

DAFTAR PUSTAKA

- Abbas, D. S., & Umaroh, A. Z. (2025). The Influence of Green Accounting, Corporate Social Disclosure, Carbon Emission Disclosure, and Green Product Innovation on Firm Value. *Jurnal Ekonomi dan Bisnis*, 28(2), 469–490. <https://doi.org/10.24914/jeb.v28i2.14523>
- Andrei, D., Friedman, H., & Ozel, B. N. (2023). Economic Uncertainty and Investor Attention. *Journal of Financial Economics*, 149(2), 179–217. <https://doi.org/10.1016/j.jfineco.2023.05.003>
- Ardhani, N. T., Notodiputro, K. A., & Oktarina, S. D. (2025). Winsorization for Outliers in Clustering Non-Cyclical Stocks with K-Means and K-Medoids. *Indonesian Journal of Statistics and Its Applications*, 9(1), 46–60. <https://doi.org/10.29244/ijisa.v9i1p46-60>
- Ariffandi, A. Z., & Trinugroho, I. (2022). Peer-Reviewed Article The Effect of Fintech Loans on Commercial Bank Margin. *Jurnal Keuangan dan Perbankan*, 26(4), 2443–2687. <https://doi.org/10.26905/jkdp.v26i4.7865DOI>
- Bank Indonesia. (2015). *Peraturan Bank Indonesia Nomor 17/11/PBI/2015 tentang perubahan atas Peraturan Bank Indonesia Nomor 15/15/PBI/2013 tentang giro wajib minimum bank umum dalam rupiah dan valuta asing bagi bank umum konvensional*.
- Bank Indonesia. (2024, April 19). *BI 7-Day Reverse Repo Rate Naik 25 bps Menjadi 6,00%*. www.bi.go.id. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_268024.aspx
- Bardaeva, P. (2021). *Bank Asset Liability Management Best Practice: The Moorad Choudhry Global Banking Series* (M. Choudhry, Ed.; 1 ed.). De Gruyter.
- Basri, M., Husni Thamrin, K. M., & Andriana, I. (2023). Pengaruh Risiko Bank dan Fundamental Makroekonomi terhadap Nilai Perusahaan dengan Variabel Moderasi Profitabilitas pada Perusahaan Perbankan di Indonesia. *Al-Kharaj: Jurnal Ekonomi Keuangan dan Bisnis Syariah*, 6(3), 1315–134. <https://doi.org/10.47467/alkharaj.v6i3.1315>
- Bawai, R., & Kusumadewi, H. (2021). Effect of Corporate Governance, Firm Characteristic, Disclosure of Corporate Social Responsibility (CSR) on Firm Value. *Jurnal Economia*, 17(1), 20–33. <https://doi.org/10.21831/economia.v17i1.32523>
- Bijak, A., Soemantri, R., & Soenaria, S. R. (2024). Pengaruh Tingkat Kesehatan Bank Terhadap Firm Value Dengan CSR Expenditure Sebagai Variabel Moderasi. *Owner: Riset dan Jurnal Akuntansi*, 8(2), 1528–1538. <https://doi.org/10.33395/owner.v8i2.2063>
- Brigham, E. F., & Houston, J. F. (2022). *Fundamentals of Financial Management* (16 ed.). Cengage. www.cengage.com/highered

- Brooks, C. (2019). *Introductory Econometrics for Finance*, Fourth Edition. Dalam *Introductory Econometrics for Finance, Fourth Edition*. Cambridge University Press. <https://doi.org/10.1017/9781108524872>
- Bursa Efek Indonesia. (2024). *Sukses Tutup Tahun 2024, Pertumbuhan Positif Mendorong Kepercayaan Pasar Modal Indonesia*. Bursa Efek Indonesia. <https://www.idx.co.id/id/berita/siaran-pers/2288>
- Cahyaningrum, A. D., & Atahau, A. D. R. (2021). Intellectual Capital and Financial Performance: Banks' Risk As The Mediating Variable. *Jurnal Manajemen dan Kewirausahaan*, 22(1), 21–32. <https://doi.org/10.9744/jmk.22.1.21-32>
- Chioma, A. V., Okoye, N. E., Chidume, A. J., & Nnenna, O. G. (2021). Effect of Credit and Operational Risk Management on Firm Value of Deposit Money Banks in Nigeria. *African Journal of Accounting and Financial Research*, 4(1), 14–32. www.abjournals.org
- Choudhry, M. (2023). *The Principles of Banking* (3 ed.). John Wiley & Sons.
