

Referensi

- Adhitya. (2020). *Dampak Covid-19 Pada Industri Perbankan di Setiap Segmen Berbeda*. https://www.indopremier.com/ipotnews/newsDetail.php?news_id=122172&group_news=I POTNEWS&news_date=
- Al-Homaidi, E. A., Tabash, M. I., Farhan, N. H. S., & Almaqtari, F. A. (2018). Bank-specific and macro-economic determinants of profitability of Indian commercial banks: A panel data approach. *Cogent Economics and Finance*. <https://doi.org/10.1080/23322039.2018.1548072>
- Amitarwati, D. P., Prabowo, A., Sciences, N., Terbuka, U., & Syariah, P. (2023). *Perbandingan Kinerja Perbankan Syariah Antara Sebelum Dan Saat Terjadi Pandemi Covid-19 Wabah Corona Virus Disease -19 (Covid- Loan (NPF). kapital dapat dilihat dari CAR (Capital Adequacy Ratio). Aspek kualitas asset dapat dilihat dari NPF (Non Per. 3(1), 38–54*. <https://doi.org/10.54199/pjeb.v3i01>
- Anggraini, A. O. S. (2019). Pengaruh Financing to Deposit Ratio (FDR) dan Non Performing Financig (NPF) Terhadap Return On Asset (ROA) Pada PT.Bank Syariah Mandiri (BSM) TBK Periode 2013-2017. *Institut Agama Islam Negeri (IAIN) Curup*.
- Arofany, A., & Tandika, D. (2019). Pengaruh Transaksi Digital Banking, Kualitas Aset, dan Aspek Permodalan terhadap Profitabilitas (Studi Kasus pada Bank Umum yang terdaftar di Bursa Efek Indonesia Tahun 2013-2017). *Prosiding Manajemen*, 5(1), 310–318.
- Dendawijaya, L. (2015). Manajemen Perbankan. Jakarta: Ghalia Indonesia. *Jurnal Akuntansi*.
- Gambetta, D. (2017). Signaling. In *The Oxford Handbook of Analytical Sociology*. <https://doi.org/10.1093/oxfordhb/9780199215362.013.8>
- Gessinger, G. H. (2009). Materials and Innovative Product Development. In *Materials and Innovative Product Development*. <https://doi.org/10.1016/C2009-0-19022-0>
- Ghozali. (2016). Ghozali 2016. In *Journal of Chemical Information and Modeling*.
- Ghozali, I. (2018). Ghozali 2018. In *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25. Badan Penerbit Universitas Diponegoro: Semarang*.
- Houston, B. dan. (2011). *Pengertian Profitabilitas*. 2021 Copyright Ginee. http://repository.uin-suska.ac.id/14052/7/7. BAB II__2018580MEN.pdf
- Kasmir. (2011). *Analisis Laporan Keuangan*. Raja Grafindo Persada.
- Khan, S. (2022). Determinants of Banks Profitability: An Evidence from GCC Countries. *Journal of Central Banking Theory and Practice*, 11(3), 99–116. <https://doi.org/10.2478/jcbtp-2022-0025>
- Kustiningsih, Nanik. Farhan, A. (2022). Manajemen Keuangan. dasar-Dasar Pengelolaan keuangan. In *Manajemen Keuangan. dasar-Dasar Pengelolaan keuangan*.
- Masood, O., & Ashraf, M. (2012). Bank-specific and macroeconomic profitability determinants of Islamic banks: The case of different countries. *Qualitative Research in Financial Markets*. <https://doi.org/10.1108/17554171211252565>
- Muhammad, R., & Nawawi, M. (2022). Kinerja Keuangan Bank Syariah di Indonesia Sebelum dan Selama Pandemi Covid-19. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(5), 854–867. <https://doi.org/10.47467/elmal.v3i5.1133>
- Nasution, M. S., & Husni Kamal. (2021). Analisa Perbandingan Kinerja Perbankan Syariah Dan Konvensional Pra Dan Pasca Covid-19. *At-Tasyri': Jurnal Ilmiah Prodi Muamalah*, 13(1), 29–38. <https://doi.org/10.47498/tasyri.v13i1.470>

- Purbaningsih, R. Y. P., & Fatimah, N. (2018). The Effect of Liquidity Risk and Non Performing Financing (NPF) Ratio to Commercial Sharia Bank Profitability in Indonesia. *International Journal of Business, Economics and Law*.
- Siregar, A. R., & Siregar, P. A. (2024). Manajemen Aset dan Liabilitas dalam Bank Syariah: Analisis Komprehensif Institusi Keuangan Berprinsip Syariah. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(3), 1850–1855. <https://doi.org/10.47467/elmal.v5i3.6094>
- Sudaryanti, D. S., Sahroni, N., & Kurniawati, A. (2019). Analisa Pengaruh Mobile Banking Terhadap Kinerja Perusahaan Sektor Perbankan Yang Tercatat Di Bursa Efek Indonesia. *Jurnal Ekonomi Manajemen*. <https://doi.org/10.37058/jem.v4i2.699>
- Sugiyono. (2018). Sugiyono. 2018. Metode Penelitian Kuantitatif. Bandung: Alfabeta. Hal 57. *Metode Penelitian Kuantitatif*.
- Sunaryo. (2020). *No Title*. <https://m.lampost.co/berita-dampak-covid-19-bagi-dunia-perbankan-serta-kebijakan-i-asset-liability-management-i-untuk-meningkatkan-ekonomi-global-dan-stabilitas-ekonomi-nasional.html>
- Synatrya, U. N. (2022). *Performing Finance , Digital Banking and Conventional Banks With Macro Economy*. 15(2), 215–254.
- Venkata, N., Nitish, S., & Sharma, A. (2023). a Study of Ratio Analysis of Hdfc Bank: an Evaluation of Its Financial Performance. *International Journal of Progressive Research in Engineering Management and Science*, 19. <https://doi.org/10.58257/ijprems30606>
- Wahyudi, R. (2020). Analisis Pengaruh CAR, NPF, FDR, BOPO dan Inflasi terhadap Profitabilitas Perbankan Syariah di Indonesia: Studi Masa Pandemi Covid-19. *At-Taqaddum*, 12(1), 13. <https://doi.org/10.21580/at.v12i1.6093>

