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Analysis of Internal and External Factors on Asset Growth at PT. BPRS Aceh Province

Nafisah Suhaila[1], Muhammad Nasir[2], Teuku Zulkarnain[3]

Polytechnic State of Lhokseumawe, Indonesia

Abstract:
Currently, the development of BPRS from year to year has increased. This increase can be seen through the BPRS total asset report. Many factors influence the growth of total assets of Islamic banks, including internal and external factors. This research aims to determine the effect of inflation, DPK and NPF on the growth of Total Assets in BPRS Aceh Province. The method used in this research is a quantitative method. The sampling technique used was purposive sampling, so that 11 companies were obtained as samples. The data used in this research is panel data. The data in this research comes from financial reports obtained from BPRS Banks in Aceh Province. The data analysis technique uses multiple linear regression analysis, previously carried out a classical assumption test. The results of the F test show that inflation, DPK and NPF together (simultaneously) have an effect on total assets at PT Bank BPRS. The results of the t test show that inflation partially influences total assets at PT Bank BPRS, DPK partially influences total assets at PT Bank BPRS, NPF partially influences total assets at PT Bank BPRS.

Keywords: BPRS, DPK, Inflation, NPF and Total Asset

Introduction

As the era of technology, information and globalization of the international economy develops, the role of banks is increasingly developing and their businesses are also expanding. Banks are companies that can encourage national economic growth. Banks are not only collectors and distributors of funds, but also creators of means of payment, monetary stabilizers and dynamists of economic growth. Apart from that, banks also encourage international trade economic relations between countries, many companies also use billing services to smooth payment traffic using banking services.

Sharia People's Financing Bank (BPRS) is a sharia banking financial institution, whose operational pattern follows sharia principles. BPRS was established based on Law no. 7 of 1992 concerning Banking and Government Regulation (PP) no. 72 of 1992 concerning Banks Based on Profit Sharing Principles. In article 1 (item 4) of Law no. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, it is stated that BPRS is a bank that carries out business activities based on sharia principles whose activities do not provide services in payment traffic such as clearing, collection, foreign exchange and transfers.

The economic growth of a nation requires a pattern of managing the available economic resources in a directed and integrated manner and utilized to improve the welfare of society. Economic institutions work together to manage and mobilize all economic potential so that it is optimally useful. Financial institutions, especially banking institutions, have a very strategic role in driving the economy of a country (Ariyani, 2010). The banking industry has a very important role in the economy of a country, where almost every aspect of human life is never separated from banks and financial institutions.

Inflation is also an external factor in total assets, high inflation will reduce people's real income (Prakkasi, 2016). With inflation, the quantity of customers making deposits at Islamic banks has decreased, this is because customers' income is limited if it is allocated to things other than basic daily needs (Sahara, 2013). The higher the inflation rate, the smaller the total Islamic banking assets. People will use their wealth to finance their needs due to rising prices of goods and reduce their activities to save in sharia banks. In fact, the savings funds will be turned back by sharia banks for financing activities. Meanwhile, financing itself is an asset of Islamic banks. So, high inflation can reduce the assets owned by a sharia bank.

Third Party Funds (DPK) are one of the internal factors that can influence asset growth (Annisa & Sari, 2023). The higher the acquisition of third party funds, the greater the financing provided to the community. The high level of financing provided to the community will affect the total assets of BPRS (Wulandari, 2017).

Non Performing Financing (NPF) is also one of the factors that influences the growth of total assets of sharia commercial banks and sharia business units. A greater NPF value at a bank will reduce the bank's operational resilience. The higher the NPF value, the lower the bank's income and the lower the bank's total assets. Performance optimization is needed to support or increase the risk of capital adequacy, one of which is minimizing NPF by optimizing supervision of customers (Karim & Hanafia, 2020). Then this research aims to determine whether there is an influence of Inflation, Third Party Funds and Non-Performing Financing which simultaneously and partially have a significant effect on the growth of Total Assets in BPRS Aceh Province.