- Deccasari, D. D., & Saputri, D. N. (2023). Profitabilitas sebagai Mediasi Ukuran Perusahaan, LDR, dan NPL terhadap Nilai Perusahaan. *Dinamika Ekonomi: Jurnal Ekonomi dan Bisnis*, 16(1), 52–71. <https://doi.org/10.53651/jdeb.v16i1.421>
- Erwan, Martusa, R., & Meythi. (2023). Apakah Profitabilitas, Leverage, dan Ukuran Perusahaan Menurunkan Kesulitan Keuangan Perusahaan? *Jurnal Akuntansi Multiparadigma*, 14(2), 412–421. <https://doi.org/10.21776/ub.jamal.2023.14.2.29>
- Eyalsalman, S., Alzubi, K., & Marashdeh, Z. (2024). The Impact of IFRS 9, Liquidity Risk, Credit Risk, and Capital on Banks' Performance. *Journal of Governance and Regulation*, 13(1), 396–404. <https://doi.org/10.22495/jgrv13i1siart13>
- Fanesha, F., Muktiadji, N., & Hendrian, G. (2021). Pengaruh Loan To Deposit Ratio, Capital Adequacy Ratio, dan Non Performing Loan terhadap Profitabilitas Perbankan yang terdaftar Di Bursa Efek Indonesia (BEI). *Jurnal Ilmiah Manajemen Kesatuan*, 9(2), 131–140. <https://doi.org/10.37641/jimkes.v9i2.764>
- Faqera, A. F., Waemustafa, W., Md Jadi, D., Al-Matari, E. M., Bajary, A. R., & Bin-Nashwan, S. A. (2025). The interplay of financial risk and governance mechanisms in shaping banks' performance: evidence from major banks in the UAE. *Corporate Governance (Bingley)*. <https://doi.org/10.1108/CG-10-2024-0515>
- Farahvash, P. (2020). *Asset-Liability and Liquidity Management* (1 ed.). John Wiley & Sons. www.WileyFinance.com.

- Fauzan, R., Wishanesta, I. K., Ruswaji, Nasution, T., & Damanik, D. (2023). *Manajemen Perbankan* (Fachrurazi, Ed.; 1 ed.). PT Global Eksekutif Teknologi. <https://www.researchgate.net/publication/371968822>
- Fayola, D. N. W. B., & Nurbaiti, A. (2020). Pengaruh Ukuran Perusahaan, Konsentrasi Kepemilikan, Reputasi Auditor dan Risk Management Committee terhadap Pengungkapan Enterprise Risk Management. *Jurnal Ilmiah Akuntansi*, 5(1), 1–24. <https://doi.org/10.23887/jia.v5i1.23090>
- Freddy, & Toni, N. (2020). The Effect of Return on Equity, Net Interest Margin, Loan to Funding Ratio, Capital Adequacy Ratio, Debt to Equity Ratio and Non Performing Loan on Price to Book Value in Banking Industry Listed on the Indonesia Stock Exchange. *International Journal of Research and Review*, 7(9), 242–252.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26* (Vol. 10). Universitas Diponegoro.
- Guicheldy, A., & Sukartaatmadja, I. (2021). Pengaruh Capital Adequacy Ratio, Non Performing Loan, Biaya Operasional dan Pendapatan Operasional Terhadap Pertumbuhan Laba Bank. *Jurnal Ilmiah Manajemen Kesatuan*, 9(1), 131–140. <https://doi.org/10.37641/jimkes.v9i1.496>
- Hakimi, A., Boussaada, R., & Karmani, M. (2025). A Cross-Regional Analysis of Board-Specific Skills, Member Compensation, and Non-Performing Loans in Asian and European Banks. *EuroMed Journal of Business*, 2(12), 1–26. <https://doi.org/10.1108/EMJB-03-2025-0092>
- Handayani, N., Asyikin, J., Ernawati, S., & Boedi, S. (2023). Analisis Pengaruh Performa Keuangan terhadap Nilai Perusahaan Perbankan Indonesia. *Performa: Jurnal Ekonomi dan Manajemen*, 20(2), 233. <https://doi.org/10.30872/jkin.v20i2.13024>
- Handayani, Y. D., & Ewing, Y. I. (2023). The Role of Dividend Policy in Explaining Corporate Governance and Profitability on Firm Value. *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi*, 18(1), 22–36. <https://doi.org/10.24269/ekuilibrium.v18i1.2023.pp22-36>
- Hery. (2020). *Bank Dan Lembaga Keuangan Lainnya* (1 ed.). PT Grasindo.
