1 Banks During the Covid-19 Pandemic. *Accounthink: Journal of Accounting and Finance*, 9(1), 123–141.
- The Economics. (2022, September 10). Daftar Bank yang Masuk Indonesia Top Bank Award 2022. *The Economics*. <https://www.theeconomics.com/brand-equity/daftar-bank-yang-masuk-indonesia-top-bank-award-2022/>
- Trisnawati, L. P. P., & Alfayed, J. T. (2024). Analisis Kinerja Keuangan Bank Umum Konvensional KBMI 3 Tahun 2017-2022. *Jurnal Lentera Akuntansi*, 9(1), 30–41. <https://doi.org/10.34127/jrakt.v9i1.1087>
- Uruakpa, P. C. (2024). Liquidity Management and Profitability of Deposit Money Banks in Nigeria: An Impact Analysis. *IIARD INTERNATIONAL JOURNAL OF BANKING AND FINANCE RESEARCH*, 10(1), 29–42. <https://doi.org/10.56201/ijbfr.v10.no1.2024.pg29.42>
- Walzer, M., Tamimi, A. H. A., & Firmansyah, A. (2024). Are Banking Financial Performances and Green Banking Disclosure Associated with Bank Profitability? *Accounting Student Research Journal*, 3(1), 55–71. <https://doi.org/10.62108/asrj.v3i1.7645>
- Yuan, D., Gazi, Md. A. I., Harymawan, I., Dhar, B. K., & Hossain, A. I. (2022). Profitability Determining Factors of Banking Sector: Panel Data Analysis of Commercial Banks in South Asian Countries. *Frontiers in Psychology*, 13, 1–17. <https://doi.org/10.3389/fpsyg.2022.1000412>