

DAFTAR PUSTAKA

- Abedifar, P., Molyneux, P., & Tarazi, A. (2018). Non-interest income and bank lending. *Journal of Banking and Finance*, 87, 411–426.
<https://doi.org/10.1016/j.jbankfin.2017.11.003>
- Abu Khalaf, B., & Awad, A. B. (2024). Exploring the bearing of liquidity risk in the Middle East and North Africa (MENA) banks. *Cogent Economics & Finance*, 12(1), 2330840–2330840.
<https://doi.org/10.1080/23322039.2024.2330840>
- Abu Khalaf, B., Awad, A. B., & Ellis, S. (2024). The Impact of Non-Interest Income on Commercial Bank Profitability in the Middle East and North Africa (MENA) Region. *Journal of Risk and Financial Management*, 17(3).
<https://doi.org/10.3390/jrfm17030103>
- Alam, N., & Tui, S. (2022). Pengaruh Cadangan Kerugian Penurunan Nilai dan Net Interest Margin terhadap Profitabilitas pada Bank BUMN. *YUME: Journal of Management*.
- Anggraeni, D., & Citarayani, I. (2022). Pengaruh CAR, NPL, NIM, BOPO, dan LDR Terhadap ROA di Bank Umum Konvensional Yang Terdaftar Pada Otoritas Jasa Keuangan Periode 2016-2020. <http://jist.publikasiindonesia.id/>
- Antao, S., & Karnik, A. (2022). Bank Performance and Noninterest Income: Evidence from Countries in the Asian Region. *Asia-Pacific Financial Markets*, 29(3), 477–505. <https://doi.org/10.1007/s10690-021-09357-1>
- Awliya, M. (2022). Analisis Profitabilitas (Return On Asset (Roa) dan Return On Equity (RoE) Pada PT Sido Muncul Tbk (Periode 2015-2018). In *Journal of Economic Education* (Vol. 1, Issue 1).
- Bintari, V. I., Santosa, A. D., & Hamzah, R. A. (2019). Pengaruh Interest Based Income dan Fee Based Income Terhadap Return On Assets Pada Bank Mandiri (Persero) Tbk. *Jurnal Ekonomi Manajemen*, 5(1), 24–34.
<https://doi.org/10.37058/JEM.V5I1.852>
- Brunnermeier, M. K., Dong, G. N., & Palia, D. (2020). Banks' noninterest income and systemic risk. *Review of Corporate Finance Studies*, 9(2), 229–255.
<https://doi.org/10.1093/rcfs/cfaa006>
- Damayanti, A. C., & Mawardi, W. (2022). PENGARUH UKURAN BANK (SIZE), LOANS TO DEPOSIT RATIO (LDR), CAPITAL ADEQUACY RATIO (CAR), NON- PERFORMING LOANS (NPL), DIVERSIFIKASI PENDAPATAN, DAN BOPO TERHADAP KINERJA BANK DI INDONESIA (Studi pada Bank Umum Konvensional yang Terdaftar di BEI Tahun 2016-2020). *Diponegoro Journal of Management*, 11(1).
<https://ejournal3.undip.ac.id/index.php/djom/article/view/33940>
- Dang, V. D. (2020). Bank performance and the relationship between lending and fee-based activities in an emerging market. *Malaysian Journal of Economic Studies*, 57(2), 213–231. <https://doi.org/10.22452/MJES.VOL57NO2.3>

- Danisman, G. O., Demir, E., & Ozili, P. (2021). *Loan Loss Provisioning of US Banks: Economic Policy Uncertainty and Discretionary Behavior*.
<https://ssrn.com/abstract=3610761>
- Darmawati, W. (2025). Analisis Cadangan Kerugian Penurunan Nilai (CKPN), Return On Asset (ROA) dan Return On Equity (ROE) Pada Bank BUMN. *Indonesian Journal Accounting (IJAcc)*.
- Das, N. A., Husni, T., Rahim, R., & Elfarisy, F. (2020). PENGARUH CAR, NPF, FDR DAN BOPO TERHADAP ROA PADA BANK SYARIAH YANG TERDAFTAR DI BURSA EFEK INDONESIA. *Procuratio : Jurnal Ilmiah Manajemen*, 8(4), 418–431.
