

## Internal External Factors In Determining Profitability In The Banking Subsector In 2018-2022

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### **ABSTRACT**

*This research was conducted with the aim of finding out internal and external factors in determining profitability in the banking subsector in 2018-2022. This type of research is quantitative research with a descriptive approach using financial analysis techniques in the form of CAR, NPL, BOPO, LDR and inflation calculations. The sample in this research consisted of 4 banks that met the specified criteria. The results of this research. In general, the internal factors that play a role in determining profitability in this research are CAR, NPL, BOPO, and LDR. Where the CAR obtained by 3 banks out of the 4 banks studied showed a healthy condition. Then for NPL from 4 banks, it shows that all banks have a percentage of non-performing loans  $\leq 2\%$ , meaning that all these banks are very healthy regarding the risk of non-performing loans. For BOPO, all banks have a percentage level of Operating Costs and Operating Income of  $>97\%$ , which means that all these banks are said to be unhealthy. Meanwhile, for the LDR, it was found that the conditions of these 4 banks generally experienced ups and downs, but predominantly showed fairly healthy and unhealthy conditions. Apart from internal factors, there are external factors that play a role in determining profitability, namely inflation. Where inflation from 4 banks generally experiences conditions that are sometimes healthy but also sometimes unhealthy..*

**Keywords:** Ekternal; Internal; Profitabilitas; Perbankan.

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### **INTRODUCTION**

The economy in Indonesia experienced a downturn in 2020 due to the pandemic which paralyzed the country's economic sectors, one of which was the banking sector. In 2022, the pandemic will finally end and the economy in Indonesia will begin to recover and experience quite good development. This economic development is marked by the rise of the country's economic sectors, one of which is the banking sector. Banking is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms. The activity of collecting funds is in the form of checking deposits, savings and deposits, for which remuneration is usually provided in the form of interest or other prizes. Meanwhile, activities channel funds in the form of providing loans to the community.

Banking is an important element in a country's economy. By accepting deposits from customers and then distributing them to other parties who need them, it can help increase the flow of funds for investment and make the use of funds more productive. With this activity, it is hoped that it can improve a country's economy. However, this activity can also affect the performance of a bank. The high complexity of banks can lead to increased risks faced by banks, such as depreciation of the value of the rupiah and increasing interest rates, causing credit problems. If the provision of credit cannot cover the risks faced by the bank, it will disrupt the bank's performance.

To find out the extent of a bank's performance is to look at and analyze its financial reports (Hayati & Musdholifah, 2014). One technique in financial report analysis is financial ratio analysis. Financial ratio analysis is a company analysis instrument that identifies changes in financial performance from previous years' financial reports to create strategies, prevent and control things that might affect the Bank in the future. Financial ratios are one of the tools used by decision makers for both internal and external parties in determining subsequent policies.

Profitability is a bank's ability to gain profit or profits in a certain period which is used to see

effectiveness based on the rate of return on loans and investments (Novika & Siswanti, 2022). Those that play a role in determining profitability values are internal and external factors in commercial banks listed on the Indonesia Stock Exchange (BEI) in 2018-2022. Internal factors that play a role in determining profitability are: CAR, NPL BOPO, and LDR. These ratios will later be used to determine bank performance, the level of bank health, and the level of bank bankruptcy. When a company has a rate of return on assets below the minimum set by Bank Indonesia, banks will experience difficulties because investors will not dare to invest capital in banks, and people will not entrust their money to be managed by banks. This will cause banks to go bankrupt because no more funds will turn into assets and be turned over to receive profits.

CAR or Capital Adequacy Ratio can be used to determine the level of capital adequacy of banks (Sa'adah, 2020). Capital Adequacy Ratio (CAR) is a capital ratio that shows the bank's ability to reserve funds for business development needs and the risk of loss of funds in bank operations (Anastasia & Munari, 2021). If the CAR value increases, the bank is able to finance bank operations which can increase bank profitability and vice versa (Idrus, 2018).