- Hidayat, A., Liliana, Gustriani, Shodrokov, X., & Hakim, M. N. (2024). Covid-19 Pandemic: Impact on Net Interest Margin of Indonesian Banking Industry. *Sriwijaya International Journal of Dynamic Economics and Business*, 8(1), 23–44. <https://doi.org/10.29259/sijdeb.v8i1.23-44>
- Hidayat, I., & Khotimah, K. (2022). Pengaruh Profitabilitas dan Ukuran Perusahaan terhadap Nilai Perusahaan Sub Sektor Kimia. *Jurnal Ilmiah Akuntansi Kesatuan*, 10(1), 1–8. <https://doi.org/10.37641/jiakes.v10i1.1175>
- Husin, M., & Setyawan, I. R. (2025). Pengaruh BOPO, CAR, NPL, dan LDR terhadap Banking Firm Value di BEI Periode Kuartal Tahun 2021–2023.

- Jurnal Manajemen Bisnis dan Kewirausahaan*, 9(4), 736–745.
<https://doi.org/10.24912/jmbk.v9i4.34661>
- Idroes, F. N. (2019). *Manajemen Risiko Perbankan: Pemahaman Pendekatan 3 Pilar Kesepakatan Basel III Terkait Regulasi dan Pelaksanaannya di Indonesia* (2 ed., Vol. 4). Rajawali Pers.
- Irawan, W., & Syaichu, M. (2022). Pengaruh Asimetri Informasi Terhadap Kebijakan Dividen pada Perusahaan yang terdaftar Dalam Jakarta Islamic Index (JII) Tahun 2014–2018. *Diponogoro Journal Of Management*, 11(6), 1–12. <https://ejournal3.undip.ac.id/index.php/djom/article/view/36637>
- Iskandar, Y. (2020). The Influence of Capital Adequacy Ratio, Loan-To-Deposit Ratio, and Net Interest Margin on Stock Return at Commercial Banks in Indonesia. *Journal of Applied Management (JAM)*, 18(3), 533–538. <https://doi.org/10.21776/ub.jam.2020.018.03.13>
- Iskandar, Y. (2021). Pengaruh Net Interest Margin, Return On Equity, Return On Asset, Capital Adequacy Ratio terhadap Price Book Value pada Bank Umum di Indonesia. *Dialektika: Jurnal Ekonomi dan Ilmu Sosial*, 6(1), 9–16. <https://doi.org/10.36636/dialektika.v6i1.592>
- Jagirani, T. S., Chee, L. C., & Kosim, Z. B. (2023). Determinants of the Firm Value of listed Banks in Pakistan: A Panel Data Approach. *Asian Economic and Financial Review*, 13(4), 241–250. <https://doi.org/10.55493/5002.v13i4.4764>
- Khalifaturrofi'ah, S. O., & Setiawan, R. (2025). Profitability's Impact on Firm Value in Indonesia's Real Estate Firms: A Panel Data Investigation. *Property Management*, 43(2), 169–186. <https://doi.org/10.1108/PM-08-2023-0082>
- Kurniawan, E., & Fauziah, F. (2021). Analisis Pengaruh Net Interest Margin (NIM), Public Ownership (PO), dan Loan to Deposit Ratio (LDR) Terhadap Nilai Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia. *Borneo Student Research*, 2(3), 2139–2149.
- Lam, J. (2017). *Implementing Enterprise Risk Management: From Methods to Applications* (1 ed.). John Wiles & Sons. www.WileyFinance.com.
- Lestari, H. S., Chintia, H., & Akbar, I. C. (2021). Determinants of Net Interest Margin on Conventional Banking: Evidence in Indonesia Stock Exchange. *Jurnal Keuangan dan Perbankan*, 25(1), 104–116. <https://doi.org/10.26905/jkdp.v25i1.5102>
- Liho, A., Sumarauw, J., & Untu, V. (2025). Pengaruh CAR, LDR, dan NIM terhadap Nilai Perusahaan Bank Umum dengan Klasifikasi Profitabilitas Rendah Periode 2020–2024. *Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 13(3), 520–530. <https://doi.org/10.35794/emba.v13i03.63759>
- Lubinska, B. (2020). *Asset Liability Management Optimisation: a Practitioner's Guide to Balance Sheet Management and Remodelling* (1 ed.). John Wiley & Sons. www.WileyFinance.com.

