

DAFTAR PUSTAKA

- Allen, F., & Santomero, A. M. (1997). The theory of financial intermediation. *Journal of Banking & Finance*, 21(11–12), 1461–1485. [https://doi.org/10.1016/S0378-4266\(97\)00032-0](https://doi.org/10.1016/S0378-4266(97)00032-0)
- Arellano, M. (1987). Computing robust standard errors for within-groups estimators. *Oxford Bulletin of Economics and Statistics*, 49(4), 431–434. <https://doi.org/10.1111/j.1468-0084.1987.mp49004006.x>
- Azhari, A., & Satriana, D. (2025). Pengaruh DPK, CAR Terhadap ROA Dengan FDR Sebagai Variabel Intervening Pada BPRS Sumatera Barat. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 4(2), 6691–6700. <https://doi.org/10.31004/riggs.v4i2.1688>
- Baltagi, B. H. (2021). *Econometric Analysis of Panel Data*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-53953-5>
- Berger, A. N., & Mester, L. J. (1997). Inside the black box: What explains differences in the efficiencies of financial institutions? *Journal of Banking & Finance*, 21(7), 895–947. [https://doi.org/10.1016/S0378-4266\(97\)00010-1](https://doi.org/10.1016/S0378-4266(97)00010-1)
- Breusch, T. S., & Pagan, A. R. (1980). The Lagrange Multiplier Test and its Applications to Model Specification in Econometrics. *The Review of Economic Studies*, 47(1), 239. <https://doi.org/10.2307/2297111>
- Cameron, A. C., & Miller, D. L. (2015). A Practitioner's Guide to Cluster-Robust Inference. *Journal of Human Resources*, 50(2), 317–372. <https://doi.org/10.3368/jhr.50.2.317>
- Chow, G. C. (1960). Tests of Equality Between Sets of Coefficients in Two Linear Regressions. *Econometrica*, 28(3), 591. <https://doi.org/10.2307/1910133>
- Dendawijaya, L. (2009). Manajemen perbankan. Ghalia Indonesia.
- Diamond, D. W. (1996). Financial intermediation as delegated monitoring: A simple example. Federal Reserve Bank of Richmond Economic Quarterly, 82(3), 51–66. https://www.richmondfed.org/publications/research/economic_quarterly/1996/summer/diamond
- Driscoll, J. C., & Kraay, A. C. (1998). Consistent Covariance Matrix Estimation with Spatially Dependent Panel Data. *Review of Economics and Statistics*, 80(4), 549–560. <https://doi.org/10.1162/003465398557825>

- Drukker, D. M. (2003). Testing for Serial Correlation in Linear Panel-data Models. *The Stata Journal: Promoting Communications on Statistics and Stata*, 3(2), 168–177. <https://doi.org/10.1177/1536867X0300300206>
- Farrell, M. J. (1957). The Measurement of Productive Efficiency. *Journal of the Royal Statistical Society. Series A (General)*, 120(3), 253. <https://doi.org/10.2307/2343100>
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26* (10th ed.). Semarang: Badan Penerbit Universitas Diponegoro.
- Greene, W. H. (2018). *Econometric analysis* (8th ed.). Pearson.
- Hanafia, F., & Karim, A. (2020). Analisis CAR, BOPO, NPF, FDR, NOM, Dan DPK Terhadap Profitabilitas (ROA) Pada Bank Syariah Di Indonesia. *Target : Jurnal Manajemen Bisnis*, 2(1), 36–46. <https://doi.org/10.30812/target.v2i1.697>
- Hanantresno, F. D., Triyono, & Zulfikar. (2023). Pengaruh kondisi keuangan terhadap kinerja perusahaan masa depan dengan moderasi ukuran perusahaan pada BPR Syariah. *Journal of Economics and Business UBS*, 12(5), 2885–2899.
- Hausman, J. A. (1978). Specification Tests in Econometrics. *Econometrica*, 46(6), 1251. <https://doi.org/10.2307/1913827>
- Hery. (2018). *Analisis laporan keuangan: Integrated and comprehensive edition*. Grasindo.
- Ismail. (2017). *Perbankan syariah*. Kencana.
- Kasmir. (2017). *Manajemen perbankan*. Rajawali Pers.
- Kasmir. (2018). *Analisis laporan keuangan*. Rajawali Pers.
- Kuncoro, M., & Suhardjono. (2002). *Manajemen perbankan: Teori dan aplikasi*. BPFE-Yogyakarta.
- Leibenstein, H. (1966). Allocative efficiency vs. “X-efficiency.” *The American Economic Review*, 56(3), 392–415.
- Lestari, E. P., Pamikatsih, M., & Setiabudhi, H. (2025). The Effect Of Profit Sharing Financing, Bopo, Npf And Fdr On The Profitability Of Sharia People’s Financing Banks In Central Java Province In 2021-2023. *ADILLA : Jurnal Ilmiah Ekonomi Syariah*, 8(2), 34–52. <https://doi.org/10.52166/adilla.v8i2.7819>