<https://doi.org/10.35145/PROCURATIO.V8I4.720>
- DeYoung, R., & Rice, T. (2004). Noninterest income and financial performance at U.S. commercial banks. *Financial Review*, 39(1), 101–127.
<https://doi.org/10.1111/J.0732-8516.2004.00069.X>
- Egbunike, C. F., Igbinovia, I. M., Okafor, K. J., & Mmadubuobi, L. C. (2023). Residual audit fee and real income smoothing: evidence from quoted non-financial firms in Nigeria. *Asian Journal of Accounting Research*, 8(1), 66–79. <https://doi.org/10.1108/AJAR-01-2022-0006/FULL/PDF>
- Fasha, W. K., & Chaerudin, R. A. (2021). *Pengaruh Non Performing Loan (Npl), Loan To Deposit Ratio (LDR) Dan Net Interest Margin (NIM) Terhadap Return On Assets (ROA) Pada Perusahaan Perbankan*.
- Gao, Z., Xu, Y., Sun, C., Wang, X., Guo, Y., Qiu, S., & Ma, K. (2021). A systematic review of asymptomatic infections with COVID-19. In *Journal of Microbiology, Immunology and Infection* (Vol. 54, Issue 1, pp. 12–16). Elsevier Ltd. <https://doi.org/10.1016/j.jmii.2020.05.001>
- Ghosh, A. (2020). Discerning the impact of disaggregated non-interest income activities on bank risk and profits in the post-Gramm-Leach-Bliley Act era. *Journal of Economics and Business*, 108.
<https://doi.org/10.1016/j.jeconbus.2019.105874>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro.
- Goh, T. S., Henry, H., Erika, E., & Albert, A. (2020). Sales Growth and Firm Size Impact on Firm Value with ROA as a Moderating Variable. *MIX: Jurnal Ilmiah Manajemen*.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019a). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019b). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Haubrich, J. G., & Young, T. (2019). Trends in the Noninterest Income of Banks. *Economic Commentary*, 2019–14, 1–6. <https://doi.org/10.26509/FRBC-EC-201914>
- Hunjra, A. I., Zureigat, Q., Tayachi, T., & Mehmood, R. (2020). Impact of non-interest income and revenue concentration on bank risk in South Asia. *Banks and Bank Systems*, 15(4), 15–25. [https://doi.org/10.21511/bbs.15\(4\).2020.02](https://doi.org/10.21511/bbs.15(4).2020.02)

- Husni, M., Apriliani, W. A., & Idayu, R. (2022). Analisis Penerapan PSAK71 terkait Cadangan Kerugian Penurunan Nilai: Pada Perusahaan Sektor Perbankan BUMN. *Jurnal Valuasi: Ilmu Manajemen Dan Kewirausahaan*.
- Hutauruk, M. R., Riyanto, A., & Putri, G. U. (2022). *The Factors Impact On Earnings Management On Indonesia Mining Company*. XXVI(03), 443–463.
- Indah, C., & Rokhim, R. (2023). The effect of COVID-19, Non-performing Loans, and Non-Interest Income on Bank Performance: Case Study in ASEAN-5's Banking Industry. *PETRA IJBS*, 6(1), 53–61.
<https://doi.org/10.9744/ijbs.6.1.53-61>
- Jensen, M. C., & Meckling, W. H. (1976). THEORY OF THE FIRM: MANAGERIAL BEHAVIOR, AGENCY COSTS AND OWNERSHIP STRUCTURE. *Journal of Financial Economics*, 3, 305–360.
[https://doi.org/10.1016/0304-405X\(76\)90026-X](https://doi.org/10.1016/0304-405X(76)90026-X)
- Junaedi, D., & Salistia, F. (2020). Dampak Pandemi COVID-19 Terhadap Pertumbuhan Ekonomi Negara-Negara Terdampak. In *Simposium Nasional Keuangan Negara* (pp. 995–1115).
- Khabibah, N. A., Octisari, S. K., & Nugraheni, A. P. (n.d.-a). *CASA, NIM, DAN PROFITABILITAS PERBANKAN DI INDONESIA* CASA, NIM, AND BANKING PROFITABILITY IN INDONESIA.