Literature Review

Definition of Sharia Bank

According to Law no. 10 of 1998 Concerning banking, a bank 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 in order to improve the standard of living of many people. From this definition, it is clear that banks have a strategic role in channeling their funds in the form of financing aimed at improving the community's economy. Sharia banks are banks that collect funds and distribute funds from the public using the sharia system. According to Ismail (2017:32), "Sharia banks are banks whose activities refer to Islamic law, and in their activities neither charge interest nor pay interest to customers"

Objectives of Sharia Banking

Law No. 21 of 2008 concerning Sharia Banks Article 3 which discusses the objectives of Sharia Banks is that sharia banking aims to support the implementation of national development in order to increase justice, togetherness and equal distribution of people's welfare. And there are several objectives of Islamic banks including the following:

1. Directing the economic activities of the people to be Islamic, especially Muamalah which is related to banking, to avoid usury practices or other types of business that contain elements of Gharar (deception).
2. To create justice in the economic sector by equalizing income through investment activities, so that there is no huge gap between capital owners and those who need funds.
3. To improve the quality of life of the people by opening up greater business opportunities, especially for the poor, which are directed towards productive business activities towards creating business independence.
4. To overcome the problem of poverty, which is generally the main program of developing countries.
5. To maintain economic and monetary stability. With sharia banking activities, we will be able to avoid economic warming caused by inflation.
6. To save Muslims' dependence on non-Sharia banks.

Sharia People's Financing Bank

The institution of Sharia People's Financing Banks (BPRS) is increasingly being strengthened on a legal basis. What is quite interesting is that since this law was implemented the term "credit" in BPRS (Sharia People's Credit Bank) has been replaced with "financing". The institutional activities of Sharia Rural Financing Banks (BPRS) include:

a. Collecting funds from the community in the form of; deposits in the form of savings or the equivalent based on wadiah contracts or other contracts which must not conflict with sharia principles, and investments in the form of deposits or the equivalent savings are based on a mudharabah agreement.
b. Distribute funds to the community in the form of profit sharing financing based on mudharabah or musyarakah agreements, financing based on murabahah salam or istishna agreements.
c. Sharia People's Financing Bank (BPRS) business activities include: placing funds with other sharia banks

in the form of deposits based on wadiah contracts or investment mudharabah contracts.
d. Transferring money, both for own interests and for the interests of customers.
e. Providing products or carrying out other sharia banking business activities in accordance with sharia principles based on approval from Bank Indonesia.

Growth in Total Assets

Asset growth is the growth of total current assets plus the growth of non-current assets. Current assets are cash and assets that can be expected to be liquidated or exchanged for cash, sold or consumed within a certain period (a maximum of one year in the company's normal activity cycle). This asset growth can be defined as the change or annual growth rate of total assets (Meidiawati & Mildawati, 2016). Asset Growth can be systematically formulated as follows:

$$PA = \frac{\text{Total Assets (t)} - \text{Total Assets (t} - 1)}{\text{Total Assets (t} - 1)} \times 100\%$$

Information:
PA = Asset Growth
TA = Total Assets Period t
TA_{t-1} = Total Assets for period t-1

Inflation

Inflation can simply be interpreted as a condition where the price of goods or services generally experiences a continuous increase. Inflation is an indicator that measures economic growth in a country. Good inflation is inflation at a level that can encourage the economy to become bullish (vibrant). The indicator that is often used to measure the level of inflation is the Consumer Price Index (CPI). In the CPI, the prices used are the prices of consumer goods such as food, clothing and various goods and services. Changes in the CPI from time to time show price movements of the package of goods and services consumed by the public. The level of inflation that occurs in a country can have a positive or negative effect depending on the degree of inflation itself. Excessive inflation can be detrimental to the economy as a whole, namely it can cause many companies to go bankrupt. Based on the level of severity, inflation can be divided into four types, namely (Natsir, 2014:262):

1. Soft Inflation is an inflation condition that occurs on a scale of <10% yearly
2. Medium Inflation, is an inflation condition that occurs on a scale of between 10% - 30% yearly.
3. Hard Inflation is an inflation condition that occurs on a scale of between 30% - 100% yearly.
4. Very Heavy Inflation (Hyper Inflation), is an inflation condition that occurs with an inflation scale of > 100% yearly.

