

Daftar Pustaka

- Afriyie, H. O., & Akotey, J. O. (2012). Credit risk management and profitability of selected rural banks in Ghana. *Ghana: Catholic University College of Ghana*, 7(4), 176–181.
- Ahamed, M. M. (2017). Asset quality, non-interest income, and bank profitability: Evidence from Indian banks. *Economic Modelling*, 63, 1–14.
- Aladwan, M. S. (2015). The impact of bank size on profitability" an empirical study on listed Jordanian commercial banks". *European Scientific Journal*, 11(34).
- Anam, M. S., Nadila, D. L., & Iskandar, I. (2021). Pengaruh Jumlah Uang Beredar dan Kurs terhadap Harga Beras di Indonesia dengan Inflasi sebagai Variabel Intervening. *Jurnal Samudra Ekonomi Dan Bisnis*, 12(2), 168–183.
- Balakrishnan, K., & Ertan, A. (2018). Banks' financial reporting frequency and asset quality. *The Accounting Review*, 93(3), 1–24.
- Barro, R. J. (1996). Inflation and growth. *Review-Federal Reserve Bank of Saint Louis*, 78, 153–169.
- Beltrame, F., Previtali, D., & Scip, A. (2018). Systematic risk and banks leverage: The role of asset quality. *Finance Research Letters*, 27, 113–117.
- Ben Khediri, K., & Ben-Khedhiri, H. (2011). Determinants of bank net interest margin in Tunisia: a panel data model. *Applied Economics Letters*, 18(13), 1267–1271.
- Bhattarai, B. P. (2020). Effects of non-performing loan on profitability of commercial banks in Nepal. *Management*, 6(6), 164–170.
- Boffey, R., & Robson, G. N. (1995). Bank credit risk management. *Managerial Finance*.
- Ceesay, M., & Njie, M. (2021). Is There a Causal Relationship between Money Supply and the Inflation Rate? Thoughts from the Gambia. *The International Journal of Business & Management*, 9. <https://doi.org/10.24940/theijbm/2021/v9/i2/BM2102-035>
- Christina, S. E. (2021a). ANALISIS PENGARUH PERUBAHAN BI RATE MENJADI BI 7-DAYS REVERSE REPO RATE TERHADAP PERTUMBUHAN PENYALURAN KREDIT OLEH PERBANKAN DI INDONESIA (SEBELUM DAN SESUDAH DIBERLAKUKANNYA BI REPO RATE). *Jurnal Ilmiah Mahasiswa FEB*, 9(2).

- Christina, S. E. (2021b). ANALISIS PENGARUH PERUBAHAN BI RATE MENJADI BI 7-DAYS REVERSE REPO RATE TERHADAP PERTUMBUHAN PENYALURAN KREDIT OLEH PERBANKAN DI INDONESIA (SEBELUM DAN SESUDAH DIBERLAKUKANNYA BI REPO RATE). *Jurnal Ilmiah Mahasiswa FEB*, 9(2).
- Dao, B. (2020). Bank capital adequacy ratio and bank performance in Vietnam: A simultaneous equations framework. *Journal of Asian Finance, Economics and Business*, 7(6), 39–46.
- de Hoyos, R. E., & Sarafidis, V. (2006). Testing for cross-sectional dependence in panel-data models. *The Stata Journal*, 6(4), 482–496.
- Del Negro, M., Giannone, D., Giannoni, M. P., & Tambalotti, A. (2019). Global trends in interest rates. *Journal of International Economics*, 118, 248–262.
- Dietrich, A., & Wanzenried, G. (2011). Determinants of bank profitability before and during the crisis: Evidence from Switzerland. *Journal of International Financial Markets, Institutions and Money*, 21(3), 307–327.
- Dynan, K., & Sheiner, L. (2018). *GDP as a measure of economic well-being*. Hutchins Center Working Paper.
- Ekinci, R., & Poyraz, G. (2019). The effect of credit risk on financial performance of deposit banks in Turkey. *Procedia Computer Science*, 158, 979–987.
- Elsa, E., Utami, W., & Nugroho, L. (2018). A Comparison of Sharia Banks and Conventional Banks in Terms of Efficiency, Asset Quality and Stability in Indonesia for the Period 2008-2016. *International Journal of Commerce and Finance*, 4(1), 134–149.
- Epure, M., & Lafuente, E. (2015). Monitoring bank performance in the presence of risk. *Journal of Productivity Analysis*, 44(3), 265–281.
- Estevão, J., Lopes, J. D., Penela, D., & Soares, J. M. (2020). The doing business ranking and the GDP. A qualitative study. *Journal of Business Research*, 115, 435–442.
- Fahmi, R. Z. (2016). Effect of Capital Adequacy and Credit Distribution on Banking Profitability. *Bongaya Management Scientific Journal And*, 4.
- Fakhrunnas, F., Nugrohowati, R. N. I., Haron, R., & Anto, M. B. H. (2022). The Determinants of Non-Performing Loans in the Indonesian Banking Industry: An Asymmetric Approach Before and During the Pandemic Crisis. *SAGE Open*, 12(2), 21582440221102420.
- Fu, X. M., Lin, Y. R., & Molyneux, P. (2014). Bank competition and financial stability in Asia Pacific. *Journal of Banking & Finance*, 38, 64–77.