- Khabibah, N. A., Octisari, S. K., & Nugraheni, A. P. (n.d.-b). *CASA, NIM, DAN PROFITABILITAS PERBANKAN DI INDONESIA* CASA, NIM, AND BANKING PROFITABILITY IN INDONESIA.
- Khabibah, N. A., Sully Kemala Octisari, & Agustina Prativi Nugraheni. (2020). CASA, NIM, dan Profitabilitas Perbankan di Indonesia. *Jurnal Aplikasi Akuntansi*, 5(1), 52–71. <https://doi.org/10.29303/jaa.v5i1.90>
- Köhler, M. (2014). Does non-interest income make banks more risky? Retail- versus investment-oriented banks. *Review of Financial Economics*, 23(4), 182–193. <https://doi.org/10.1016/j.rfe.2014.08.001>
- Lailatus Sa'adah, & Sri Wahyuni. (2023). Pengaruh Car, Npl, Bopo, Dan Ldr Terhadap Return On Asset (Roa) Pada Perusahaan Sub-Sektor Perbankan Yang Terdaftar Di Bursa Efek Indonesia (Bei). *Populer: Jurnal Penelitian Mahasiswa*, 2(3), 52–63. <https://doi.org/10.58192/populer.v2i3.1185>
- Lestari, P. A., & Yulianto, E. (2019). Pengaruh Fee Based Income terhadap Kinerja Keuangan Bank Umum Syariah di Indonesia. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 6(1), 20–30.
- Lewangka, O., & Menne, F. (2022). Pengaruh Non Performing Loan, Loan Deposit To Ratio, Beban Operasional Pendapatan Operasional Dan Bank Size Terhadap Profitabilitas Melalui Capital Adequacy Ratio. In *Idn. J. of Business and Management* (Vol. 2, Issue 2).
<https://postgraduate.universitasbosowa.ac.id/index.php/jbm>
- Limba, F. B., Soukotta, A., Latuamury, J., & Kusumastuti, R. (2023). The Impact of Firm Size and Profitability (ROA) in Indonesia Real Estate Sector Companies (IDX). *Jurnal Ekonomi*.
- Lukandu, S., Kenyatta, J., Muturi, W., Stanley, L. W., & Muturi, W. M. (2023). *NON-INTEREST INCOME AND FINANCIAL PERFORMANCE OF LISTED COMMERCIAL BANKS IN KENYA*. <http://www.ijssit.com>

- Mahendra, K. D. A., Cipta, W., & Susila, G. P. A. J. (2022). Pengaruh Ukuran Perusahaan terhadap Return On Asset pada Perusahaan Wholesale dan Retail Trade di BEI. *Jurnal Manajemen Indonesia*.
- Makmur, M. R., & Santosa, R. (2003). *Strategi bank m dalam meningkatkan pendapatan fee based melalui transaksi inward remittance.*
<https://lib.ui.ac.id/detail?id=20462117&lokasi=lokal>
- Maulina, R., & Mulyadi, R. (2021). *RESTRUKTURISASI KREDIT*.
- Mehzabin, S., Shahriar, A., Hoque, M. N., Wanke, P., & Azad, Md. A. K. (2023). The effect of capital structure, operating efficiency and non-interest income on bank profitability: new evidence from Asia. *Asian Journal of Economics and Banking*, 7(1), 25–44. <https://doi.org/10.1108/ajeb-03-2022-0036>
- Minh, S. N., & Thanh, T. T. T. (2020). Analysis of the impact from non-interest income to the operational efficiency of commercial banks in Vietnam. *Management Science Letters*, 10(2), 455–462.
<https://doi.org/10.5267/j.msl.2019.8.025>
- Miroshnichenko, O., Iakovleva, E., & Voronova, N. (2022). Banking Sector Profitability: Does Household Income Matter? *Sustainability (Switzerland)*, 14(6). <https://doi.org/10.3390/su14063345>
- Monika, A., Hakim, A. L., & Ahmad, A. N. (2022). PENGARUH CURRENT ASSET SAVING ACCOUNT (CASA) DAN FEE- BASED INCOME (FBI) TERHADAP RETURN ON ASSET (ROA) PADA BANK JABAR-BANTEN SYARIAH (BJBS) PERIODE 2016-2020. *Jurnal Ekonomi Syariah Pelita Bangsa*, 7(02), 138–147.
