

DAFTAR PUSTAKA

- Amanah, R., Atmanto, D., & Azizah, D. F. (2014). TERHADAP HARGA SAHAM (Studi pada Perusahaan Indeks LQ45 Periode 2008-2012). *Admintrasi Bisnis Jab*, 12(1).
- Aminuddin Hamdat, Muh. Rizal, Murdin Muchsidin, Muspa, & Fathu Ramadhani. (2023). The Effect of Profitability and Leverage on Profit Management in Manufacturing Companies Listed on the Indonesia Stock Exchange. *Formosa Journal of Sustainable Research*, 2(2), 325–340. <https://doi.org/10.55927/fjsr.v2i2.3077>
- Amirullah. (2022). *Metodologi Penelitian Manajemen: Disertai Contoh Judul Penelitian dan Proposal*. Media Nusa Creative (MNC Publishing). <https://books.google.co.id/books?id=0351EAAAQBAJ>
- Bank Indonesia. (2006). *Peraturan Bank Indonesia No. 8*.
- Berry, Y., Anggraeni, A. F., Liestyowati, L., Rahmayani, M. W., Bibiana, R. P., Sunaryono, S., Nur, L. Z., G, M. B. M., Asri, M., & Azis, A. (2023). *MANAJEMEN KEUANGAN: Strategi Mengelola Keuangan yang Efektif*. PT. Sonpedia Publishing Indonesia. <https://books.google.co.id/books?id=PAjKEAAAQBAJ>
- Dewi, A. S. (2018). Pengaruh CAR, BOPO, NPL, NIM, dan LDR terhadap ROA pada Perusahaan di Sektor Perbankan yang Terdaftar di BEI Periode 2012-2016. *Jurnal Pundi*, 1(3), 223–236. <https://doi.org/10.31575/jp.v1i3.55>
- Dr. Agus S. Irfani, M. B. A. (2020). *MANAJEMEN KEUANGAN DAN BISNIS; Teori dan Aplikasi*. Gramedia Pustaka Utama. <https://books.google.co.id/books?id=qln8DwAAQBAJ>
- Dr. Drs. Bambang Sudaryana, D. E. A. M. S. M. A. C. I. E. A., & Dr. H. R. Ricky Agusiady, S. E. M. M. A. C. F. A. (2022). *Metodologi Penelitian Kuantitatif*.

Deepublish. <https://books.google.co.id/books?id=oKdgEAAAQBAJ>

Dr. Francis Hutabarat, M. B. A. C., & Gita Puspita, M. A. (2021). *Analisis Kinerja Keuangan Perusahaan*. Desanta Publisher.

<https://books.google.co.id/books?id=Vz0fEAAAQBAJ>

Dr. Harmono, S. E. M. S. (2022). *Manajemen Keuangan: Berbasis Balanced Scorecard*. Bumi Aksara.

<https://books.google.co.id/books?id=OuSCEAAAQBAJ>

Dra. Erwin Dyah Astawinetu, M. M., Dr. Sri Handini, M. M., & Pustaka, S. M. (2020). *MANAJEMEN KEUANGAN: TEORI DAN PRAKTEK*. SCOPINDO MEDIA PUSTAKA.

<https://books.google.co.id/books?id=h2f-DwAAQBAJ>

Drs. Ismail, M. B. A. A. (2018). *Manajemen Perbankan: Dari Teori Menuju Aplikasi*. Kencana. <https://books.google.co.id/books?id=cs91DwAAQBAJ>

Edwar Yokeu Bernardin, D. (2016). *Pengaruh Car Dan Ldr Terhadap Return on Assets*. *IV(2)*, 232–241. <http://ejournal.bsi.ac.id/ejurnal/index.php/ecodemica>

Festiani, E. R. (2016). Analisis Pengaruh Rasio CAR, NPF, BOPO, ROA, dan FDR. *El Dinar*, *4(2)*.