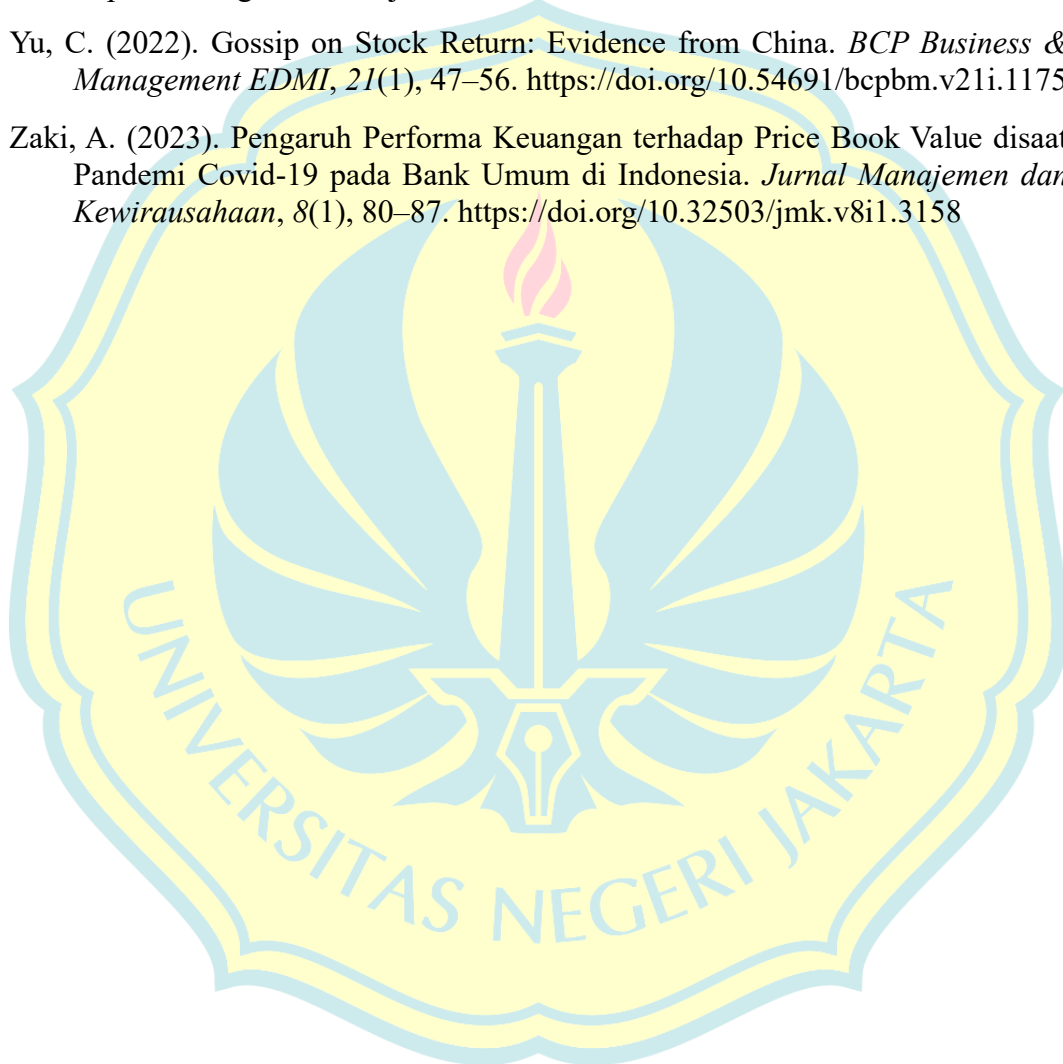
- Lubis, J. M., Moeljadi, Ratnawati, K., & Djazuli, A. (2025). Assessing the Determinants and Risk Moderation in Banking Performance. *Asian Economic and Financial Review*, 15(10), 1563–1579. <https://doi.org/10.55493/5002.v15i10.5647>
- Lumby, S., & Jones, C. (2019). *Corporate Finance: Theory & Practice* (10 ed.). Annabel Ainscowe.