<https://doi.org/10.37366/JESPB.V7I02.584>
- Naeem, M., & Ozuem, W. (2021). The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research. *Journal of Retailing and Consumer Services*, 60. <https://doi.org/10.1016/j.jretconser.2021.102483>
- Ngumo, K. S., Collins, K. W., & David, S. H. (2020). Determinants of Financial Performance of Microfinance Banks in Kenya. *ArXiv*.
- Nguyen, P. H., & Pham, D. T. B. (2020). Income diversification and cost-efficiency of Vietnamese banks. *International Journal of Managerial Finance*, 16(5), 623–643. <https://doi.org/10.1108/IJMF-06-2019-0230>
- Nguyen, T. T., Ho, H. H., Van Nguyen, D., Pham, A. C., & Nguyen, T. T. (2021). The effects of business model on bank's stability. *International Journal of Financial Studies*, 9(3). <https://doi.org/10.3390/ijfs9030046>
- Niu, F. A. L., Mahmud, A. S., & Antuli, S. A. (2020). Pengaruh Fee Based Income Terhadap Net Profit Margin PT. Bank Rakyat Indonesia (Persero). *Jambura Accounting Review*, 1(2), 59–69.
<https://doi.org/10.37905/jar.v1i2.11>
- Park, B., Park, J., & Chae, J. (2019). Non-interest income and bank performance during the financial crisis. *Applied Economics Letters*, 26(20), 1683–1688.
<https://doi.org/10.1080/13504851.2019.1591592>
- Pertiwi, L., & susanto, L. (2019). *Faktor Yang Mempengaruhi Profitabilitas Pada Perbankan Yang Terdaftar Di Bei. I.*
<https://www.google.com/url?sa=t&source=web&rct=j&opi=89978449&url=>

- <https://journal.untar.ac.id/index.php/jpa/article/view/4701/2706&ved=2ahUK EwiX5ejxzrmPAxV9zDgGHT5YAA8QFnoECBwQAQ&usg=AOvVaw39Z6 YQ7GZbzqQwRHB7Mmj>
- Phan, T. T. H., Pham, A. H. T., Le, H. A., & Lam, T. B. N. (2023a). The Impact of Non-Interest Income on the Performance of Commercial Banks in the ASEAN Region. *Journal of Risk and Financial Management*, 16(1). <https://doi.org/10.3390/jrfm16010018>
- Phan, T. T. H., Pham, A. H. T., Le, H. A., & Lam, T. B. N. (2023b). The Impact of Non-Interest Income on the Performance of Commercial Banks in the ASEAN Region. *Journal of Risk and Financial Management*, 16(1). <https://doi.org/10.3390/jrfm16010018>
- Praja, E. S., Adrianto, F., & Hamidi, M. (2023). Analisis Pengaruh Indikator Keuangan dan Makro Ekonomi terhadap Profitabilitas Bank Pembangunan Daerah di Masa Sebelum dan Selama Pandemi Covid-19. *Jurnal Informatika Ekonomi Bisnis*, 1013–1019. <https://doi.org/10.37034/infeb.v5i3.680>
- Rachma, A. F., & Wardana, G. K. (2023). PROFITABILITAS BANK MUAMALAT INDONESIA: FEE BASED INCOME, BIAYA OPERASIONAL PENDAPATAN OPERASIONAL DAN DANA PIHAK KETIGA. *I'THISOM : Jurnal Ekonomi Syariah*, 2(2), 291–307. <https://doi.org/10.70412/ITS.V2I2.48>
- Ramadhani, A., Sasongko, P., & Mahastanti, L. A. (2023). Peran Manajemen Risiko dan Inovasi dalam Memoderasi Pengaruh Fee Based Income terhadap Perubahan Laba Bank BUMN. *Jurnal Manajemen Dan Organisasi*, 14(3), 255–267. <https://doi.org/10.29244/JMO.V14I3.47359>
- Ristanto. (2021). *PENGARUH PANDEMI COVID-19 TERHADAP KINERJA BANK DI INDONESIA: STUDI PADA BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA*.