Fitriyani, heny afrilia. (2019). Net Profit Margin. *Fitriyani, Heny Afrilia*, *4(2)*, 94–106. https://www.investopedia.com/terms/n/net_margin.asp

Hertina, D., Fauka Pranata, A., & Aulia, R. E. (2021). The Influence of Current Ratio, Debt to Equity Ratio and Company Size on Return On Assets. *Turkish Journal of Computer and Mathematics Education*, *12(8)*, 1702–1709.

Hidayati, L. N. (2015). Pengaruh Kecukupan Modal (CAR), Pengelolaan Kredit (NPL), dan Likuiditas Bank (LDR) Terhadap Probabilitas Kebangkrutan Bank (Studi pada Bank Umum Swasta Devisa yang tercatat di BEI tahun 2009 – 2013). *Jurnal Ilmu Manajemen*, *12(1)*, 38–50. <https://doi.org/10.21831/jim.v12i1.11741>

- Irsan, M., & Rambe, M. F. (2021). Return on Asset : Current Ratio and Debt To Asset Ratio Companies in Indonesia Stock Exchange. *International Journal of Economic, Technology and Social Sciences (Injects)*, 2(1), 289–298. <https://doi.org/10.53695/injects.v2i1.304>
- Ismaulina, Wulansari, A., & Safira, M. (2020). Capital Adequacy Ratio (Car) Capital Adequacy Ratio (Car) and Influencing Factors in Mandiri Syariah Bank. *I-FINANCE: A Reaserch Journal on Islamic Finance*, 06(02), 168–184. <http://jurnal.radenfatah.ac.id/index.php/i-finance>
- Juliani, D. I., Karyatun, S., & Digidowiseiso, K. (2023). The Effect Of Current Ratio, Total Asset Turnover And Debt To Equity Ratio On The Financial Performance Of Manufacturing Companies Listed On The Indonesia Stock Exchange For The 2016-2020 Period. *Jurnal Syntax Admiration*, 4(4), 630–643. <https://doi.org/10.46799/jsa.v4i4.863>
- Kasmir. (2016). *Pengantar Manajemen Keuangan: Edisi Kedua*. Prenada Media. <https://books.google.co.id/books?id=IW9ADwAAQBAJ>
- Khusnul Imamah, & Achmad Munif. (2018). Pengaruh Capital Adequacy Ratio (Car) terhadap Return On Assets (Roa) Perbankan Syariah (Studi Kasus: Bank Umum Syariah Devisa di Indonesia Periode 2012-2016). *Wadiah*, 2(2), 138–151. <https://doi.org/10.30762/wadiah.v2i2.2999>
- Mulyana, A., Susilawati, E., Putranto, A. H., Arfianty, A., Muangsal, M., Supyan, I. S., Kurniawan, R., Harahap, L. R., Soegiarto, D., & Harmadji, D. E. (2023). *MANAJEMEN KEUANGAN*. Penerbit Widina. <https://books.google.co.id/books?id=sWDZEAAAQBAJ>
- Murti, W. (2017). Faktor Faktor Yang Mempengaruhi Return on Asset Dalam Mengukur Kinerja Keuangan Perbankan. *Jurnal Manajemen*, 1(1), 106–114.
- Nanda, A. S., Hasan, A. F., & Aristyanto, E. (2019). Pengaruh CAR dan BOPO Terhadap ROA pada Bank Syariah pada Tahun 2011-2018. *Perisai : Islamic*

Banking and Finance Journal, 3(1), 19–32.
<https://doi.org/10.21070/perisai.v3i1.2160>

Priyanto, D., Raharjo, A., Setiaji, B., & Syamsudin, D. (2014). Pengaruh Rasio Car, Npl, Ldr, Bopo, Dan Nim Terhadap Kinerja Bank Umum Di Indonesia. *Jurnal Manajemen Daya Saing*, 16(2), 7–12.

