

DAFTAR PUSTAKA

- Ali, Muhammad., Dan Roosaleh. R. 2017. The Influence of Net Interest Margin (NIM), Operational Cost/Operating Income, Loan to Deposit Ratio (LDR) and Non Performing Loan (NPL). *Journal of Research in Accounting and Finance. Vol.5. Issue 2.*
- Amelia, Jovita., Sugeng, Wahyudi., dan Ahyar, Yuniawan. 2017. The Impact of Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR), and Cost to Income Ratio (CIR). *International Journal of Academic Research in Accounting, Finance, and Management Sciences.*
- Atidhira et al. 2017. The Influence of Return on Asset, Debt to Equity Ratio, Earnings per Share, and Company Size on Share Return in Property and Real Estate Companies. *Journal of Applied Accounting and Finance. Vol 1. No 2.*
- Besley, Scott., dan F, Brigham. 2008. *Essentials of Managerial Finance*. United States of America: Thomson South-Western.
- Bioshop, Panta. 2018. Non-Performing Loans & Bank Profitability: Study of joint Venture Bank in Nepal. *International Journal of Sciences: Basic and Applied Research (IJSBAR)*, 42(1),151-165.
- Brigham, Eugene F. Dan J. F. Houston. 2010. *Dasar-dasar Manajemen Keuangan. Edisi Sebelas*. Jakarta: Salemba Empat.
- Chaffi, Pawang, Sari., M, Yusak, Anshori., dan Niken, Savitri, Primasari. 2018. Impact of CAR, BOPO, NIM, NPL and LDR on ROA (Case Study of Bank Registered in LQ45 year 2017). *International Journal on Technopreneurship and Education.*
- Dhanuskodi dan Rengasamy. 2014. Impact of Loan Deposit Ratio (LDR) on Profitability: Panel Evidence from Commercial Bank in Malaysia. *Proceedings of the Third International Conference on Global Business, Economics, Finance and Social Science.*
- Dendawijaya, Lukman. 2015. *Manajemen Perbankan*. Jakarta: Ghalia Indonesia.

- Ellouze, Abderrazak. 2015. The Determinan of the Tunisian Banking Performance: A Panel Data Analysis. *International Journal of Economic and Finance*. Vol 7. No 1.
- Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate dengan program SPSS 25*. Edisi Kesembilan. Semarang : Badan Penerbit Universitas Diponegoro.
- Hantono. 2017. Effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) and Non Performong Loan (NPL) to Return on Assets (ROA). *International Journal of Education and Research*. Vol 5, No 1.
- Heri, Susanto., dan Nur, Kholis. 2016. Financial Ratio Analysis toward Profitability on Indonesia Banking. *International Journal Economic Management and Sosial Science*. Vol 7, No 1.
- Hery, A. Buchory. 2015. Banking intermediation, operational efficiency and credit risk in the banking profitability. *International Journal of Business, Economic and Law*. Vol 7, Issue 2 (Aug). Issn 2289-1552.
- Ikatan Akuntansi Indonesia. 2009. *Standar Akuntansi Keuangan*. Jakarta: Salemba Empat.
- Inggawati *et al.* 2018. The Influence of Loan to Deposit Ratio, Loan Operational of Income Operational an Non Performing Loan toward Profitability. *International Journal of Scienitific and Research Publications*. Vol 8. Issue 11.
- Jie, Liu., dan Witsaroot, Pariyaprasert. 2012. Determinants of Bank Performance: The Application of the CAMEL Model to Banks Listed in China's Stock Exchanges from 2008 to 2011.
- Laora, D., Ariana. 2015. Analysis the Influence of Capital Adequacy Ratio, Loan to Deposit Ratio, Operational Cost to Operational Income, and Non Performing Loan towad Return on Assets. *International Journal of Business and Management Invention*.
- Kasmir, 2016. *Analisis Laporan Keuangan*. Jakarta: PT Raja Grafindo Persada.
- Maya, Effendi et al. 2018. The Determinan of Banking Credit Disburshment and its Implication on the ROA. *International Journal of Economic Research*, Vol 14, Issue 2.