- Gizaw, M., Kebede, M., & Selvaraj, S. (2015). The impact of credit risk on profitability performance of commercial banks in Ethiopia. *African Journal of Business Management*, 9(2), 59–66.
- Goddard, J., Liu, H., Molyneux, P., & Wilson, J. O. S. (2013). Do bank profits converge? *European Financial Management*, 19(2), 345–365.
- Gujarati, D. N. (2011). *Econometrics by example* (Vol. 1). Palgrave Macmillan New York.
- Hakenes, H., & Schnabel, I. (2011). Capital regulation, bank competition, and financial stability. *Economics Letters*, 113(3), 256–258.
- Haris, M., Yao, H., Tariq, G., Malik, A., & Javaid, H. M. (2019). Intellectual capital performance and profitability of banks: Evidence from Pakistan. *Journal of Risk and Financial Management*, 12(2), 56.
- Hassan, M. K., Khan, A., & Paltrinieri, A. (2019). Liquidity risk, credit risk and stability in Islamic and conventional banks. *Research in International Business and Finance*, 48, 17–31.
- Huang, Q., de Haan, J., & Scholtens, B. (2020). Does bank capitalization matter for bank stock returns? *The North American Journal of Economics and Finance*, 52, 101171.
- Ichsani, S., & Suhardi, A. R. (2015). The Effect of Return on Equity (ROE) and Return on Investment (ROI) on Trading Volume. *Procedia - Social and Behavioral Sciences*, 211, 896–902.
<https://doi.org/https://doi.org/10.1016/j.sbspro.2015.11.118>
- Ikatan Bankir Indonesia. (2016). *Manajemen Kesehatan Bank Berbasis Risiko*. Gramedia Pustaka Utama.
- Jannah, W., & Rimawan, M. (2020). Analisis Pengaruh Non Performing Loan (Npl) Terhadap Return on Equity Pada Koperasi Wanita (Kopwan) Kartika Sari Kota Bima. *Jurnal Ekonomi Balance*, 16(1), 107–114.
- Koch, T. W., & MacDonald, S. S. (2014). *Bank management*. Cengage Learning.
- Kusmayadi, D. (n.d.). *Saudi Journal of Business and Management Studies (SJBMS) ISSN 2415-6663 (Print)*.
- Lee, J. (2009). Does size matter in firm performance? Evidence from US public firms. *International Journal of the Economics of Business*, 16(2), 189–203.
- Li, D., Shi, F., & Wang, K. (2020). China-US trade dispute investigations and corporate earnings management strategy. *China Journal of Accounting Research*, 13(4), 339–359.

