

DAFTAR PUSTAKA

- Abdurrohman, A., Fitrianingsih, D., Salam, A. F., & Putri, Y. (2020). PENGARUH CAPITAL ADEQUACY RATIO (CAR), LOAN TO DEPOSIT RATIO (LDR) DAN NON PERFORMING LOAN (NPL) TERHADAP RETURN ON ASSET (ROA) PADA SEKTOR PERBANKAN DI BURSA EFEK INDONESIA. *Jurnal Revenue*, 01(01). <https://doi.org/10.46306/rev.v1i1>
- Abigael, O., Stephen, C., & Collins, K. (2024). Does Size Matter? Portfolio Diversification and Financial Performance of Commercial Banks in Kenya: Testing the Moderating Effect of Bank Size. *Journal of Business, Economics and Management Research Studies*, 2, 45–63.
- Adem, M. (2023). Impact of income diversification on bank stability: a cross-country analysis. *Asian Journal of Accounting Research*, 8(2), 133–144. <https://doi.org/10.1108/AJAR-03-2022-0093>
- AlFadhli, M. S., & AlAli, S. (2021). The Effect of Bank Size on Financial Performance: A Case Study on Kuwaiti Banks. *Journal of Insurance and Financial Management*, 4(3), 11–15.
- Asbar, R. F., & Witarsa, R. (2020). KAJIAN LITERATUR TENTANG PENERAPAN PEMBELAJARAN TERPADU DI SEKOLAH DASAR. *Jurnal JRPP*, 3.
- Asrori, Amal, M. I., Musyaffi, A. M., Utami, S. A., & Rengganis, N. P. (2024). EXAMINING THE MODERATING EFFECT OF BANK SIZE ON THE FINANCIAL RISK AND PERFORMANCE LINKAGE OF ISLAMIC COMMERCIAL BANKS. *Corporate Governance and Organizational Behavior Review*, 8(1), 28–40. <https://doi.org/10.22495/cgobrv8i1p3>
- Awaludin, M., Maryam, S., & Firmansyah, M. (2023). ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PENYERAPAN TENAGA KERJA PADA SEKTOR INDUSTRI KECIL DAN MENENGAH DI PROVINSI NUSA TENGGARA BARAT. *Jurnal Konstanta Ekonomi Pembangunan*, 2.

- Berlian, D., Andri, A., & Apriana, A. (2023). PERBANDINGAN PEMBERIAN KREDIT ANTARA BANK KONVENSIONAL DAN PEMBIAYAAN BANK SYARIAH KEPADA USAHA KECIL DAN MENENGAH. *Jurnal Perbankan Syariah Indonesia*, 2(2), 62–72.
- Bhegawati, D. A. S., & Utama, M. S. (2020). THE ROLE OF BANKING IN INDONESIA IN INCREASING ECONOMIC GROWTH AND COMMUNITY WELFARE. *South East Asia Journal of Contemporary Business, Economics and Law*, 22, 1.
- Bilbao-Terol, A., Arenas-Parra, M., Quiroga-García, R., & Bilbao-Terol, C. (2024). Is investing in the renewable energy stock market both financially and ESG efficient? A COVID-19 pandemic analysis. *Review of Managerial Science*, 18(7), 1885–1916. <https://doi.org/10.1007/s11846-023-00664-7>
- Braun, B. (2020). Central banking and the infrastructural power of finance: The case of ECB support for repo and securitization markets. *Socio-Economic Review*, 18(2), 395–418. <https://doi.org/10.1093/SER/MWY008>
- Budianto, E. W. H., & Dewi, N. D. T. (2022). Pemetaan Penelitian Rasio Capital Adequacy Ratio (CAR) pada Perbankan Syariah dan Konvensional: Studi Bibliometrik VOSviewer dan Literature Review. *JAFTA*, 4, 32–53. <https://journal.maranatha.edu/index.php/jafta>
- Cecchetti, S. G., & Schoenholtz, K. L. (2017). *MONEY, BANKING, AND FINANSIAL MARKETS* (Fifth Edition). McGraw-Hill Education.
- Cui, Y., & Cheng, C. (2022). Modern Portfolio Theory and Application in Australia. *Journal of Economics, Business and Management*, 10(2), 128–132. <https://doi.org/10.18178/joebm.2022.10.2.686>
- Dang, V. D., & Huynh, J. (2023). Bank opacity and stability in an emerging market. *International Journal of Emerging Markets*. <https://doi.org/10.1108/IJOEM-03-2022-0514>
- Dao, B. T. T., & Nguyen, K. A. (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.
<https://doi.org/10.13106/JAFEB.2020.VOL7.NO6.039>