NPL or Non-Performing Loans is an indicator that shows the health of bank (Purnamasari, 2019). The indicators can be in the form of basic financial ratios which can provide information regarding capital conditions, profitability, credit risk, market risk and liquidity. If the NPL value increases, the profitability value will also increase (Risky Diba Avrita, 2016). Operational Costs and Operational Income (BOPO) is a comparison between operational costs and operational income in measuring the level of efficiency and capability of a bank in its operational activities (Fatmawati & Hakim, 2020). Operating Expenses to Operations (BOPO) is obtained by comparing total operating costs with total operating income. If the BOPO gets smaller, it can be concluded that the financial performance of a bank will increase or improve (Situmorang & Sitohang, 2021).

Loan to Deposit Ratio is a ratio to measure banks' ability to provide credit to third parties and return banking debts in the form of funds entrusted by customers or other parties to the bank (Pratama, 2021). This ratio measures the extent to which a bank is able to repay withdrawals made by depositors by relying on the credit provided as a source of liquidity. The higher this ratio, the lower the liquidity of the bank concerned. However, on the contrary, if the LDR ratio is lower, the higher the liquidity of the bank concerned.

Meanwhile, external factors that play a role in determining profitability are inflation. Inflation is defined as a condition where there is a general increase in prices that occurs continuously over a certain time. Inflation is an indicator to see the level of change, and is considered to occur if the price increase process takes place continuously and influences each other (Bagaswara & Wati, 2020). Inflation increases a company's fee income. If the increase in production costs is higher than the increase in prices enjoyed by the company, profitability will decrease. Based on the explanation above, researchers are interested in conducting research with the title "Internal External Factors in Determining Banking Sector Profitability in 2018-2022."

## **METHOD**

This research uses quantitative methods with a descriptive approach. According to (Sugiyono, 2015) quantitative research is the result of research which is then processed and analyzed to draw conclusions which will later be proposed by analyzing quantitative data. The descriptive approach method according to (Sugiyono, 2015) in (Kurniati et al., 2022) is namely: research approach method used to determine the value of independent variables, either one or more variables (independent) without making comparisons or relationships with other variables.

The population in this study were 47 banking sub-sector companies listed on the IDX. This research uses 4 banking companies to be studied using specified criteria. The criteria for banking companies are companies that are considered State-Owned Enterprises, banking companies registered on the IDX in 2018-2022, banking companies that publish financial reports periodically during 2018-2022, and banking companies that earn positive net profits during 2018-2022.

This research data collection technique uses documentation in the form of company financial data and company history obtained from (Www.idx.com, n.d.), etc. The type of data used in this research is secondary data (Setiawan, 2017). Secondary data is a variety of data from previously existing information collected by a researcher to complete data needs for conducting research in the form of graphs, diagrams or tables of important information from certain parties. This research uses secondary data in the form of financial report data from national private commercial bank companies that are listed on the Indonesia

Stock Exchange in 2018-2022.

This research uses financial analysis as follows:

- *Capital Adequacy Ratio (CAR)*

$$CAR = \frac{\text{Modal}}{\text{ATMR}} \times 100\%$$

(Nuhadilah & Laila, 2021)

- *Non-Performing Loan (NPL)*

$$NPL = \frac{\text{Total NPL}}{\text{Total Kredit}} \times 100\%$$

(Dewi, 2018)

- *Biaya Operasional Pendapatan Operasional (BOPO)*

$$BOPO = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

(Ginting, 2019)

- *Loan to Deposit Ratio (LDR)*

$$LDR = \frac{\text{Kredit yang Diberikan}}{\text{Total Dana yang Diterima}} \times 100\%$$

(Putri et al., 2022)

- *Inflasi*

$$\text{Inflasi} = \frac{\text{IHK tahun ini} - \text{IHK Tahun lalu}}{\text{IHK Tahun lalu}} \times 100\%$$

## RESULT AND DISCUSSION

### Result

The results of the financial analysis of internal factors that play a role in determining profitability are as follows:

- *Capital Adequacy Ratio (CAR)*

**Table 1** CAR Calculation Results

No.	Emiten code	Year				
		2018	2019	2020	2021	2022
1.	BBNI	7%	8%	7%	7%	8%
2.	BBRI	23%	24%	26%	29%	29%
3.	BBTN	19%	18%	15%	16%	19%
4.	BMRI	23%	25%	25%	25%	26%

Sumber: Data olah Exel, 2023.