Purnomo Enyvia, Sriwidodo Untung, & Wibowo Edi. (2018). Pengaruh Rasio Keuangan Terhadap Kinerja Keuangan Pada Bank Umum Swasta Nasional Devisa Yang Terdaftar Di Bursa Efek Indonesia Periode 2013-2016. *Jurnal Ekonomi Dan Kewirausahaan*, 18(4), 189–198.
<https://ejournal.unisri.ac.id/index.php/Ekonomi/article/view/2377>

Rambe, I. R., Elwisam, & Digdowiseiso, K. (2023). The Influence of ROA, DER, Total Asset Turnover and Sales Growth on Firm Value (Study of Companies in the Consumption Goods Industrial Sector Listed on the IDX for the 2017-2021 period). *Syntax Admiraton*, 4(3), 395–407.

Rembet, W. E. C., & Baramuli, D. N. (2020). Pengaruh Car, Npl, Nim, Bopo, Ldr Terhadap Return on Asset (Roa) (Studi Pada Bank Umum Swasta Nasional Devisa Yang Terdaftar Di Bei). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 8(3), 342–352.

RIFKHAN, P. A. (n.d.). *PEDOMAN METODOLOGI PENELITIAN DATA PANEL DAN KUESIONER*. Penerbit Adab.
<https://books.google.co.id/books?id=UN2vEAAAQBAJ>

Rivalda Firstania Prabo Wijayanti, Mawar Ratih Kusumawardani, & Zulfia Rahmawati. (2022). Pengaruh Net Profit Margin (NPM), Current Ratio (CR), dan Debt To Equity Ratio (DER) Terhadap Return On Assets (ROA) Perusahaan Subsektor Kosmetik dan Keperluan Rumah Tangga yang Terdaftar di BEI Tahun 2016-2020. *Jurnal Mahasiswa: Jurnal Ilmiah Penalaran Dan Penelitian Mahasiswa*, 4(3), 180–196. <https://doi.org/10.51903/jurnalmahasiswa.v4i3.404>

- Rohmawati, L., Mursito, B., & Pawenang, S. (2023). Effect of Current Ratio, Debt to Equity Ratio and Debt to Asset Ratio on Return on Assets in Mining Companies in the Coal Sub-Sector. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(1), 184–197. <https://doi.org/10.47467/alkharaj.v6i1.3480>
- Sari, Y. P., & Marlius, D. (2008). Analisis Rasio Profitabilitas Pada PT. Bank Negara Indonesia Syariah. *Akademi Keuangan Dan Perbankan Padang*, 21, 1–11. www.bnisyariah.co.id
- Setyarini, A. (2020). ANALISIS PENGARUH CAR, NPL, NIM, BOPO, LDR TERHADAP ROA (Studi Pada Bank Pembangunan Daerah Di Indonesia Periode 2015-2018). *Research Fair Unisri*, 4(1), 282–290. <https://doi.org/10.33061/rsfu.v4i1.3409>
- Simatupang, H. B. (2019). Peranan perbankan dalam meningkatkan perekonomian indonesia. *JRAM (Jurnal Riset Akuntansi Multiparadigma)*, 6(2), 136–146. <https://jurnal.uisu.ac.id/index.php/JRAM/article/view/2184%0Ahttps://jurnal.uisu.ac.id/index.php/JRAM/article/viewFile/2184/1510>
- Susanto, H., & Kholis, N. (2016). Analisis Rasio Keuangan Terhadap Profitabilitas Pada Perbankan Indonesia. *Ebbank*, 7(1), 11–22.
- Tingkat, A., & Sumadi, K. (2018). *Analisis Tingkat Kesehatan BankGonan Sumadi*. 4(1).
- Winarno, S. H. (2019). Analisis NPM, ROA, dan ROE dalam Mengukur Kinerja Keuangan. *Jurnal STEI Ekonomi*, 28(02), 254–266. <https://doi.org/10.36406/jemi.v28i02.254>

Lampiran 1: Data Variabel Penelitian

Return on Asset – ROA (Y)