Third Party Funds (DPK)

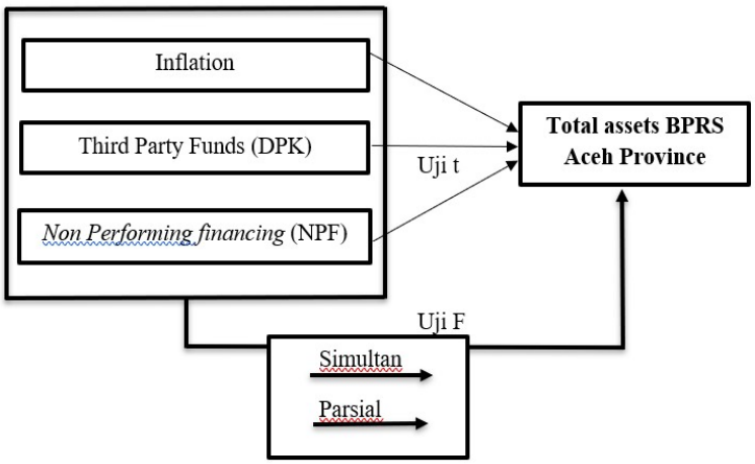
According to Kasmir (2002:64), third party funds are funds originating from the wider community which are the most important source of funds for a bank's operational activities and are a measure of the bank's success if it is able to finance its operations from this source of funds.

Non Performing Financing **(NPF)**

According to the Bank Indonesia Dictionary, Non-Performing Loans (NPL) or Non-Performing Financing (NPF) are problematic financing consisting of financing that is classified as substandard, while NPF is for sharia banks. "Financing in this case is financing provided to third parties and does not include financing to other banks. Meanwhile, problematic financing is financing with substandard, doubtful and bad quality (Mansur, 2015:25)." Non Performing Financing (NPF), namely the ratio between problematic financing and total financing disbursed by sharia banks. Based on the criteria set by Bank Indonesia, the categories included in the NPF are substandard, doubtful and non-performing financing. The Non Performing Financing (NPF) formula is:

Non Performing Financing (NPF)= $\frac{\text{Problematic Financing}}{\text{Total Financing}}$ x 100%

Figure 1. Conceptual Framework



Research Methods

This research will discuss the analysis of the influence of internal and external asset growth. The object of this research is the Sharia People's Financing Bank in Aceh Province. The data obtained is from annual financial reports from 2013–2022. The data used in this research is quantitative data. Quantitative data is data obtained directly from Bank Indonesia, Central Statistics Agency, Financial Services Authority which is expressed in the form of statistical figures. The variables within the scope of this research consist of independent and dependent variables. The focus of observation in this research is on Internal and External data which is measured through Inflation (X_1), Third Party Funds (X_2), Non-Performing Financing (X_3), as independent variables as well as data on Total Assets (Y) at PT Bank Pembayaran Rakyat Syariah as the dependent variable. The population in this study is the Sharia People's Financing Bank of Aceh Province in 2013–2022 as seen in the following table:

Table 1. Number of BPRS Research Population in Aceh Province

No	Sharia People's Financing Bank	Location
1.	PT. BPRS Hikmah Wakillah	Banda Aceh
2.	PT. BPRS Taman Indah Darussalam	Banda Aceh
3.	PT. BPRS Baiturrahman	Aceh Besar
4.	PT. BPRS Mustaqim Aceh	Aceh Besar
5.	PT. BPRS Tgk Chiek Dipante	Sigli
6.	PT. BPRS Rahmania Dana Sejahtera	Bireun
7.	PT. BPRS Kota Juang	Bireun
8.	PT. BPRS Rahmah Hijrah Agung	Lhokseumawe
9.	PT. BPRS Gayo	Takengon
10.	PT. BPRS Serambi Mekkah	Langsa
11.	PT. BPRS Adeco	Langsa

Data Analysis Method

The analysis model used in this research is a panel data model with the Eviews 10 software application. Panel data is a combination of time series and cross section data. Where a time series is a collection of observations over a certain period of time. Meanwhile, cross section is data collected over a certain period of time from samples (Fayola & Nurbaiti, 2020).

