

DAFTAR PUSTAKA

- ahmad, m. (2019). *The Role of FDR in Islamic Bank Performance: Compliance versus Growth*. *Journal of Islamic Economics and Finance*, 60-75.
- Ailiya, N. (2020). Pengaruh *Capital Adequacy Ratio (Car)*, *Financing To Deposit Ratio (Fdr)*, *Non Performing Financing (Npf)*, *Net Operating Margin (Nom)* Terhadap Profitabilitas dengan Biaya Operasional Per Pendapatan Operasional (Bopo). *Jurnal Ekonomi Syariah*, 85-106.
- Amalia, M. &. (2023). Analisis Pengaruh *Capital Adequacy Ratio*, *Dana Pihak Ketiga*, *Financing To Deposit Ratio* Dan *Non-Performing Financing Terhadap Return On Asset* Bank Umum Syariah periode 2014 – 2017. *Jurnal Of Accounting, Management, And Islamic Economics*, 659-670.
- Ani, U. E. (2012). *Research Article The Effect Of Bank Consolidation On Bank Cost Savings: Evidence From Selected Banks In Nigeria*. *International Journal Of Current Research*, 198-202.
- Anwar, M. I. (2022). Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing To Deposit Ratio*, *Operational Efficiency Ratio*, Dan *Profit Sharing Ratio* Terhadap Kinerja Keuangan Bank Umum Syariah . *Jurnal Ilmiah Akuntansi* , 259-270.
- Apriyani, A. S. (2021). Pengaruh Car, Roa, Fdr, Dan Bopo Terhadap Non-Performing Financing Pada Bank Muamalat Indonesia. *Journal Of Applied Islamic Economics And Finance*, 544 – 554.
- Astuti, R. P. (2022). Pengaruh Car, Fdr, Npf, Dan Bopo Terhadap Profitabilitas Perbankan Syariah. *Jurnal Ilmiah Ekonomi Islam* , 3213-3223.
- Azwar, E., & Anwar, S. (2021). Analisis Efisiensi Bank Pembiayaan Rakyat Syaria Di Indonesia Dengan . *Jimea / Jurnal Ilmiah Mea (Manajemen, Ekonomi, Dan Akuntansi)*, 1794- 1805.
- Belouafi, B. (2018). *Cost Efficiency And Revenue Generation In Islamic Banks: A Comparative Study*. *Journal Of Islamic Economics, Banking, And Finance*,, 98-115.
- Candera, M. (N.D.). Faktor-Faktor *Financing To Deposit Ratio* Pada Perbankan Syariah Di Provinsi Jambi . 462-476.
- Fadhilah, S. (2020). *The Effect Of Economic Downturns On Financing Demand In Islamic Banks*. *Global Journal Of Islamic Economics And Finance*, 50-65.

- Fadlilatun Ni'mah, N. L. (2022). Apakah Bank Syariah Di Indonesia Tergolong Efisien?(Dea Window Analysis). *Jurnal Ekonomi Syariah Teori Dan Terapan* , 182-191.
- Fahrur Rifai, N. A. (2019). Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing To Deposit Ratio* Dan *Net Operating Margin* Terhadap Profitabilitas Bank Syariah (Studi Empiris Pada Bank Umum Syariah Dan Unit Usaha Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Periode. *Journal Of Economic, Business And Engineering*, 150-160.
- Farhan, H. N. (2019). *Determinants Of Islamic Bank Profitability: Evidence From Indonesia*. *Journal Of Islamic Financial Studies*, 40-55.
- Fauzi, H. (2020). *Impact Of Collateral Quality And Customer Development On Npf In Islamic Banking*. *International Journal Of Islamic Banking And Finance*, 70-85.
- Fitroh, H. (2020). Identifikasi Faktor-Faktor Yang Mempengaruhi Efisiensi Perbankan Syariah Indonesia. *Demand Digital, Economic, Management And Accounting Knowledge Development*, 17-42.
- Hashim, A. H. (2017). *Risk Management Practices And Their Impact On Non-Performing Financing In Islamic Banks: A Study From Malaysia*. *Journal Of Islamic Accounting And Business Research*, 50-65.
- Hassan, Z. (2019). *Determinants Of Net Operating Margin In Islamic Banking: The Role Of Revenue Growth And Cost Management*. *Journal Of Islamic Finance And Accounting*, 85-100.
- Hellen1, F. N. (2019). *Analysis Of The Influence Of Capital Adequacy Ratio (Car), Non Performing Inancing (Npf), Net Operating Margin (Nom), Operational Cost And Operational Revenue (Bopo), Finance To Deposit Ratio (Fdr) To The Financial Performance Of Syariah Banking In Indonesia*. *Jurnal Akuntansi, Kewirausahaan Dan Bisni*, 181-191.
- Hidayat, M. (2018). *The Impact Of Financing Demand On The Financial Performance Of Islamic Banks: Evidence From Indonesia*. *Journal Of Islamic Banking And Finance*, 70-85.
- Ismail Nura, N. M. (2023). Pengaruh Car, Bopo, Fdr Dan Npf Terhadap Tingkat Bagi Hasil Mudharabah Dimediasi Roa Di Bank Umum Syariah Indonesia. *Jurnal Progrm Studi Akuntansi Politeknik Ganesha*, 908-9018.