NAMA BANK		ARTO	BBCA	BBNI	BBRI	BBTN	BMRI	BRIS
2018	Q2	1.78	3.59	2.73	3.37	1.40	3.04	0.92
	Q4	2.76	4.01	2.78	3.68	1.34	3.17	0.43
2019	Q2	4.16	3.70	2.44	3.31	1.12	3.08	0.32
	Q4	15.89	4.02	2.42	3.50	0.13	3.03	0.31
2020	Q2	6.81	3.12	1.38	2.41	0.63	2.23	0.90
	Q4	11.27	3.32	0.54	1.98	0.69	1.64	0.81
2021	Q2	1.30	3.14	1.48	2.38	0.68	2.43	1.70
	Q4	0.10	3.41	1.43	2.72	0.81	2.53	1.61
2022	Q2	0.57	3.47	2.44	3.82	1.03	3.38	2.03
	Q4	0.14	3.91	2.46	3.76	1.02	3.30	1.98
RATA-RATA		4.48	3.57	2.01	3.09	0.89	2.78	1.10

Capital Adequacy Ratio – CAR (X1)

NAMA BANK		ARTO	BBCA	BBNI	BBRI	BBTN	BMRI	BRIS
2018	Q2	20.72	22.81	17.46	20.13	17.42	20.64	29.32
	Q4	18.62	23.39	18.50	21.21	18.21	20.96	29.72
2019	Q2	16.02	23.58	18.68	20.77	16.99	21.01	26.88
	Q4	148.28	23.80	19.73	22.55	17.32	21.39	25.26
2020	Q2	215.20	22.93	16.71	19.83	19.10	19.20	23.73
	Q4	91.38	25.83	16.81	20.61	19.34	19.90	19.04
2021	Q2	342.80	25.33	18.18	19.63	17.80	18.94	22.58
	Q4	169.92	25.66	19.74	25.28	19.14	19.60	22.09
2022	Q2	109.80	24.72	18.42	22.97	17.36	18.41	17.31
	Q4	82.75	25.77	19.27	23.30	20.17	19.46	20.29
RATA-RATA		121.55	24.38	18.35	21.63	18.28	19.95	23.62

Net Profit Margin – NPM (X2)

NAMA BANK		ARTO	BBCA	BBNI	BBRI	BBTN	BMRI	BRIS
2018	Q2	19.20	43.28	29.51	28.45	13.35	37.04	8.09
	Q4	34.52	46.61	28.77	29.81	12.29	35.57	3.42
2019	Q2	52.09	41.83	27.20	28.37	10.22	34.68	2.19
	Q4	231.83	45.06	26.96	29.43	0.81	33.37	2.19
2020	Q2	123.39	38.72	16.12	19.19	6.21	26.31	6.04
	Q4	210.46	42.37	5.31	16.69	6.37	19.69	5.71
2021	Q2	29.15	44.26	19.70	21.26	7.34	32.86	15.60
	Q4	13.19	50.63	21.59	26.88	9.20	35.59	16.27
2022	Q2	4.10	54.86	35.47	37.45	11.60	47.92	21.78
	Q4	1.06	58.69	34.29	38.62	11.76	45.74	20.82
RATA-RATA		71.90	46.63	24.49	27.62	8.92	34.88	10.21

Biaya Operasional Terhadap Pendapatan Operasional – BOPO (X3)

NAMA BANK		ARTO	BBCA	BBNI	BBRI	BBTN	BMRI	BRIS
2018	Q2	117.91	62.12	71.19	70.50	84.51	67.09	89.92
	Q4	127.00	58.24	70.15	68.48	85.58	66.48	95.32
2019	Q2	146.64	62.59	72.60	71.12	87.66	66.58	96.74
	Q4	258.09	59.09	73.16	70.10	98.12	67.44	96.80
2020	Q2	203.35	66.59	82.81	77.49	92.88	74.18	89.93
	Q4	261.10	63.45	93.31	81.22	91.61	80.03	91.01
2021	Q2	124.22	60.28	81.21	78.30	90.80	69.11	79.92
	Q4	98.52	54.15	81.18	74.30	89.28	67.26	80.46
2022	Q2	95.12	52.38	68.59	63.98	85.77	55.30	74.50
	Q4	99.19	46.54	68.63	64.20	86.00	57.35	75.88
RATA-RATA		153.11	58.54	76.28	71.97	89.22	67.08	87.05