Dewi, A. F., & Husain, H. (2024). Analisis Regresi Data Panel dalam Memodelkan Faktor yang Mempengaruhi Stunting di Indonesia. *Journal of Mathematics, Computations and Statistics*, 7(2), 313–322. <https://doi.org/10.35580/jmathcos.v7i2.4493>

Ekananda, M. (2019). *Analisis Ekonometrika untuk Keuangan Buku 2* (J. Jatiningrum, Ed.; 2nd ed.). Salemba Empat.

Fridson, M., & Alvarez, F. (2022). *Financial Statement Analysis: a Practitioner's Guide*. John Willey & Sons, Inc.

Gržeta, I., Žiković, S., & Žiković, I. T. (2023). Size matters: analyzing bank profitability and efficiency under the Basel III framework. *Financial Innovation*, 9(1). <https://doi.org/10.1186/s40854-022-00412-y>

Gupta, N., & Mahakud, J. (2020). Ownership, bank size, capitalization and bank performance: Evidence from India. *Cogent Economics and Finance*, 8(1). <https://doi.org/10.1080/23322039.2020.1808282>

Hünermund, P., & Louw, B. (2023). On the Nuisance of Control Variables in Causal Regression Analysis. *Organizational Research Methods*. <https://doi.org/10.1177/10944281231219274>

Indrajaya, D., Astuti, M., Maulidizen, A., & Kurniawan, N. (2021). The Effect of Third-Party Funds, Capital Adequacy Ratio, Casa Ratio, Bi Rate, And Inflation Towards The Distribution of Credit Banking in Indonesia. *International Journal of Economics Development Research*, 2(2), 2021–2171. www.bi.go.id

Intia, L. C., & Azizah, S. N. (2021). PENGARUH DEWAN DIREKSI, DEWAN KOMISARIS INDEPENDEN, DAN DEWAN PENGAWAS SYARIAH TERHADAP KINERJA KEUANGAN PERBANKAN SYARIAH DI INDONESIA. *Jurnal Riset Keuangan Dan Akuntansi*, 7(2).

Isyнуwardhana, D., & Febryan, F. V. (2022). Factors Affecting Underpricing Level during IPO in Indonesia Stock Exchange 2018 - 2019. *The Indonesian Accounting Review*, 12(1), 87–98. <https://doi.org/10.14414/tiar.v12i1.2660>

- Jati, W. (2021). The Effect of Non Performing Loan and Capital Adequacy Ratio on Return on Assets in Bank Victoria International, Tbk Period 2009-2018. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 4(1), 482–491. <https://doi.org/10.33258/birci.v4i1.1630>
- Kasmir, K. (2019). *Analisis Laporan Keuangan*. PT Rajagrafindo Persada.
- Kendo, S., & Tchakounte, J. (2022). Impact of asset size on performance and outreach using panel quantile regression with non-additive fixed effects. *Empirical Economics*, 62(1), 65–92. <https://doi.org/10.1007/s00181-021-02057-9>
- Kenzen, S., & Afandy, C. (2023). Pengaruh Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR) Dan Non Performing Loan (NPL) Terhadap Return On Assets (ROA) Pada Sektor Perbankan Di Bursa Efek Indonesia (Bei) Tahun 2018-2022 Dengan Suku Bunga Sebagai Variabel Moderasi. *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 12(04).
- Khai, H. V., Nguyet, P. T. A., Khoi, P. D., & Nam, C. Van. (2020). how credit portfolio diversification affects the profitability of vietnamese commercial banks. *Journal of Business Ethics*, 39(3), 297–318. <https://doi.org/10.1023/A:1016542207069>
- Kim, H., Batten, J. A., & Ryu, D. (2020). Financial crisis, bank diversification, and financial stability: OECD countries. *International Review of Economics and Finance*, 65, 94–104. <https://doi.org/10.1016/j.iref.2019.08.009>
- Koumou, G. B. (2020). Diversification and portfolio theory: a review. *Financial Markets and Portfolio Management*, 34(3), 267–312. <https://doi.org/10.1007/s11408-020-00352-6>
- Kurniasari, E., & Ichwanudin, W. (2023). The efficiency asset utilization financial performance and capital structure on manufacturing firm value on the Indonesia stock exchange (IDX). *Enrichment: Journal of Management*, 13(2).
- Kurniawan, A. (2021). ANALYSIS OF THE EFFECT OF RETURN ON ASSET, DEBT TO EQUITY RATIO, AND TOTAL ASSET TURNOVER ON SHARE RETURN. *JOURNAL OF INDUSTRIAL ENGINEERING & MANAGEMENT RESEARCH*, 2(1), 2722–8878. <https://doi.org/10.7777/jiemar>