- Kaban, S. A. (2022). *Analysis Of Islamic Banking Efficiency In Indonesia In The Digital Bank Era During The Covid-19 Pandemic*. *Perisai Islamic Banking And Finance Journal*, 163-172.
- Khan, M. (2017). *Risk Assessment In Islamic Financing: Implications For Financing To Deposit Ratio*. *Journal Of Islamic Finance*, 120-140.
- Laseari, M. E. (2022). *Pengaruh Intellectual Capital, Leverage, Non Performing Financing Dan Capital Adequacy Ratio Terhadap Kinerja Keuangan Pada Bank Umum Syariah Di Indonesia*. *El-Buhuth*, 43-54.
- Linda Widyaningrum, D. F. (2015). *Pengaruh Car, Npf, Fdr, Dan Oer Terhadap Roa Pada Bank Pembiayaan Rakyat Syariah Di Indonesia Periode Januari 2009 Hingga Mei 2014*. *Jest*, 970-985.
- Majeed, Z. (2021). *A Comparative Analysis Of Financial Performance Of Islamic Banks Vis-A-Vis Conventional Banks: Evidence From Pakista*. *Isra International Journal Of*, 331-346.
- Miftahurrohman. (2020). *Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Efisiensi Perbankan Syariah Dengan Pendekatan Data Envelopment Analysis (Studi Pada Bank Syariah Negara-Negara Asean)*. *Jurnal Lentera Akuntansi*, 71-91.
- Mohamed, T. (2020). *Portfolio Diversification And Risk Mitigation In Islamic Banking: A Comparative Study*. *Journal Of Islamic Economics, Banking, And Finance*, 80-95.
- Mulyani, A. H. (2022). *Pengaruh Net Operating Margin, Capital Adequacy Ratio, Financing To Deposit Ratio, Dan Non Performing Loan Terhadap Profitabilitas (Studi Empiris Pada Bank Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Periode 2014-2018)*. *Jurnal Ekonomika Dan Manajemen*, 2252-6226.
- Munandar, A. (2022). *Faktor – Faktor Yang Mempengaruhi Financing To Deposit Ratio (Fdr) Serta Implikasinya Terhadap Return On Assets (Roa) Dan Net Operating Margin (Nom) Pada Bank Umum Syariah Periode Januari 2014 – September 2021*. *Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah*, 105-116.
- Munir, A. (2018). *The Stability Of Financing To Deposit Ratio In Islamic Banks: The Role Of Interest Rates And Regulatory Policies*. *Journal Of Islamic Economics And Policy*, 100-115.