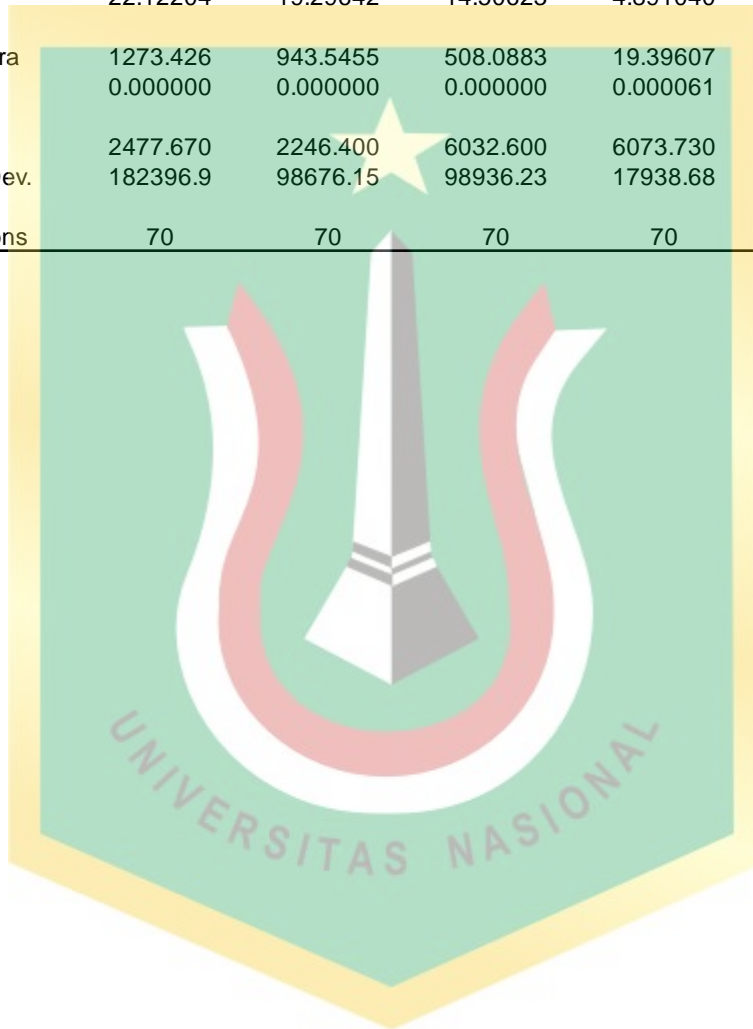
Loan to Deposit Ratio – LDR (X4)

NAMA BANK		ARTO	BBCA	BBNI	BBRI	BBTN	BMRI	BRIS
2018	Q2	76.91	77.02	87.28	95.27	111.46	94.17	75.47
	Q4	76.74	81.58	88.76	89.57	103.25	96.74	77.25
2019	Q2	68.33	78.97	92.30	93.90	114.24	97.94	81.63
	Q4	47.54	80.47	91.54	88.64	113.50	96.37	75.54
2020	Q2	67.39	73.28	87.79	85.78	111.27	87.65	74.16
	Q4	111.07	65.77	87.28	83.66	93.19	82.95	73.98
2021	Q2	124.91	62.35	87.83	84.52	89.12	86.00	74.53
	Q4	145.86	61.96	79.71	83.67	92.86	80.04	73.39
2022	Q2	118.81	63.47	90.06	88.95	93.12	84.79	78.14
	Q4	113.76	65.23	84.25	79.17	92.65	77.61	79.37
RATA-RATA		95.13	71.01	87.68	87.31	101.47	88.43	76.35