- Makri, V., Tsagkanos, A., & Bellas, A. (2014). Determinants of non-performing loans: The case of Eurozone. *Panaeconomicus*, 61(2), 193–206.
- Mandeya, S. M. T., & Ho, S.-Y. (2021). Inflation, inflation uncertainty and the economic growth nexus: An impact study of South Africa. *MethodsX*, 8, 101501.
- Martins, A. M., Serra, A. P., & Stevenson, S. (2019). Determinants of real estate bank profitability. *Research in International Business and Finance*, 49, 282–300.
- Masood, P., & Ashraf, M. (2012). Bank-specific and macroeconomic profitability determinants of Islamic banks. *Qualitative Research in Financial Markets*, 4, 255–268. <https://doi.org/10.1108/17554171211252565>
- Maudos, J. (2017). Income structure, profitability and risk in the European banking sector: The impact of the crisis. *Research in International Business and Finance*, 39, 85–101.
- Mei, C., Nsiah, T., Barfi, R., & Bonsu, M. (2019). CREDIT RISK AND BANK PROFITABILITY OF COMMERCIAL BANKS IN GHANA. *EPRA International Journal of Research & Development (IJRD)*, 74–83. <https://doi.org/10.36713/epra3836>
- MENDOZA, R. R., & Rivera, J. P. R. (2017). The effect of credit risk and capital adequacy on the profitability of rural banks in the Philippines. *Scientific Annals of Economics and Business*, 64(1).
- Messai, A. S., & Jouini, F. (2013). Micro and macro determinants of non-performing loans. *International Journal of Economics and Financial Issues*, 3(4), 852–860.
- Musarat, M. A., Alaloul, W. S., & Liew, M. S. (2021). Impact of inflation rate on construction projects budget: A review. *Ain Shams Engineering Journal*, 12(1), 407–414.
- Nguyen-Anh, T., Hoang-Duc, C., Nguyen-Thi-Thuy, L., Vu-Tien, V., Nguyen-Dinh, U., & To-The, N. (2022). Do intangible assets stimulate firm performance? Empirical evidence from Vietnamese agriculture, forestry and fishery small-and medium-sized enterprises. *Journal of Innovation & Knowledge*, 7(3), 100194.
- Niresh, A., & Thirunavukkarasu, V. (2014). Firm size and profitability: A study of listed manufacturing firms in Sri Lanka. *International Journal of Business and Management*, 9(4).

- Nujum, S., Rahman, Z., & Purnama, H. (2020). Analisa Tingkat Pendidikan Dan Produk Domestik Regional Bruto Terhadap Tingkat Pengangguran Di Kota Makassar. *JDEP (Jurnal Dinamika Ekonomi Pembangunan)*, 3(1), 52–60.
- Patni, S. S., & Darma, G. S. (2017). Non Performing Loan, Loan to Deposit Ratio, Net Interest Margin, BOPO, Capital Adequacy Ratio, Return on Asset and Return on Equity. *Jurnal Manajemen Bisnis*, 14(2), 166–184.
- Psillaki, M., Tsolas, I. E., & Margaritis, D. (2010). Evaluation of credit risk based on firm performance. *European Journal of Operational Research*, 201(3), 873–881.
- Salamai, A. A., Faisal, S. M., & Khan, A. K. (2022). *The relationship between inflation and GDP with reference to oil based economy*.
- Santoso, W., Yusgiantoro, I., Soedarmono, W., & Prasetyantoko, A. (2021). The bright side of market power in Asian banking: Implications of bank capitalization and financial freedom. *Research in International Business and Finance*, 56, 101358.
<https://doi.org/https://doi.org/10.1016/j.ribaf.2020.101358>
- Schmidheiny, K., & Basel, U. (2011). Panel data: fixed and random effects. *Short Guides to Microeconometrics*, 7(1), 2–7.
- Sharma, S., & Anand, A. (2018). Income diversification and bank performance: evidence from BRICS nations. *International Journal of Productivity and Performance Management*.
- Sinah, S. (2018). Empirical study of relationship between money supply and inflation based on data from new standardised reporting format. *International Journal of Economics and Finance*, 10(1), 213–219.
- Sinha, P., & Sharma, S. (2016). Determinants of bank profits and its persistence in Indian Banks: a study in a dynamic panel data framework. *International Journal of System Assurance Engineering and Management*, 7(1), 35–46.
- Sudarmanto, E., Astuti, A., Kato, I., Basmar, E., Simarmata, H. M. P., Yuniningsih, Y., Irdawati, I., Wisnujati, N. S., & Siagian, V. (2021). *Manajemen Risiko Perbankan*. Yayasan Kita Menulis.
- Tan, Y., & Floros, C. (2012a). Bank profitability and inflation: the case of China. *Journal of Economic Studies*.
- Tan, Y., & Floros, C. (2012b). Bank profitability and inflation: the case of China. *Journal of Economic Studies*.

- Tangngisalu, J., HASANUDDIN, R., Hala, Y., NURLINA, N., & SYAHRUL, S. (2020). Effect of CAR and NPL on ROA: Empirical study in Indonesia Banks. *The Journal of Asian Finance, Economics and Business*, 7(6), 9–18.
- Zarrouk, H., Jedidia, K. Ben, & Moualhi, M. (2016). Is Islamic bank profitability driven by same forces as conventional banks? *International Journal of Islamic and Middle Eastern Finance and Management*.