- Kusumah, S. F. N., & Megawati, L. (2024). Analisis Markowitz dan Model Indeks Tunggal dalam Pembentukan Portfolio Optimal Saham Jakarta Islamic Index Periode 2019-2023. *EKOMA: Jurnal Ekonomi, Manajemen, Akuntansi*, 3(6).
- Maranga, D., Ngali, R., & Wepukhulu, J. M. (2022). Product diversification and profitability of listed commercial banks in Kenya. *International Academic Journal of Economics and Finance (IAJEF)* | Citation, 3(8), 70–88. https://iajournals.org/articles/iajef_v3_i7_70_88.pdf
- Markowitz, H. (1952). PORTFOLIO SELECTION. *The Journal of Finance*, 7(1), 77–91. <https://doi.org/10.1111/j.1540-6261.1952.tb01525.x>
- Maulana, P., Dwita, S., & Helmayunita, N. (2021). Pengaruh CAR, NPL, LDR dan BOPO terhadap Return On Assets (ROA) pada Bank Terdaftar di Bursa Efek Indonesia Tahun 2017-2019. *Jurnal Eksplorasi Akuntansi*, 3(2). <http://jea.ppj.unp.ac.id/index.php/jea/index>
- Memon, M. A., Thuramy, R., Ting, H., Cheah, J.-H., & Chuaj, F. (2024). Control Variables: A Review and Proposed Guidelines. *Journal of Applied Structural Equation Modeling*, 8(2), 1–14. [https://doi.org/10.47263/jasem.8\(2\)01](https://doi.org/10.47263/jasem.8(2)01)
- Mittal, S., Bhattacharya, S., & Mandal, S. (2022). Characteristics analysis of behavioural portfolio theory in the Markowitz portfolio theory framework. *Managerial Finance*, 48(2), 277–288. <https://doi.org/10.1108/MF-05-2021-0208>
- Moudud-Ul-Huq, S., Zheng, C., Gupta, A. Das, Hossain, S. K. A., & Biswas, T. (2023). Risk and Performance in Emerging Economies: Do Bank Diversification and Financial Crisis Matter? *Global Business Review*, 24(4), 663–689. <https://doi.org/10.1177/0972150920915301>
- Munte, R. S., Risnita, R., Jailani, M. S., & Siregar, I. (2024). Analisis Dokumenter Praktisi Pendidikan Islam: Pendekatan Eksperimen dan Noneksperimen (Design Klausal Komparatif dan Design Korelasional). *Jurnal Pendidikan Tambusai*, 8(1), 4370–4375.
- Ndungu, J. G., & Muturi, W. (2019). Effect of Diversification on Financial Performance of Commercial Banks in Kenya. *International Journal of Current Aspects*, 3(V), 267–285. <https://doi.org/10.35942/ijcab.v3iv.67>