Lampiran 2 : Hasil Analisis Deskriptif

	CAR	NPM	BOPO	LDR	ROA
Mean	35.39529	32.09143	86.18000	86.76757	2.559857
Median	20.62500	27.08000	77.89500	85.28500	2.425000
Maximum	342.8000	231.8300	261.1000	145.8600	15.89000
Minimum	16.02000	0.810000	46.54000	47.54000	0.100000
Std. Dev.	51.41433	37.81652	37.86632	16.12392	2.335431
Skewness	4.211606	3.805526	3.232969	0.876648	3.411633
Kurtosis	22.12204	19.29642	14.50623	4.891040	18.78093
Jarque-Bera Probability	1273.426 0.000000	943.5455 0.000000	508.0883 0.000000	19.39607 0.000061	862.1511 0.000000
Sum	2477.670	2246.400	6032.600	6073.730	179.1900
Sum Sq. Dev.	182396.9	98676.15	98936.23	17938.68	376.3425
Observations	70	70	70	70	70



Lampiran 3 : Hasil Uji Regresi (Model REM)

Dependent Variable: ROA				
Method: Panel EGLS (Cross-section random effects)				
Date: 03/06/24 Time: 07:11				
Sample: 2018 2022				
Periods included: 5				
Cross-sections included: 14				
Total panel (balanced) observations: 70				
Swamy and Arora estimator of component variances				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.660649	0.557518	4.772312	0.0000
CAR	-0.000917	0.001031	-0.889256	0.3771
NPM	0.066412	0.002347	28.29375	0.0000
BOPO	-0.011801	0.002907	-4.060072	0.0001
LDR	-0.013629	0.005816	-2.343558	0.0222
Effects Specification				
			S.D.	Rho
Cross-section random			0.420325	0.6752
Idiosyncratic random			0.291536	0.3248
Weighted Statistics				
R-squared	0.976103	Mean dependent var		0.758385
Adjusted R-squared	0.974633	S.D. dependent var		1.899514
S.E. of regression	0.302539	Sum squared resid		5.949421
F-statistic	663.7557	Durbin-Watson stat		1.815694
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.949946	Mean dependent var		2.559857
Sum squared resid	18.83761	Durbin-Watson stat		0.573445

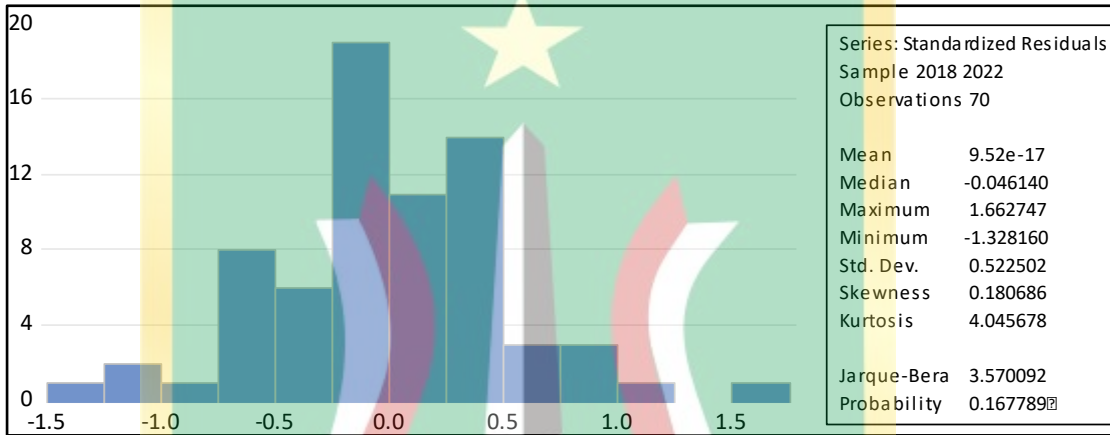
Lampiran 4 : Hasil Uji Chow

Effects Test	Statistic	d.f.	Prob.
Cross-section F	10.989616	(13,52)	0.0000
Cross-section Chi-square	92.474434	13	0.0000