Panel Data Analysis

This regression analysis was carried out to see the influence of the variables Inflation, Third Party Funds, and Non-Performing Financing on Total Assets in Sharia People's Financing Banks in Aceh Province. So in this research, regression analysis was carried out using the panel data regression analysis method with the

equation model as follows:

$$\textbf{(Total Asset)}_{it} = \alpha + \beta_1(\textbf{Inf})_{it} + \beta_2(\textbf{DPK})_{it} + \beta_3(\textbf{NPF})_{it} + \mu_{it}$$

Where:

Y(Total Assets)	: Dependent Variable (Growth in Total Assets)
α	: Constant
β1(Inf)it	: Inflation i-th year t
$\beta 2(DPK)_{it}$	: Third Party Funds i-th year t
$\beta 3(NPF)_{it}$	: *Non Performing Financing* i-th year t
μ	: Error Rate (*Standard Error*)
i	: *cross section*
t	: *time series*

Panel Data Regression Model Estimation Method

a) Common Effect Model

Common Effect Model (CEM) is an approach that assumes that from intercept all cross section objects are the same, in other words this method assumes there is no difference in each individual in various time periods (time invariant) (Gujarati, 2012).

b) Fixed Effect Model

Fixed Effect Model (FEM) is an approach that assumes that there is an intercept between individuals but the coefficients (slope) of the independent variable remain the same between individuals or between times (Gujarati, 2012). In FEM each individual cross section has its own intercept value.

c) Random Effect Model

The Random Effect Model (REM) will estimate panel data where interference variables may be interrelated over time and between individuals. This model is also called the Error Component Model (ECM) or the Generalized Least Square (GLS) technique (Basuki &; Yuliadi, 2015).

Estimation Model Selection

a) Test Chow

A chow test is performed to select whether a better CEM or FEM approach is used for panel data regression. The hypothesis in the chow test is as follows (Basuki &; Prawoto, 2016):

H0: prob cross section value F > α (0.05), CEM

H1: prob cross section value F < α (0.05), FEM

b)Hausman Test

A hausman test was performed to determine whether FEM or REM approaches were better to use for panel data regression. The hypothesis in the hausman test is as follows (Basuki &; Prawoto, 2016):

H0: Chi-Square prob value > α (0.05), REM

H1: Chi-Square prob value < α (0.05), FEM

c)Lagrange Multiplier Test

A Lagrange Multiplier test is performed to select whether a better CEM or REM approach is used for panel data regression. The hypothesis in the lagrange multiplier test is as follows (Basuki &; Prawoto, 2016):

H0: Breusch-Pagan prob value > α (0.05), CEM

H1: Breusch-Pagan prob value < α (0.05), REM

Classical Assumption Test

Classical assumption tests are performed to ensure that estimation results are unbiased and consistent. These tests include multicholinerity tests and heterokedasticity tests.

Multicollinearity Test

The multicollinearity test aims to test whether in the regression model there is a correlation between independent variables. Multicollinearity needs to be performed when linear regression uses more than one independent variable. The method used to detect multicholinerity is the method *auxiliary regression*, That is

to regresse each independent variable with other independent variables and calculate *Auxiliary Regression* .