- Nur Suhartatik, R. K. (2020). *Determinan Financing To Deposit Ratio Perbankan Syariah Di Indonesia (2008-2012)*. Jurnal Ilmu Manajemen, 1176-1185.
- Primadita, N. (2020). Analisis Pengaruh Murabahah, Mudharabah, Musyarakah, Fdr, Npf Dan Bopo Terhadap Kinerja Perbankan Syariah Tahun 2011-2020. *Journal Of Islamic Economics, Finance And Banking*, 36-58.
- Qory Qurotulaen, W. (2021). Pengaruh Fdr Dan Npf Terhadap Profitabilitas Bank Umum Syariah Di Indonesia (Studi Pada Bank Umum Syariah Yang Terdaftar Di Otoritas Jasa Keuangan periode 2012-2019). *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 586-602.
- Rahman, S. (2020). *Financing To Deposit Ratio And Its Influence On Islamic Bank Efficiency: A Comparative Study*. *International Journal Of Islamic Finance*, 95-110.
- Ratnasari, R. (2019). *Collateral Quality And Non-Performing Financing: Evidence From Islamic Banks In Indonesia*. *International Journal Of Islamic And Middle Eastern Finance And Management*, 115-130.
- Raza, K. (2019). *Lending Policies And Their Impact On Financing To Deposit Ratio In Islamic Banking*. *Islamic Finance Review*, 100-120.
- Rifai, S. (2019). Pengaruh *Capital Adequacy Ratio, Non Performing Financing, Financing To Deposit Ratio Dan Net Operating Margin* Terhadap Profitabilitas Bank Syariah (Studi Empiris Pada Bank Umum Syariah Dan Unit Usaha Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Perio. *Journal Of Economic, Business And Engineering*, 150-160.
- Sadikin, R. D. (2016). Analisis Efisiensi Bank Umum Syariah Indonesia Periode Tahun 2011-2016 (Pendekatan Data Envelopment Analysis). *Jurnal Ekonomi, Manajemen Dan Perbankan*, 77-82.
- Santosa, A. L. (2021). Analisis Pengaruh Car, Bopo, Npf, Dan Fdr Terhadap Profitabilitas Bank Umum Syariah Di Indonesia. *Business And Economics*, 519-536.
- Sparta. (2017). Analisis Pengaruh Efisiensi Dan Kecukupan Modal Terhadap Kinerja Keuangan Pada Bank Pembangunan Daerah Di Indonesia. *Jurnal Ekonomi Dan Bisnis*, 83-112.
- Suryanto, S. (2020). Analisis *Net Operating Margin (Nom), Non Performing Financing (Npf)*. *Jurnal Riset Akuntansi Dan Keuangan*, 29-40.

- Ulfi, A. R. (2020). Analisis Efisiensi Bank Pembiayaan Rakyat Syariah (Bprs) Wilayah Jawa Tengah & Diy Dengan Metode *Data Envelopment Analysis* (Dea) Periode 2016 – 2018). *Ihtiyath Jurnal Manajemen Keuangan Syaria*, 1-13.
- Vita Tristingtyas & Drs. Osmad Mutaher, M. (2013). Analisis Faktor-Faktor Yang Mempengaruhi Kinerja Keuangan Pada Bank Umum Syariah Di Indonesia. *Jurnal Akuntansi Indonesia*, 131-145.
- Wahyu, D. R. (2016). *Financing To Deposit Ratio* (Fdr) Sebagai Salah Satu Penilaian Kesehatan Bank Umum Syariah (*Study Kasus Pada Bank Bjb Syariah Cabang Serang*) . *Jurnal Ekonomi Keuangan Dan Bisnis Islam*, 19-36.
- Wijaya, S. D. (2020). *Technical Efficiency Analysis At Buku 1 Banks In Indonesia Using The Data Envelopment Analysis (Dea) Method Period 2016 – 2017*. *Jurnal Ilmu Manajemen Dan Ekonomika*, 37-50.
- Wulandari Kuswahariani*)¹, H. S. (2020). Analisis *Non Performing Financing* (Npf) Secara Umum Dan Egmen Mikro Pada Tiga Bank Syariah Nasional Di Indonesia. *Jurnal Aplikasi Manajemen Dan Bisnis*, , 26-36.
- Yuliana Fitroh¹, D. H. (2020). Identifikasi Faktor-Faktor Yang Mempengaruhi Efisiensi Perbankan Syariah Indonesia. *Demanddigital, Economic, Management And Accounting Knowledge Development*, 17-42.
- Zaharah, A. (2020). *The Impact Of Operational Costs On The Profitability Of Islamic Banks In Malaysia*. *International Journal Of Islamic And Middle Eastern Finance And Management*, 80-95.
- Zulfison, P. D. (2020). Pengaruh Religiusitas, Kelompok Referensi Dan Pengetahuan Terhadap Bank Syariah Pada Nasabah Bank Syariah Dki Jakarta. *Jurnal Lembaga Keuangan Dan Perbankan*, 1-10.