- Md, Mohiuddin, Chowdhury., Shafir, Zaman. 2018. Effect of Liquidity Risk on Performance of Islamic bank in Bangladesh. *IOSR Journal of Economics and Finance. Vol 9, Issue 4.*
- Mishkin, Frederic S. dan Stanley G. Eakins. 2012. Financial Markets and Institutions, 7th Edition, pearson Education, Boston.
- Moussa, Ben., dan Majouj. 2016. Determinan of Bank Net Interest Margin: Case of Tunisia. *International Journal of Finance dan Banking Studies, Vol 5, No 3.*
- Ni, Nyoman. 2018. The Prediction of Third Party Funds, Interest Rates, and Non-Performing Loan toward Loan to Deposit Ratios and Its Impact on Return on Assets. *International Journal of Management Sciences. Vol. XXII, No.3.*
- Nixon *et al.* 2018. Conservative Advantage: Mediator of Managerial competence and financial performance of commercial bank in Uganda. *African Journal of Economic and management Studies. Vol 8, Issue 2.*
- Norliza., Anis, S, Iskandar., Zainora, Ab, Wahid. 2019. Determinants of Commercial Bank's Profitability in Malaysia. *Journal International of Entrepreneurship and Bussiness. Vol 7, Issue 1.*
- Obied, Rami., dan Adeinat. 2017. Determinants of Net Interest Margin: An Analytical Study on the Comercial Banks Operating in Jordan. *International Journal of Economics and Financial. Vol 7, Issue 4.*
- Ogilo, Fedrick., dan Leornad, Oscar. 2017. Determinan of Liquidity Risk of Commercial Bank in Kenya. *The International Journal of Business and Management. Vol 3. No 9.*
- Phan, Dai, Thich. 2017. Determinants of Banks' Profitability: Empirical Evidence from Vietnam. *International Journal of Business and Economic Studies Volume 5, Number 4.*
- Pinasti, Farhat. 2018. The Effect of CAR, BOPO, NPL, NIM, and LDR to Bank Profitability. *Journal Nominal. Vol 7. No 1.*
- Riyadi, Selamat. 2015. *Banking Assets and Liability Management.* Edisi Ketiga. Jakarta: Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia.

- Said, M., Ali, H. 2016. An analysis on the factors affecting profitability level of Sharia banking. *International Journal of Applied Business and Economic Research*. Vol 15. Issue 6.
- Sanusi, A. 2017. *Metode Penelitian Bisnis*. Salemba Empat, Jakarta.
- Sekaran, Roger, Bougie. 2017. *Metode Penelitian untuk Bisnis*. Salemba Empat, Jakarta.
- Silaban, Pasaman. 2017. The Effect of Capital Adequacy Ratio, Net Interest Margin, and Non-Performing Loan on Bank Profitability. *International Journal of Economic and Business Administration*. Vol 5. Issue 3.
- Soares, Pedro. 2018. The Effect of NPL, CAR, LDR, OER, and NIM to Banking Return On Asset. *International Journal of Economics, Commerce and Management*. Vol 4, Issue 3.
- Taswan. 2015. *Akuntansi Perbankan*. Catatan Keempat. Jakarta: UUP STIM.
- V. Ratna, Inggawati., Lusy., dan Y. Budi, Hermanto. 2018. The Influence of Loan to Deposit Rasio, Loan Operational of Income Operational and Non-Performing Loan toward Profitability of Bank Perkreditan Rakyat in Sidoarjo Regency. *International Journal of Scientific and Research Publications*. Vol 8, issue 11.
- Victor, Curtis, L Samuel, Antwi., Eric, Kofi. 2013. The Relationship between Net Interest Margin and Return On Assets of Listed Bank in Ghana. *Research Journal of Finance and Accounting*. Vol 4, No 16.
- Yuhartil. 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). *International Journal of Finance and Accounting*. Vol 1, No 2.
- Yuksel, Ferhat., dan Zengin. 2017. Influencing Factors of Net Interest Margin in Turkish Banking Sector. *International Journal of Economic and Financial*. Issues 7(1).
- Yusuf, Muhammad. 2018. Analysis of Financial Performance on Profitability with NonPerformance Financing as Variabel Moderation. *International Journal of Economic and Financial*. Vol 8. No 4.

www.idx.co.id (diakses pada Jumat, 6 Desember 2019).

Peraturan Bank Indonesia (PBI) No.17/11/PBI/2015 tentang Sistem Penilaian Tingkat Kesehatan Bank.