From the table above it can be seen that of the 4 banks during 2018-2022, PT Bank Nasional Indonesia Tbk in 2018-2020 had a percentage figure between  $\leq 8\%$ , which means the bank is not healthy. Meanwhile, the other 3 banks have high levels of capital adequacy, namely above 15%. This means that these 3 banks have very healthy capital adequacy.

The higher the CAR, the stronger the bank's ability to bear these risky productive assets, so that profitability can increase.

- *Non Performing Loan (NPL)*

**Table 2 NPL Calculation Results**

No.	Emiten code	Year				
		2018	2019	2020	2021	2022
1.	BBNI	1%	1%	2%	3%	2%
2.	BBRI	1%	1%	1%	0%	1%
3.	BBTN	0%	1%	1%	2%	1%
4.	BMRI	1%	0%	2%	2%	1%

Sumber: Data olah Exel, 2023.

From the table above it can be seen that of the 4 banks during 2018-2022, these banks have very high credit levels, namely less than 2%. This means that these 4 banks have very healthy credit levels.

The high NPL value can occur because almost all of the total credit provided is risky credit such as substandard credit, doubtful credit and bad credit.

- *Operational Costs and Operational Income (BOPO)*

**Table 3 BOPO Calculation Results**

No.	Emiten code	Year				
		2018	2019	2020	2021	2022
1.	BBNI	188%	173%	181%	153%	145%
2.	BBRI	179%	158%	169%	184%	174%
3.	BBTN	331%	335%	272%	368%	415%
4.	BMRI	136%	151%	147%	169%	155%

Sumber: Data olah Exel, 2023.

From the table above, it can be seen that of the 4 banks during 2018-2022, all banks had a percentage level of Operational Costs and Operational Income of >97%, which means that all of these banks were said to be unhealthy.

This can be influenced by very large operational costs or banks not being healthy enough to streamline their operational activities so that the BOPO ratio increases in percentage value. A large amount of operational costs will reduce the amount of profit that will be obtained because operational costs or expenses act as a reduction factor in the profit and loss report. The lower the BOPO, the more efficient the bank is in controlling its operational activities. With cost efficiency, the profits obtained by the bank will be greater.

- *Loan to Deposit Ratio (LDR)*

**Table 4 LDR Calculation Results**

No.	Kode Emiten	Tahun				
		2018	2019	2020	2021	2022
1.	BBNI	93%	95%	90%	80%	84%
2.	BBRI	89%	88%	83%	87%	82%
3.	BBTN	111%	120%	95%	95%	95%
4.	BMRI	100%	105%	89%	86%	85%

Sumber: Data olah Exel, 2023.

From the table above it can be seen that of the 4 banks during 2018-2022, PT Bank Nasional Indonesia Tbk in 2018-2020 had a percentage figure between  $85\% \leq 100\%$ , which means the bank is quite healthy. Meanwhile, in 2021-2022 there has been quite a good change because the percentage has become  $<85\%$  so it can be said to be healthy.

PT Bank Rakyat Indonesia Tbk in 2018-2019 had a percentage figure above between  $85\% \leq 100\%$ , which means the bank is quite healthy. But in 2020 there was quite a change because the LDR percentage fell to 83%, which means this bank is healthy. However, in 2021 it will increase again to 87%, making it quite healthy. And in 2022 it will experience quite a significant change to 82% so that this bank is said to be healthy again.

PT Bank Tabungan Negara Tbk in 2018-2019 and had a percentage of 111% and 120%, which means it is not healthy because it has a figure of more than 100% ( $100\% \leq 120\%$ ). However, it experienced a very good change in percentage, in 2020-2022 it had a percentage of 95%, which means that the bank is showing changes in a direction that is getting better because the percentage is in the position of  $85\% \leq 100\%$  so it can be said that the bank is quite healthy.

PT Bank Mandiri Tbk is in the unhealthy category because it has an LDR percentage of  $100\% \leq 120\%$  in 2018-2019, but in the following years it shows good changes because it is in the position of  $85\% \leq 100\%$ , meaning that the banking sector is said to be adequate. Healthy.

A high LDR percentage value can be caused by the credit provided being disproportionate to the amount of public funds and own capital used.