- Ngware, S. G., Muturi, W., & Olweny, T. (2019). Credit Portfolio Diversification and Financial Performance of Commercial Banks in Kenya. *Journal of Finance and Economics*, 7(4), 127–136. <https://doi.org/10.12691/jfe-7-4-3>
- Nugraha, B. (2022). *PENGEMBANGAN UJI STATISTIK: Implementasi Metode Regresi Linear Berganda dengan Pertimbangan Uji Asumsi Klasik* (M. A. Susanto, Ed.; 1st ed., Vol. 1). Pradina Pustaka.
- Nugroho, A. S., & Haritanto, W. (2022). *Metode penelitian kuantitatif dengan pendekatan statistika (Teori, Implementasi, & praktik dengan SPSS)*. Penerbit Andi.
- Nurkhakim, A., Kuntadi, C., & Pramukti, R. (2023). PENGARUH SOLVABILITAS, PROFITABILITAS, DAN LIKUIDITAS TERHADAP PERINGKAT OBLIGASI. *Jurnal Manajemen, Akuntansi, Dan Logistik (JUMATI)*, 1.
- Octrina, F., & Mariam, A. G. S. (2021). Islamic Bank Efficiency in Indonesia: Stochastic Frontier Analysis. *Journal of Asian Finance, Economics and Business*, 8(1), 751–758. <https://doi.org/10.13106/jafeb.2021.vol8.no1.751>
- Octrina, F., & Priatmojo, H. E. (2023). Islamic bank efficiency: an efficiency method with SFA. *Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah*, 10(6), 379–394. <https://doi.org/10.22437/ppd.v10i6.18250>
- Octrina, F., Setiawati, R., Asnawi, A., & Putri, R. K. (2020). Produktivitas Perbankan Indonesia Dengan Pendekatan Malmquist Index Productivity. *Jurnal Sain Manajemen*, 2(1), 45. <http://ejurnal.ars.ac.id/index.php/jsm/index>
- Omeni, I. P., & George, A. A. (2021). Portfolio Diversification and Performance of Deposit Money Banks: Analysing the Nigerian Banking Industry. *Asian Journal of Economics, Business and Accounting*, 12–27. <https://doi.org/10.9734/ajeba/2021/v21i1530475>
- Otoritas Jasa Keuangan (OJK). (2023, April 3). *Siaran Pers: Sektor Jasa Keuangan Terjaga dan Solid di Tengah Volatilitas Global Akibat Permasalahan Perbankan di AS dan Eropa*. Ojk.Go.Id.
- Pham, H. S. T., Le, T., & Nguyen, L. Q. T. (2021). Monetary Policy and Bank Liquidity Creation: Does Bank Size Matter? *International Economic Journal*, 35(2), 205–222. <https://doi.org/10.1080/10168737.2021.1901762>

- Pratama, M. S., Mubaro, S., & Afriansyah, R. (2021). Pengaruh car, ldr, nim, bopo terhadap roa pada sektor perbankan go public di bei 2016-2018. *INOVASI: Jurnal Ekonomi, Keuangan Dan Manajemen*, 17(1), 118–126. www.idx.co.id
- Pratiwi, A. R., Peryoga, D., & Mazaya, G. H. (2023). The Effect of Income and Funding Diversification on Bank Performance and Risk in Indonesia. *International Journal of Advanced Research in Economics and Finance*, 5(1), 60–66.
- Priadana, M. S., & Sunarsi, D. (2021). *Metode Penelitian Kuantitatif* (1st ed.). Pascal Books.
- Purwanti, D. (2021). DETERMINASI KINERJA KEUANGAN PERUSAHAAN : ANALISIS LIKUIDITAS, LEVERAGE DAN UKURAN PERUSAHAAN (LITERATURE REVIEW MANAJEMEN KEUANGAN). *Jurnal Ilmu Manajemen Terapan*, 2(5).
- Puspa, S. D., Riyono, J., & Puspitasari, F. (2021). Analisis Faktor-Faktor yang Mempengaruhi Pemahaman Konsep Matematis Mahasiswa dalam Pembelajaran Jarak Jauh Pada Masa Pandemi Covid-19. *Jurnal Cendekia: Jurnal Pendidikan Matematika*, 5(1), 302–319.
- Putri, B. G., & Munfaqiroh, S. (2020). ANALISIS RASIO KEUANGAN UNTUK MENGUKUR KINERJA KEUANGAN. *Jurnal Ilmu-Ilmu Sosial*, 17(1).
- Quyen, P. G., Ha, N. T. T., Darsono, S. N. A. C., & Minh, T. D. T. (2021). Income Diversification and Financial Performance: The Mediating Effect of Banks' Size, Ownership Structure and the Financial Crisis in Vietnam. *Journal of Accounting and Investment*, 22(2). <https://doi.org/10.18196/jai.v22i2.10775>
- Rahman, H. U., Yousaf, M. W., & Tabassum, N. (2020). Bank-specific and macroeconomic determinants of profitability: A revisit of pakistani banking sector under dynamic panel data approach. *International Journal of Financial Studies*, 8(3), 1–19. <https://doi.org/10.3390/ijfs8030042>
- Rajindra, R., Guasmin, G., Burhanuddin, B., & Anggraeni, R. N. (2021). Costs and Operational Revenue, Loan to Deposit Ratio Against Return on Assets: A Case Study in Indonesia. *Journal of Asian Finance*, 8(5), 109–0115. <https://doi.org/10.13106/jafeb.2021.vol8.no5.0109>