Heterokedastisitatas Test

The heterokedasticity test is used to see if the residuals of the formed model have constant variance or not. In the presence of heterokedasticity, the results of the t-test and f-test become inaccurate. The method used to detect heterokedasticity is the method *White*. This method can also be done by the presence of *Cross terms* or in the absence of *cross terms.*

Test the hypothesis

a) Test t (Partial)

The statistical test t basically shows how far the influence of one independent variable on the dependent variable by assuming the other independent variable is constant (Ghazali, 2013). Testing can be done by comparing the prob t count with the alpha error rate (0.05). If the calculated prob t value is smaller than 0.05, it can be concluded that the independent variable has a significant effect on the dependent variable, while if the calculated prob t value is greater than 0.05, it can be concluded that the independent variable has no significant effect on the dependent variable.

b) F Test (Simultaneous)

The F Statistical Test basically shows whether all independent variables included in the model have a joint or simultaneous influence on the dependent variable (Ghazali, 2013). Testing can be done by comparing the calculated F prob value with the alpha error rate (0.05). If the calculated F probability value is less than 0.05, it can be concluded that the regression model is estimated to be feasible, while if the calculated F probability value is greater than 0.05, it can be concluded that the regression model is estimated to be infeasible.

c) Coefficient of Determination (R^2)

The coefficient of determination aims to measure how far the model is able to explain the variation of independent variables in research. A determinant coefficient value close to 1 means that the independent variables almost provide the information described to predict the dependent variables (Widarjono, 2013).

Analysis And Discussion

Estimation Model Selection

Model estimation testing is performed to find the most appropriate model to use in panel data regression analysis. Model estimation testing is carried out in three ways, namely the chow test, uni hausman and LM test. The chow test is used to select CEM or FEM that is better used in research.

Table 2. Chow Test Results

Effect Test	Statistic	d.f	Prob
Cross-section F	3.376361	(10,96)	0.0008
Cross-section Chi Square	33.150286	10	0.0003

Source: Processed data (2024)

The results in (Table 2) show the probability of the chi-square of 0.0003 and the Probability F of 0.0008 is less than 0.05. So according to the decision criteria, this model uses a *fixed effect* model. Because the selected chow test uses a *fixed effect* model, it is necessary to do further testing with the hausman test to determine the *fixed effect* or *random effect* model used.

Table 3. Hausman Test Results

Test Summary	Chi-Sq Statistic	Shi-Sq D.f	Prob
Cross-section Random	2.937197	3	0.4014

Source: Processed data (2024)

The results in (Table 3) show a probability value of 0.401 < of 0.05, so the results of the hausman test choose to use a model (REM) more precisely than (FEM). then the Lagrange Multiplier (LM) test is performed to determine a more precise model decision.

Table 4. Lagrange Multiplier (LM) Test Results

	Cross-section	**Test Hypothesis Time**	**Both**
Breusch-Pagan	11.72319 (0.0006)	3.816105 (0.0508)	15.53930 (0.0001)

Source: Processed data (2024)

From the LM test results in (Table 4) shows that the value of *Prob Breusch-pagan* is 0.0006. So we can conclude that the value of 0.05 < the value of Cross-section is (0.0006 < 0.05), H_1 accepted and H_o Rejected, that means the most appropriate regression model used in this study is *Random Effect Model* (REM).

Classical Assumption Test

Multicollinearity Test

The multicollinearity test aims to find out whether in the regression model there is a correlation between independent variables. In this study, researchers to conduct multicollinearity testing using *the auxiliary regression* method. namely regressing each independent variable with other independent variables and calculating *auxiliary regression*.

