

DAFTAR PUSTAKA

- Alharbi, A. T. (2017). Determinants of Islamic banks' profitability: International evidence. *International Journal of Islamic and Middle Eastern Finance and Management*, 10(3), 331–350
- Ali, M., & Laksono, R. (2017). Pengaruh inflasi, suku bunga, dan nilai tukar terhadap profitabilitas perbankan. *Jurnal Ilmu Manajemen*, 5(3), 1–10.
- Amelia, E. (2015). Financial ratios and its influence to profitability in Islamic banks. *Al-Iqtishad: Journal of Islamic Economics*, 7(2), 229–240.
- Arifin, Z. (2014). Determinan profitabilitas bank umum syariah di Indonesia. *Jurnal Keuangan dan Perbankan*, 18(2), 241–250.
- Athanasoglou, P. P., Brissimis, S. N., & Delis, M. D. (2008). Bank-specific, industry-specific and macroeconomic determinants of bank profitability. *Journal of International Financial Markets, Institutions and Money*, 18(2), 121–136. [≡](#)
- Bank Indonesia. (2023). BI rate dan transmisi kebijakan moneter terhadap sektor perbankan. *Buletin Ekonomi Moneter dan Perbankan*, 26(1), 1–20.
- Bourke, P. (1989). Concentration and other determinants of bank profitability in Europe, North America and Australia. *Journal of Banking & Finance*, 13(1), 65–79.
- Dietrich, A., & Wanzenried, G. (2011). Determinants of bank profitability before and

during the crisis. *Journal of International Financial Markets, Institutions and Money*, 21(3), 307–327.

Djalilov, K., & Piesse, J. (2016). Determinants of bank profitability in transition countries. *Research in International Business and Finance*, 38, 69–87.

Hassan, M. K., & Bashir, A. H. M. (2003). Determinants of Islamic banking profitability. *Economic Research Forum Working Paper Series*, 10(1), 1–31.

Iskandar, D., & Rofiq, A. (2020). Pengaruh non-performing financing terhadap return on asset pada bank syariah. *Jurnal Ekonomi Syariah*, 12(2), 145–156.

Karim, A. A. (2010). Islamic banking profitability and macroeconomic variables. *Journal of Islamic Finance*, 4(1), 23–34.

Kasmir. (2019). Analisis rasio keuangan perbankan dalam menilai kinerja bank. *Jurnal Manajemen Perbankan*, 8(1), 45–60.

Lee, C. C., & Hsieh, M. F. (2013). The impact of bank capital on profitability and risk. *Journal of International Money and Finance*, 32, 251–281.

Masood, O., & Ashraf, M. (2012). Bank-specific and macroeconomic profitability determinants of Islamic banks. *Qualitative Research in Financial Markets*, 4(2/3), 255–268.

Molyneux, P., & Thornton, J. (1992). Determinants of European bank profitability. *Journal of Banking & Finance*, 16(6), 1173–1178.

Petria, N., Capraru, B., & Ihnatov, I. (2015). Determinants of banks' profitability: Evidence

from EU 27 banking systems. *Procedia Economics and Finance*, 20, 518–524.

Pratama, Y. C. (2018). Pengaruh inflasi dan suku bunga terhadap return on asset bank syariah.

Jurnal Ekonomi Pembangunan, 16(1), 55–66.

Rahman, A. F., & Rochmanika, R. (2012). Pengaruh pembiayaan bermasalah terhadap profitabilitas bank syariah. *Jurnal Ekonomi Islam*, 4(1), 45–56.

Riyadi, S., & Yulianto, A. (2014). Pengaruh NPF terhadap profitabilitas bank syariah.

Jurnal Manajemen Keuangan, 3(2), 89–100.

Sufian, F., & Noor, M. A. N. M. (2009). The determinants of Islamic banks' efficiency changes.

International Journal of Islamic and Middle Eastern Finance and Management, 2(2), 120–138.

Sutrisno. (2017). Manajemen risiko pembiayaan dalam perbankan syariah. *Jurnal Keuangan*

Syariah, 9(1), 33–44.

Trujillo-Ponce, A. (2013). What determines the profitability of banks? *Applied Economics*,

45(4), 443–456.

Yuliani. (2016). Pengaruh inflasi, suku bunga, dan NPF terhadap ROA bank umum syariah.

Jurnal Riset Akuntansi dan Keuangan, 4(2), 123–134.

Zarrouk, H., Jedidia, K. B., & Moualhi, M. (2016). Is Islamic bank profitability driven by same

forces as conventional banks? *International Journal of Islamic and Middle Eastern Finance and Management*, 9(1), 46–66.