- Rehan, R., Khan, M. A., Fu, G. H., Sa'ad, A. A., & Irshad, A. (2024). The Determinants of Shariah Banks' Capital Structure. *International Journal of Economics and Financial Issues*, 14(5), 193–202. <https://doi.org/10.32479/ijefi.16923>
- Rehman, A., Mehmood, W., Alsmady, A. A., & Sharif, A. (2024). Corruption's impact on non-performing loans of banks in emerging markets: Empirical insights. *Research in Globalization*, 9. <https://doi.org/10.1016/j.resglo.2024.100241>
- Rembet, W. E. C., & Baramuli, D. N. (2020). LDR TERHADAP RETURN ON ASSET (ROA) (STUDI PADA BANK UMUM SWASTA NASIONAL DEvisa YANG TERDAFTAR DI BEI). *Jurnal EMBA*, 8(3).
- Rhoads, D. (2021). *Using Modern Portfolio Theory To Create Efficient Portfolios From The S&P500*. <https://digitalcommons.murraystate.edu/honorstheses>
- Ripeba, T., & Octrina, F. (2022). The Influence Of Bank's Health Level On Profit Growth (Case Study On Registered Buku 4 Banks On The Indonesia Stock Exchange For The Period. *E-Proceeding of Management*, 9(2), 386–394.
- Rohmah, S., Syahid Assu, R., & Sumriyah, S. (2023). PEMALSUAN SURAT BERHARGA NEGARA (SBN). *Jurnal Mutiara Ilmu Akuntansi (JUMIA)*, 1(3), 156–162. <https://www.djkn.kemenkeu.go.id/kpknl-yogyakarta/baca-artikel/15319/Surat-Berharga-Negara-Investasi->
- Safi, S. K., Dorgham, M. M., & Allaloul, S. A. (2024). Impact of senior management's financial intelligence on the financial performance of banks and insurance companies in the Gaza Strip. *Discover Sustainability*, 5(1). <https://doi.org/10.1007/s43621-024-00232-3>
- Saleh, D. S., & Winarso, E. (2021). Analysis of Non-Performing Loans (NPL) and Loan to Deposit Ratio (LDR) towards Profitability. *International Journal of Multicultural and Multireligious Understanding*, 8(1). <https://doi.org/10.18415/ijmmu.v8i1.2387>
- Salim, D. F., & Rizal, N. A. (2021). Portofolio optimal Beta dan Alpha. *Jurnal Riset Akuntansi Dan Keuangan*, 9(1), 181–192. <https://doi.org/10.17509/jrak.v9i1.27586>

- Salsabila, R., & Hasrina, Y. (2023). PENGARUH CAPITAL ADEQUACY RATIO (CAR) TERHADAP RETURN ON ASSETS (ROA) (STUDI PADA LAPORAN TAHUNAN PT BANK RAKYAT INDONESIA (PERSERO) TBK TAHUN 2019-2022. *JMEC: Journal of Management, Entrepreneur and Cooperative*, 2(2), 71–81. <https://jurnal.uss.ac.id/index.php/JMEC>
- Santoso, S. (2019). *Mahir Statistik Parametrik*. Elex Media Komputindo.
- Saputra, F., & Nofrialdi, R. (2022). Analysis Effect Return on Assets (ROA), Return on Equity (ROE) and Price Earning Ratio (PER) on Stock Prices of Coal Companies in the Indonesia Stock Exchange (IDX) Period 2018-2021. *DIJEFA (Dinasti International Journal of Economics, Finance and Accounting)*. <https://doi.org/10.38035/dijefa.v3i1>
- Shim, J. (2019). Loan portfolio diversification, market structure and bank stability. *Journal of Banking and Finance*, 104, 103–115. <https://doi.org/10.1016/j.jbankfin.2019.04.006>
- Shkodra, J., Anastasioub, D., & Kallandranisc, C. (2024). THE IMPACT OF NON-PERFORMING LOANS ON COMMERCIAL BANK PROFITABILITY: EVIDENCE FROM THE WESTERN BALKANS. *Financial and Credit Activity: Problems of Theory and Practice*, 3(56), 49–58. <https://doi.org/10.55643/FCAPTP.3.56.2024.4355>
- Silvia, V. (2020). *Statistika Deskriptif* (M. Kika, Ed.; 1st ed.). Penerbit ANDI (Anggota IKAPI).
- Simoens, M., & Vennet, R. Vander. (2022). Does diversification protect European banks' market valuations in a pandemic? *Finance Research Letters*, 44.
- Sugiyono, S. (2020). *Metode penelitian kuantitatif, kualitatif, dan kombinasi (Mix Method)*. Alfabeta.
- Sujarweni, V. W., & Utami, L. R. (2019). *The Master Book of SPSS*. Anak Hebat Indonesia.
- Sukharev, O. S. (2020). Portfolio Theory in Solving the Problem Structural Choice. *Journal of Risk and Financial Management*, 13(9), 1–20. <https://doi.org/10.3390/jrfm13090195>