- Saragih, R. H., & Gunawan, A. A. (2018). Pengaruh Fee Based Income, Net Interest Margin dan BOPO terhadap ROA pada Bank Umum Konvensional. *Jurnal Ilmiah Akuntansi Fakultas Ekonomi*, 4(2), 50–62.
- Setyawati, E. (2020). *Pengaruh DPK, NPF Dan Fee Based Income Terhadap Profitabilitas Bank Syariah Dengan Pembiayaan Sebagai Variabel Intervening*.
- Shabir, M., Jiang, P., Shahab, Y., Wang, W., Işık, Ö., & Mehroush, I. (2024). Diversification and bank stability: Role of political instability and climate risk. *International Review of Economics & Finance*, 89, 63–92. <https://doi.org/10.1016/J.IREF.2023.10.009>
- Soetedjo, S., & Elan, U. (2019). The Effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operational Efficiency (BOPO), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR) on Return on Assets (ROA). *Research Journal of Finance and Accounting*, 8(7), 1499–1510.
- Stalmachova, K., Chinoracky, R., & Strenitzerova, M. (2022). Changes in Business Models Caused by Digital Transformation and the COVID-19 Pandemic and Possibilities of Their Measurement—Case Study. *Sustainability (Switzerland)*, 14(1). <https://doi.org/10.3390/su14010127>

- Sudarjah, G. M., Priadana, S., & Pratama, R. A. (2021). Pengaruh Dana Pihak Ketiga, CAR, NPL, BI Rate, Inflasi dan Nilai Tukar Mata Uang terhadap Profitabilitas Bank Umum Persero Tahun 2007-2018. *Syntax Idea*, 3(6), 1326–1336. <https://doi.org/10.46799/syntax-idea.v3i6.1246>
- Sudrajat, D., & Rahayu, S. (2018). Pengaruh CAR dan Cadangan Kerugian Penurunan Nilai (CKPN) terhadap Return On Asset pada PT Bank Pembangunan Daerah Jawa Barat dan Banten. *Journal of Banking & Management*.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sun, L., Wu, S., Zhu, Z., & Stephenson, A. (2017). Noninterest Income and Performance of Commercial Banking in China. *Scientific Programming*, 2017. <https://doi.org/10.1155/2017/4803840>
- Suroso, S. (2022). Analysis of the Effect of Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio on the Profits of Go Public Banks in the Indonesia Stock Exchange (IDX): 2016–2021. *E-Conomit Journal*, 2(1), xx–xx. <https://doi.org/10.33258/economit.v2i1.610>
- Utami, W., & Darmawan, A. (2019). Pengaruh Fee Based Income terhadap Profitabilitas pada Bank Umum Syariah di Indonesia. *Jurnal Ilmu Dan Riset Akuntansi*, 8(6), 1–15.
- Wahyuni, S. F., & Affandi, W. S. (2016). Influence of Capital Adequacy Ratio, Operational Efficiency Ratio and Loan to Deposit Ratio Toward Return on Asset (ROA) at General National Private Banks Listed on Indonesia Stock Exchange Period 2010–2015. *International Conference on Economics, Business, and Accounting*, 431–442.
- Widyastuti, P. F., & Aini, N. (2021). PENGARUH CAR, NPL, LDR TERHADAP PROFITABILITAS BANK (ROA) TAHUN 2017-2019. In *Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha* (Vol. 12, Issue 03).
- Xie, H., Chang, H. L., Hafeez, M., & Saliba, C. (2022). COVID-19 post-implications for sustainable banking sector performance: evidence from emerging Asian economies. *Economic Research-Ekonomska Istrazivanja*, 35(1), 4801–4816. <https://doi.org/10.1080/1331677X.2021.2018619>
- Yushinta, R., Rusdi, M., Desiana, L., Al-qardh, J., Yushinta, R., & Desiana, L. (2020). *Ryan Yushinta, Muhammad Rusdi, Lidia Desiana*. 5(2), 99–118.
- Zunić, A., Kozarić, K., & Dzelihodžić, E. Z. (2021). Non-Performing Loan Determinants and Impact of COVID-19: Case of Bosnia and Herzegovina. *Journal of Central Banking Theory and Practice*, 10(3), 5–22. <https://doi.org/10.2478/jcbtp-2021-0021>