The results of the financial analysis of internal factors that play a role in determining profitability are as follows:

- Inflation

**Table 5 Inflation Calculation Results**

No.	Emiten code	Year				
		2018	2019	2020	2021	2022
1.	BBNI	10%	3%	-79%	230%	68%
2.	BBRI	-6%	36%	-45%	27%	76%
3.	BBTN	-9%	-80%	332%	-40%	40%
4.	BMRI	5%	45%	-39%	30%	60%

Sumber : Data diolah Excel, 2023

From the table above it can be seen that of the 4 banks during 2018-2022, PT Bank Nasional Indonesia Tbk in 2018-2020 had a percentage figure between  $\leq 10\%$ , which means the bank is healthy. Meanwhile, in 2021 there has been quite a downward change because the percentage has become  $>100\%$  so it could be said to be unhealthy. And in 2022 the percentage will be between  $30\% \leq 100\%$ , which means it is said to be unhealthy.

PT Bank Rakyat Indonesia Tbk in 2018 and 2020 had a percentage figure below 10%, which means the bank is healthy. But in 2021 the percentage figure will be between  $10\% \leq 30\% \leq 30\%$  so it can be said that banking is quite healthy. Meanwhile, 2019 and 2022 experienced unfavorable changes because the inflation percentage rose to 36% and 76%, which means this bank is not healthy.

PT Bank Tabungan Negara Tbk in 2018, 2019 and 2021 had a percentage figure below 10%, which means the bank is healthy. However, there has been a very significant change in percentage, in 2020 it had a percentage of 332%, which means that the bank is showing changes in a direction that is getting worse because the percentage is at  $> 100\%$  so it can be said that the bank is not healthy. And finally in 2022 the inflation percentage figure will be 40%, meaning the bank is not healthy.

PT Bank Mandiri Tbk is in the healthy category because it has an inflation percentage figure of  $\leq 10\%$  in 2018 and 2020, however in the following years it shows unfavorable changes because it is in the position of  $30\% \leq 100\%$ , meaning the bank is said to be unhealthy.

A high level of inflation causes real interest rates to decrease. Such facts will reduce people's desire to save so that the growth of banking funds sourced from the public will decrease.

## Discussion

The discussion of internal factors that play a role in determining profitability is as follows:

- *Capital Adequacy Ratio (CAR)*

Capital Adequacy Ratio is a ratio used to measure a bank's ability to maintain sufficient capital and the bank's ability to identify, measure, monitor and control risks that may arise and influence the size of a banking company's capital.

From the results of the financial analysis carried out previously, it can be seen that of the 4 banks during 2018-2022, PT Bank Nasional Indonesia Tbk in 2018-2020 had a percentage figure between  $\leq 8\%$ , which means the bank is not healthy. Meanwhile, the other 3 banks have high levels of capital adequacy, namely above 15%. This means that these 3 banks have very healthy capital adequacy.

The higher the CAR, the stronger the bank's ability to cover these risky productive assets, so that profitability can increase.

- *Non Performing Loan (NPL)*

Non-Performing Loans (NPL) are obtained from a comparison of total problem loans (doubtful, substandard, bad credit) with the total credit that has been given.

From the results of the financial analysis carried out previously, it can be seen that of the 4 banks during 2018-2022, all banks have a percentage of problem loans  $\leq 2\%$ , meaning that all banks are very healthy regarding the risk of problem loans.

The high NPL value can occur because almost all of the total credit provided is risky credit such as substandard credit, doubtful credit and bad credit.

- *Operational Costs and Operational Income (BOPO)*

Operational Costs and Operational Income is the ratio between Operational Costs and Operational Income. The operational cost ratio is used to measure the level of efficiency and ability of a bank in carrying out its operational activities.

From the results of the financial analysis carried out previously, it can be seen that of the 4 banks during 2018-2022, all banks had a percentage level of Operational Costs and Operational Income of  $>97\%$ , which means that all of these banks were said to be unhealthy.

This can be influenced by very large operational costs or banks not being healthy enough to streamline their operational activities so that the BOPO ratio increases in percentage value. A large amount of operational costs will reduce the amount of profit that will be obtained because operational costs or expenses act as a reduction factor in the profit and loss report. The lower the BOPO, the more efficient the bank is in controlling its operational activities. With cost efficiency, the profits obtained by the bank will be greater.