- Sulistyawati, W., Wahyudi, W., & Trinuryono, S. (2022). ANALISIS (DESKRIPTIF KUANTITATIF) MOTIVASI BELAJAR SISWA DENGAN MODEL BLENDED LEARNING DI MASA PANDEMI COVID19. *Kadikma*, 13(1), 68–73.
- Sunaryo, D. (2020). The Effect Of Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Non-Performing Loan (NPL), and Loan To Deposit Ratio (LDR) Against Return On Asset (ROA) In General Banks In Southeast Asia 2012-2018. *Ilomata International Journal of Management*, 1(4), 149–158. <https://www.ilomata.org/index.php/ijjm>
- Suroso, S. (2022). Analysis of the Effect of Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) on the Profits of Go Public Banks in the Indonesia Stock Exchange (IDX) Period 2016 – 2021. *Economit Journal: Scientific Journal of Accountancy, Management and Finance*, 2(1), 45–53. <https://doi.org/10.33258/economit.v2i1.610>
- Susanto, D., Risnita, R., & Jailani, M. S. (2023). Teknik Pemeriksaan Keabsahan Data Dalam Penelitian Ilmiah. *QOSIM Jurnal Pendidikan, Sosial & Humaniora*, 1, 53–61. <http://ejournal.yayasanpendidikandzurriyatulquran.id/index.php/qosim>
- Susanto, P. C., Arini, D. U., Yuntina, L., Soehaditama, J. P., & Nuraeni, N. (2024). Konsep Penelitian Kuantitatif: Populasi, Sampel, dan Analisis Data (Sebuah Tinjauan Pustaka). *JIM (Jurnal Ilmu Multidisiplin)*, 3(1), 1–12. <https://doi.org/10.38035/jim.v3i1>
- Velasco, P. (2022). Is bank diversification a linking channel between regulatory capital and bank value? *The British Accounting Review*, 54(4). <https://doi.org/10.1016/j.bar.2021.101070>
- Widana, I. W., & Muliani, P. L. (2020). *UJI PERSYARATAN ANALISIS* (T. Fiktorius, Ed.). KLIK MEDIA.
- Yuniarti, R., Sari, D., Rusmawan, W., & Fadjar, A. (2024). PENGARUH NET INTEREST MARGIN, NON-PERFORMING LOAN DAN CAPITAL ADEQUACY RATIO TERHADAP RETURN ON ASSET BANK ASING TAHUN 2018-2022 INFLUENCE OF NET INTEREST MARGIN, NON-PERFORMING LOAN AND

CAPITAL ADEQUACY RATIO TO RETURN ON ASSET FOREIGN BANKS
2018-2022. *Jurnal Riset Akuntansi*, 16(1).

Yunita, I., Hapsari, N., Nurdiansyah, D. H., Ekonomi, F., Universitas, B., & Karawang, S.
(2022). The Effect Of Capital Adequacy Ratio (CAR) And Loan To Deposit Ratio
(LDR) On Return On Assets (ROA) Pengaruh Capital Adequacy Ratio (CAR) Dan
Loan To Deposit Ratio (LDR) Terhadap Return On Assets (ROA). *Management
Studies and Entrepreneurship Journal*, 3(1), 273–286.
<http://journal.yrpioku.com/index.php/msej>