Table 5. Multicollinearity Test Results

	INFLATION	**DPK**	**NPF**
INFLATION	1.000000	-0.192321	0.255735
DPK	-0.192321	1.000000	-0.395913
NPF	0.255735	-0.395913	1.000000

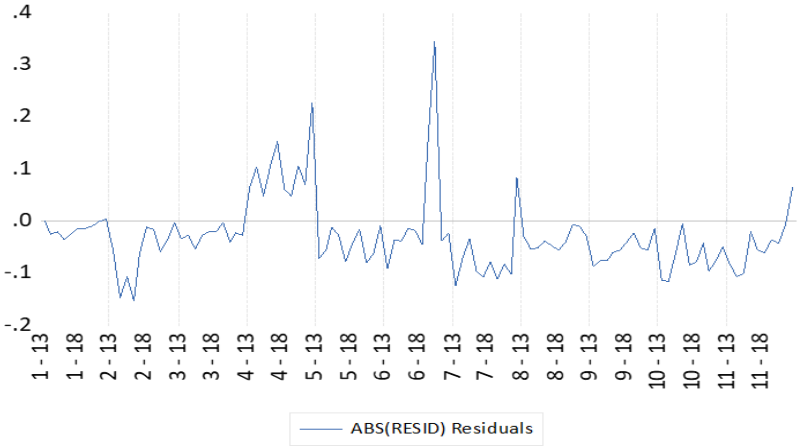
Source: Processed data (2024)

Based on the test results shown in (Table 5), it is known that the value of the coefficient between variables is smaller than 0.80. This is in accordance with the test criteria that the results of the multicollinearity test do not have a correlation coefficient value between variables that is more than 0.80. So it can be concluded that the data has no problems in the multicollinearity test between variables.

Heteroscedacity Test

The heteroscedasicity test aims to test whether in the regression model there is an inequality of variance and residuals from one observation to another. If the variance from one residual to the observation of another is fixed, then it is called homokedacity and if it is different it is called heteroscedacity. This test is performed to obtain the probability value of *Obs R-squared*. If the probability value of significance is above 0.05, it can be concluded that heteroscedasticity does not occur.

Figure 2. Heteroscedasticity Test Results



Based on the test results shown in the graphic figure above, it is known that the residual graph (blue color) can be seen not exceeding the limit (500 and −500), meaning that the residual variant is the same. Therefore, there are no symptoms of heteroscedasticity or passing the heteroscedasticity test (Napitupulu, 2021).

Test the hypothesis

a) Test t (Partial)

Table 6. t Test Results (Partial)

Variabel	Coefficient	Std. Error	t-statistic	Prob.
C	5.062425	0.709272	7.137495	0.0000
Inflation?	-0.018060	0.007642	-2.363164	0.0199
DPK?	0.710696	0.043425	16.36621	0.0000
NPF?	-0.003995	0.001799	-2.220913	0.0285

Source: Processed data (2024)

Based on the test results shown by (Table 6), it can be explained the effect of each independent variable on the dependent variable:

a. Inflation has a calculated t of 2.363. with a significance level of 0.0199. This indicates that the count t is greater than the $_{table}$ t (2.363 > 1.982) with a significance value (0.019 < 0.05). So it can be concluded that, Inflation has a significant effect on total assets.
b. DPK has a calculated t of 16.366. with a significance level of 0.000. This shows that t $_{count}$ is greater than t in the $_{table}$ (16.366 > 1.982) with significance values (0.000 < 0.05). So it can be concluded that DPK has a significant effect on total assets.
c. NPF has a $_{calculated}$ t of 2.220. with a significance level of 0.0285. This shows that t $_{count}$ is greater than t in table (2.220 > 1.982) with significance values (0.0285 < 0.05). So it can be concluded that NPF has a significant effect on total assets.

b) Test f (Simultaneous)

Table 7. Test Results f (Simultaneous)

R-Square	0.789032
Adjusted R-Square	0.783061
F-Statistic	132.1488
Prob (F-Statistic)	0.00000

Source: Processed data (2024)

Based on (Table 7) above, it can be seen that the Simultaneous Significant Test (F), obtained a calculated F value $_{count}$ 132.678 and a significance level of 0.000 while the F_{table} at a confidence level of 95% (α=0.05) is 2.69. Therefore, the value of F $_{is\ count}$ > F $_{table}$ or 132.678 > 2.69 at and the significance level is 0.000 < 0.05, it can be concluded that the variables infalsi, DPK and NPF together affect the total assets.

c) Test Coefficient of Determination (R^2)

The coefficient of determination test aims to find out how much the independent variable can explain the dependent variable. The determination test can be seen through the R-square, the R-square value is said to be good if it is above 0.05. Based on (Table 7) the test results above it is known that the value of the coefficient of determination of 0.789 means that 78.9% of total assets in PT BPRSS are influenced by Inflation, Deposit and NPF factors. While the remaining 21.1% was influenced by other factors not included in this study.