- *Loan to Deposit Ratio (LDR)*

Loan to Deposit Ratio is the ratio of loans to deposits in order to assess the liquidity of a bank. Liquidity management is one of the complex problems in bank operational activities, this is because the funds managed by banks are mostly funds from the public which are short term in nature and can be withdrawn at any time. Liquidity is a bank's ability to meet its short-term obligations or obligations that are due (Dendawijya, 2009).

From the results of the financial analysis carried out previously, it can be seen that of the 4 banks during 2018-2022, PT Bank Negeri Indonesia Tbk in 2018-2020 had a percentage figure between  $85\% \leq 100\%$ , which means the bank is quite healthy. Meanwhile, in 2021-2022 there has been quite a good change because the percentage has become  $<85\%$  so it can be said to be healthy.

PT Bank Rakyat Indonesia Tbk in 2018-2019 had a percentage figure above between  $85\% \leq 100\%$ , which means the bank is quite healthy. But in 2020 there was quite a change because the LDR percentage fell to 83%, which means this bank is healthy. However, in 2021 it will increase again to 87%, making it quite healthy. And in 2022 it will experience quite a significant change to 82% so that this bank is said to be healthy again.

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PT Bank Mandiri Tbk is in the unhealthy category because it has an LDR percentage of  $100\% \leq 120\%$  in 2018-2019, but in the following years it shows good changes because it is in the position

of  $85\% \leq 100\%$ , meaning that the banking sector is said to be adequate. Healthy.

The high LDR percentage value occurs because the amount of credit provided by banks increases along with the funds received by banks also relatively increasing, meaning that the credit provided is proportional to the funds received.

Discussion of external factors that play a role in determining profitability is as follows:

- Inflation

According to (Suryadi et al., 2020) inflation can be interpreted as a process of increasing prices in general and continuously. Inflation is a process of continuously decreasing the value of a currency.

From the table above it can be seen that of the 4 banks during 2018-2022, PT Bank Nasional Indonesia Tbk in 2018-2020 had a percentage figure between  $\leq 10\%$ , which means the bank is healthy. Meanwhile, in 2021 there has been quite a downward change because the percentage has become  $>100\%$  so it could be said to be unhealthy. And in 2022 the percentage will be between  $30\% \leq 100\%$ , which means it is said to be unhealthy.

PT Bank Rakyat Indonesia Tbk in 2018 and 2020 had a percentage figure below  $10\%$ , which means the bank is healthy. But in 2021 the percentage figure will be between  $10\% \leq 30\% \leq 30\%$  so it can be said that banking is quite healthy. Meanwhile, 2019 and 2022 experienced unfavorable changes because the inflation percentage rose to  $36\%$  and  $76\%$ , which means this bank is not healthy.

PT Bank Tabungan Negara Tbk in 2018, 2019 and 2021 had a percentage figure below  $10\%$ , which means the bank is healthy. However, there has been a very significant change in percentage, in 2020 it had a percentage of  $332\%$ , which means that the bank is showing changes in a direction that is getting worse because the percentage is at  $> 100\%$  so it can be said that the bank is not healthy. And finally in 2022 the inflation percentage figure will be  $40\%$ , meaning the bank is not healthy.

PT Bank Mandiri Tbk is in the healthy category because it has an inflation percentage figure of  $\leq 10\%$  in 2018 and 2020, however in the following years it shows unfavorable changes because it is in the position of  $30\% \leq 100\%$ , meaning the bank is said to be unhealthy.

A high level of inflation causes real interest rates to decrease. Such facts will reduce people's desire to save so that the growth of banking funds sourced from the public will decrease.

## CONCLUSION

In general, the internal factors that play a role in determining profitability in this research are CAR, NPL, BOPO and LDR. Where the CAR obtained by 3 banks out of the 4 banks studied showed a healthy condition. Then for NPL from 4 banks, it shows that all banks have a percentage of non-performing loans  $\leq 2\%$ , meaning that all these banks are very healthy regarding the risk of non-performing loans. For BOPO, all banks have a percentage level of Operating Costs and Operating Income of  $>97\%$ , which means that all these banks are said to be unhealthy. Meanwhile, for the LDR, it was found that the conditions of these 4 banks generally experienced ups and downs, but predominantly showed fairly healthy and unhealthy conditions. Apart from internal factors, there are external factors that play a role in determining profitability, namely inflation. Where inflation from 4 banks generally experiences conditions that are sometimes healthy but also sometimes unhealthy.

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