- Maulana, A. (2022). *Pengaruh BOPO, CAR, pembiayaan murabahah, dan DPK terhadap ROA pada PT BPRS Berkah Dana Fadhillah periode 2013–2020* [Skripsi sarjana, Universitas Islam Negeri Sultan Syarif Kasim Riau]. <http://repository.uin-suska.ac.id/60483/>
- Nurmasari, D. D. (2022). Pengaruh CAR, FDR, DPK dan BOPO terhadap Profitabilitas BPRS di Indonesia. *Review of Applied Accounting Research (RAAR)*, 2(2), 233. <https://doi.org/10.30595/raar.v2i2.15151>
- O'Brien, R. M. (2007). A Caution Regarding Rules of Thumb for Variance Inflation Factors. *Quality & Quantity*, 41(5), 673–690. <https://doi.org/10.1007/s11135-006-9018-6>
- Otoritas Jasa Keuangan. (n.d.). Laporan publikasi keuangan perbankan. Retrieved July 21, 2026, from <https://www.ojk.go.id/>
- Otoritas Jasa Keuangan. (2016). *Peraturan Otoritas Jasa Keuangan Nomor 66/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum dan Pemenuhan Modal Inti Minimum Bank Pembiayaan Rakyat Syariah*. <https://www.ojk.go.id/id/regulasi/Documents/Pages/POJK-tentang-Kewajiban-Penyediaan-Modal-Minimum-dan-Pemenuhan-Modal-Inti-Minimum-Bank-Pembiayaan-Rakyat-Syariah/SAL%20-%20POJK%20KPM%20BPRS%20.pdf>
- Otoritas Jasa Keuangan. (2022). *Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 11/SEOJK.03/2022 tentang Penilaian Tingkat Kesehatan Bank Perkreditan Rakyat dan Bank Pembiayaan Rakyat Syariah*. <https://www.ojk.go.id/id/regulasi/Documents/Pages/Penilaian-Tingkat-Kesehatan-BPR-dan-BPRS/SEOJK%2011%20-%202003%20-%202022.pdf>
- Otoritas Jasa Keuangan. (2024). *Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 7 Tahun 2024 tentang Bank Perbankan Rakyat dan Bank Perbankan Rakyat Syariah*. <https://ojk.go.id/id/regulasi/Documents/Pages/Bank-Perbankan-Rakyat-dan-Bank-Perbankan-Rakyat-Syariah-POJK-7-Tahun-2024/POJK%207%20TAHUN%202024%20Bank%20Perbankan%20Rakyat%20dan%20Bank%20Perbankan%20Rakyat%20Syariah.pdf>
- Otoritas Jasa Keuangan. (2025). *Statistik perbankan syariah Januari 2025*. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Pages/Statistik-Perbankan-Syariah---Januari-2025.aspx>
- Pauzi, I., Jalaludin, J., & Damiri, A. (2025). Pengaruh DPK, CAR, dan BOPO terhadap ROA Bank Panin Dubai Syariah periode 2020–2024. *EKSISBANK: Ekonomi Syariah Dan Bisnis Perbankan*, 9(2), 136–158.

- Pesaran, M. H. (2015). Testing Weak Cross-Sectional Dependence in Large Panels. *Econometric Reviews*, 34(6–10), 1089–1117. <https://doi.org/10.1080/07474938.2014.956623>
- Republik Indonesia. (2008). *Undang-Undang Republik Indonesia Nomor 21 Tahun 2008 tentang Perbankan Syariah*. <https://peraturan.bpk.go.id/Details/39655/uu-no-21-tahun-2008>
- Republik Indonesia. (2023). *Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan*. <https://peraturan.bpk.go.id/Details/240203/uu-no-4-tahun-2023>
- Ross, S. A. (1977). The determination of financial structure: The incentive-signalling approach. *The Bell Journal of Economics*, 8(1), 23–40.
- Sari, W., Wardatussaniah, S., Nur'aeni, N., & Pramayuda, A. (2025). Pengaruh DPK, CAR, Firm Size dan TAT terhadap ROA di BPRS HIK Parahyangan. *Economics Professional in Action (E-Profit)*, 7(1), 95–103. <https://doi.org/10.37278/eprofit.v7i1.1247>
- Scholtens, B., & van Wensveen, D. (2003). The Theory of Financial Intermediation: An Essay On What It Does (Not) Explain. *SUERF – The European Money and Finance Forum, Vienna*.
- Shapiro, S. S., & Wilk, M. B. (1965). An analysis of variance test for normality (complete samples). *Biometrika*, 52(3–4), 591–611. <https://doi.org/10.1093/biomet/52.3-4.591>
- Spence, M. (1973). Job Market Signaling. *The Quarterly Journal of Economics*, 87(3), 355. <https://doi.org/10.2307/1882010>
- StataCorp. (2021). *Stata 17 Base Reference Manual*. 1–6.
- Sugiyono. (2024). *Metode penelitian kuantitatif, kualitatif, dan R&D* (5th ed.). Bandung: Alfabeta.
- Tawakal, N. (2024). Pengaruh CAR dan DPK terhadap ROA Bank Umum Syariah di Indonesia periode 2021–2024. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 2(5), 720–730.
- Widarjono, A. (2025). Determinant of sharia rural bank profitability: Do size and location matter? *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*, 15(2), 139–154. <https://doi.org/10.18326/muqtasid.v15i2.139-154>
- Wijayanti, V., & Nursiam, N. (2024). Analisis Pengaruh CAR, NPF, FDR, dan BOPO Terhadap Kinerja Keuangan (ROA) Perbankan di Indonesia. *Journal of Economic, Business and Accounting (COSTING)*, 7(4), 7798–7811. <https://doi.org/10.31539/costing.v7i4.10223>

Wooldridge, J. M. (2010). *Econometric analysis of cross section and panel data* (2nd ed.). MIT Press.

Zikri, S. A., Tamara, D. A. D., Mai, M. U., & Nurdin, A. A. (2023). Analisis Pengaruh CAR, NPF, BOPO, dan FDR terhadap ROA (Studi Kasus PT. Bank Muamalat Indonesia Tbk.). *Journal of Applied Islamic Economics and Finance*, 3(2), 286–301. <https://doi.org/10.35313/jaief.v3i2.3756>