

REFERENCE

Journal:

Abdel Megeid, N. S. (2017). Liquidity risk management: conventional versus Islamic banking system in Egypt. *Journal of Islamic Accounting and Business Research*, 8(1), 100-128.

Ahmad, N., Alias, F. A., & Razak, N. (2023). Understanding population and sample in research: key concepts for valid conclusions. *Sigcs: E-Learning*, 6, 19-24.

Alshatti, A. S. (2015). The effect of credit risk management on financial performance of the Jordanian commercial banks. *Investment management and financial innovations*, (12, № 1 (contin. 2)), 338-345.

Arsew, V. T., Kisman, Z., & Sawitri, N. N. (2020). Analysis of the Effect of Loan to Deposit Ratio, Non-Performing Loans and Capital Adequacy Ratio on Return on Assets with Good Corporate Governance as Intervening Variable in Banking Companies Listed in the Corporate Governance Perception Index (CGPI) for the Period 2014–2018. *Journal of Economics and Business*, 3(1).

Astivia, O. L. O., & Zumbo, B. D. (2019). Heteroskedasticity in Multiple Regression Analysis: What it is, How to Detect it and How to Solve it with Applications in R and SPSS. *Practical Assessment, Research & Evaluation*, 24(1), n1.

Bacon-Shone, J. H. (2013). *Introduction to quantitative research methods*. Graduate School, The University of Hong Kong.

- Buchory, H. A. (2015, August). Banking intermediation, operational efficiency and credit risk in the banking profitability. In *Proceeding-Kuala Lumpur International Business, Economics and Law Conference* (Vol. 7, No. 2, pp. 141-152).
- Chou, T. K., & Buchdadi, A. D. (2016). Bank performance and its underlying factors: A study of rural banks in Indonesia. *Accounting and Finance Research*, 5(3), 55-63.
- Daoud, J. I. (2017, December). Multicollinearity and regression analysis. In *Journal of Physics: Conference Series* (Vol. 949, No. 1, p. 012009). IOP Publishing.
- Duraj, B., & Moci, E. (2015). Factors influencing the bank profitability-empirical evidence from Albania. *Romanian Economic and Business Review*, 10(1), 60.
- Ghanad, A. (2023). An overview of quantitative research methods. *International journal of multidisciplinary research and analysis*, 6(8).
- 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.
- HERSUGONDO, H., ANJANI, N., & Pamungkas, I. D. (2021). The role of non-performing asset, capital, adequacy and insolvency risk on bank performance: a case study in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(3), 319-329.
- Hortlund, P. (2005). The long-term relationship between capital and earnings in banking (No. 611). *SSE/EFI Working Paper Series in Economics and Finance*.

- Iskandar, Y. (2020). The influence of capital adequacy ratio, loan-to-deposit ratio, and net interest margin on stock return at commercial banks in Indonesia. *Jurnal Aplikasi Manajemen*, 18(3), 533-538.
- Jaouad, E., & Lahsen, O. (2018). Factors affecting bank performance: empirical evidence from Morocco. *European Scientific Journal*, 14(34), 255-267.
- Jayathilaka, A. K. (2020). Operating profit and net profit: measurements of profitability. *Open Access Library Journal*, 7(12), 1-11.
- Kadang, J., Surayya, S., & Fasial, M. (2021). Indonesian banking performance based on BUKU. *Manajemen dan Bisnis*, 20(2), 117-127.
- Kristianti, R. A. (2016). Factors Affecting Bank Performance: Cases of Top 10 Biggest Government and Private Banks in Indonesia in 2004-2013. *Review of Integrative Business and Economics Research*, 5(4), 371.
- Kustiningsih, N., Kalbuana, N., Rochman, A. S. U., Farid, M. M., Bharmawan, A. S., Farida, I., ... & Hidayat, W. (2020). STUDY RATIO FINANCIAL OF BANK PERFORMANCE: EVIDENCE FROM INDONESIA. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 17(9), 6571-6605.
- Li Jingjing (2022). An Empirical Analysis on the Factors Affecting the Financial Performance of Small and Medium Listed Banks.
- Lipunga, A. M. (2014). Determinants of profitability of listed commercial banks in developing countries: Evidence from Malawi. *Research Journal of finance and Accounting*, 5(6), 41-49.

- Mabwe, K., & Jaffar, K. (2022). UK Government controls and loan-to-deposit ratio. *Journal of Financial Regulation and Compliance*, 30(3), 353-370.
- Mantalos, P. (2010). Robust critical values for the Jarque-Bera test for normality. Jönköping International Business School.
- Mazhar, S. A., Anjum, R., Anwar, A. I., & Khan, A. A. (2021). Methods of data collection: A fundamental tool of research. *Journal of Integrated Community Health* (ISSN 2319-9113), 10(1), 6-10.
- Moussu, C., & Petit-Romec, A. (2014). RoE in banks: myth and reality. Available at SSRN 2374068.
- Ongore, V. O., & Kusa, G. B. (2013). Determinants of financial performance of commercial banks in Kenya. *International journal of economics and financial issues*, 3(1), 237-252.
- Pennacchi, G. G., & Santos, J. A. (2021). Why do banks target ROE?. *Journal of Financial Stability*, 54, 100856.
- Pujiati, P., Kisman, Z., & Bastaman, A. (2020). Analysis of capital adequacy ratio, prime lending rate, and third-party funds on profitability of commercial banks in Indonesia, with liquidity as intervening variable. *Journal of Economics and Business*, 3(1), 172-188.
- Torres-Reyna, O. (2007). Panel data analysis fixed and random effects using Stata (v. 4.2). *Data & Statistical Services*, Princeton University, 112(1), 1-40.
- Usman, B., & Lestari, H. S. (2019). Determinants of bank performance in Indonesia. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(2), 193-204.

Uyanto, S. S. (2020). Power comparisons of five most commonly used autocorrelation tests. *Pakistan Journal of Statistics and Operation Research*, 119-130.

Zulfikar, R., & STp, M. M. (2018). Estimation model and selection method of panel data regression: An overview of common effect, fixed effect, and random effect model. *JEMA: Jurnal Ilmiah Bidang Akuntansi*, 9(2), 1-10.

Books:

Ambrosius, W. T. (2007). *Topics in biostatistics*.