Lampiran 5 : Hasil Uji Hausman

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	8.998754	4	0.0611

Lampiran 6 : Uji Asumsi Klasik – Hasil Uji Normalitas



Lampiran 7 : Uji Asumsi Klasik – Hasil Uji Multikolinieritas

	X1	X2	X3	X4
	CAR	NPM	BOPO	LDR
CAR	1.000000	0.35835656	0.53387110	0.30282145
NPM	0.35835656	1.000000	0.70313150	-0.2911439
BOPO	0.53387110	0.70313150	1.000000	0.01594120
LDR	0.30282145	-0.2911439	0.01594120	1.000000

Lampiran 8 : Variance Inflation Factors (VIF)

Variance Inflation Factors			
Date: 03/06/24 Time: 07:19			
Sample: 2018 2022			
Included observations: 70			
Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.310826	22.46874	NA
CAR	1.06E-06	1.221546	1.125249
NPM	5.51E-06	4.819520	4.409362
BOPO	8.45E-06	8.670027	4.134067
LDR	3.38E-05	19.70673	1.301089

Lampiran 9 : Uji Asumsi Klasik – Hasil Uji Heteroskedastisitas

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.107703	0.674797	-1.641534	0.1067
CAR	0.000123	0.000569	0.216672	0.8293
NPM	0.003747	0.005685	0.659126	0.5127
BOPO	0.008618	0.007550	1.141416	0.2589
LDR	0.006206	0.005037	1.232094	0.2235

Lampiran 10 : Uji Asumsi Klasik – Hasil Uji Autokorelasi

Weighted Statistics			
R-squared	0.976103	Mean dependent var	0.758385
Adjusted R-squared	0.974633	S.D. dependent var	1.899514
S.E. of regression	0.302539	Sum squared resid	5.949421
F-statistic	663.7557	Durbin-Watson stat	1.815694
Prob(F-statistic)	0.000000		

Lampiran 11 : Hasil Uji F

R-squared	0.976103	Mean dependent var	0.758385
Adjusted R-squared	0.974633	S.D. dependent var	1.899514
S.E. of regression	0.302539	Sum squared resid	5.949421
F-statistic	663.7557	Durbin-Watson stat	1.815694
Prob(F-statistic)	0.000000		

Lampiran 11 : Hasil Uji Koefisien Determinasi R^2

R-squared	0.976103	Mean dependent var	0.758385
Adjusted R-squared	0.974633	S.D. dependent var	1.899514
S.E. of regression	0.302539	Sum squared resid	5.949421
F-statistic	663.7557	Durbin-Watson stat	1.815694
Prob(F-statistic)	0.000000		

Lampiran 12 : Hasil Uji t

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.660649	0.557518	4.772312	0.0000
CAR	-0.000917	0.001031	-0.889256	0.3771
NPM	0.066412	0.002347	28.29375	0.0000
BOPO	-0.011801	0.002907	-4.060072	0.0001
LDR	-0.013629	0.005816	-2.343558	0.0222

● **24% Overall Similarity**

Top sources found in the following databases:

- 10% Internet database
- 7% Publications database
- Crossref database
- Crossref Posted Content database
- 23% Submitted Works database

TOP SOURCES

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

1	Universitas Islam Syekh-Yusuf Tangerang on 2023-09-26 Submitted works	2%
2	Yonkers High School on 2023-04-04 Submitted works	1%
3	Universitas Islam Syekh-Yusuf Tangerang on 2023-08-23 Submitted works	<1%
4	STIE Ekuitas on 2023-07-13 Submitted works	<1%
5	Universitas Tanjungpura on 2023-09-08 Submitted works	<1%
6	British College of Applied Studies on 2023-06-13 Submitted works	<1%
7	repository.stei.ac.id Internet	<1%
8	Universitas Nasional on 2022-02-01 Submitted works	<1%