Discussion

Based on the tests conducted, the results of this study show that inflation variables have a significant effect on inflation, can be seen in table 4.10 where t $_{count}$ greater than t $_{table}$ (2.363 > 1.659) and the significance value is 0.019 which means less than 0.05. When inflation increases, people will trust Islamic banks more

than conventional banks. Public confidence is probably based on experience that occurred during the economic crisis in 1997-1998, when there was very high inflation that caused conventional banks to fall bankrupt due to the application of interest rates that were too high to keep up with the inflation rate and to attract customers to place their funds resulting in negative spreads and finally the bank did not return public funds and interest deposited in the bank. That's when only Bank Muamalat was able to survive in that period and gain the trust of the public. So that when there is an increase in inflation, people will move their savings from conventional banks to Islamic banks, so that when the funds collected in Islamic banks increase, it can increase the total assets of Islamic banks. Because not all people do this when inflation increases, the effect is not significant on the total assets of Islamic banks. This indicates that there is resistance of Islamic banks to inflation.

The results of this study show that the DPK variable has a significant effect on total assets, can be seen in table 4.10 where t_{count} is greater than t_{table} (16.366 > 1.659) and the significance value is 0.000 which means smaller than 0.05. This is because the more funds raised, the greater the operational funds, so that many and those used for bank operations whose profits will be able to provide growth in the total assets of Islamic banks. Another theory states that the size of a bank is calculated based on the total assets owned by the bank. The greater the capital of a bank from third parties, the higher the benefits owned by the bank which allows the bank to enlarge its productive assets to maximize profits or the value of bank owner shares (Shobana, 2017). The more deposit value collected by Islamic banks, the higher the financing channeled to generate income from financing, thus affecting the increase in asset growth. The results of this study are the same as previous research conducted by Aisy (Aisy, 2016), which stated that deposits affect the total assets of Islamic Banking.

The results of this study show that the NPF variable has a significant effect on Total Assets, can be seen in table 4.10 where t_{count} is greater than t_{table} (2.220 > 1.659) and the significance value is 0.0285 which means smaller than 0.05. NPF is non-current financing owned by banks starting from substandard to bad financing (Rizal &; Humaidi, 2021). This identifies that increasing NPFs will decrease total assets owned by banks and conversely decreasing NPFs will increase total assets owned by banks. This is because the higher the NPF ratio, it will reduce the level of health of Islamic banking operations. The higher the NPF value will have an impact on the bank's health, namely the higher the loss that will be experienced by the bank, the profits obtained will decrease, resulting in reduced total bank assets (Rizal &; Rofiqo, 2020). The reduced total assets of the bank mean that asset growth will also decrease. Banks with a low level of asset quality have a very low number of non-performing productive assets compared to the total productive assets owned (Hery, 2015). This will also affect liquidity and customer confidence, especially for depositors who think their funds will be lost. The results of this study are in accordance with previous research conducted by (Syafrida &; Abror, 2019), (Aisy, 2016), (Supriyanto & Sari, 2019) that the NPF ratio affects Total Assets.

Conclusion

Based on the results of the research and discussion that has been described, this researcher can draw the following conclusions:

1. The results showed that infasi, DPK and NPF together (simultaneously) affect the total assets of PT Bank BPRS.
2. The results showed that partial infusion affected the total assets of PT Bank BPRS.
3. The results showed that deposits partially affect the total assets of PT Bank BPRS.
4. The results showed that NPF partially affects the total assets of PT Bank BPRS

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