- MacKinnon, J. G., Nielsen, M. Ø., & Webb, M. D. (2023). Cluster-robust inference: A guide to empirical practice. *Journal of Econometrics*, 232(2), 272–299. <https://doi.org/10.1016/j.jeconom.2022.04.001>
- Mahardika, D. P. K., & Anjalani, L. (2024). Pengaruh Kurs, NIM dan NPL terhadap Nilai Perusahaan Perbankan di Indonesia : Studi pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2018-2021. *Al-Kharaj: Jurnal Ekonomi Keuangan dan Bisnis*, 6(2), 2402–2414. <https://doi.org/10.47467/alkharaj.v6i2.4458>
- Mekelburg, E., & Strauss, J. (2024). Pooling and Winsorizing Machine Learning Forecasts to Predict Stock Returns with High-Dimensional Data. *Journal of Empirical Finance*, 79, 1–25. <https://doi.org/10.1016/j.jempfin.2024.101538>
- Melda, Sumatriani, & Usman, A. (2022). Pengaruh Performa Keuangan terhadap Nilai Perusahaan pada Sektor Perbankan di Bursa Efek Indonesia Periode 2018–2020. *Journal of Business Administration (JBA)*, 2(1), 36–48. <https://doi.org/10.31963/jba.v2i1.3448>
- Monokroussos, P., & Gortsos, C. (2017). *Non-Performing Loans and Resolving Private Sector Insolvency: Experiences from the EU Periphery and the Case of Greece* (1 ed.). Palgrave Macmillan. <http://www.springer.com/series/14678>
- Niryanto, M. A., Ramadhan, R., & Komara, A. (2025). Analysis of Financial Performance and Company Value of Conventional Banks and Islamic Banks. *Journal of Accounting and Finance Management*, 6(3), 1134–1150. <https://doi.org/10.38035/jafm.v6i3>
- Nurhidayanti, F., Listari, S., & Efrianti, D. (2023). Pengaruh Good Corporate Governance terhadap Performa Keuangan dan Nilai Perusahaan. *Jurnal Ilmiah Akuntansi Kesatuan*, 11(1), 239–250. <https://doi.org/10.37641/jiakes.v11i1.1769>
- Nurrahmawati, A., Aini, A. Q., Rahmawati, W., & Joseph, C. (2024). From Bricks to Brainpower: The Role of Intellectual Capital and Firm Size. *Jurnal Akuntansi Multiparadigma*, 15(2), 314–324. <https://doi.org/10.21776/ub.ja-jam.2024.15.2.22>
- Olalere, O., Aminul Islam, M., & Rahmi, N. (2021). The Effect of Revenue Diversification on the Firm Value and Stability of Banks: A Comparative Study of Nigerian and Malaysian Banks. *Banks and Bank Systems*, 16(3), 142–151. [https://doi.org/10.21511/bbs.16\(3\).2021.13](https://doi.org/10.21511/bbs.16(3).2021.13)

- Olalere, O., Islam, M. A., Junoh, M. Z. M., Yusoff, W. S., & Iqbal, M. M. (2020). Revisiting the Impact of Intrinsic Financial Risks on the Firm Value of Banks in ASEAN-5 Countries: A Panel Data Approach. *Banks and Bank Systems*, 15(2), 200–213. [https://doi.org/10.21511/bbs.15\(2\).2020.18](https://doi.org/10.21511/bbs.15(2).2020.18)
- Otoritas Jasa Keuangan. (2019). *Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum*.
- Otoritas Jasa Keuangan. (2022, November 28). *Siaran Pers: OJK Perpanjang Kebijakan Restrukturisasi Kredit dan Pembiayaan Secara Targeted dan Sektoral Atasi Dampak Lanjutan Pandemi Covid*. ojk.go.id. <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-Perpanjang-Kebijakan-Restrukturisasi-Kredit-dan-Pembiayaan-Secara-Targeted-dan-Sektoral-Atasi-Dampak-Lanjutan-Pandemi.aspx>
- Otoritas Jasa Keuangan. (2024). Laporan Surveillance Perbankan Indonesia - Triwulan IV 2024. Dalam *OJK*.
- Padberg, T. (2017). *How to Analyse Bank Financial Statements: A Concise Practical Guide for Analysts and Investors* (1 ed.). Harriman House.
- Priharta, A., Gani, N. A., Darto, D., Sulhendri, S., & Uniyawati, U. (2023). Faktor-Faktor yang Memengaruhi Nilai Perusahaan dengan Risiko Kredit sebagai Pemoderasi. *Owner: Riset dan Jurnal Akuntansi*, 7(2), 1331–1341. <https://doi.org/10.33395/owner.v7i2.1456>
- Putra, K. A., Astaginy, N., & Sabarudin. (2025). Pengaruh Performa Keuangan terhadap Nilai Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2021-2023. *Innovative: Journal Of Social Science Research*, 5(2), 1–16. <https://doi.org/10.31004/innovative.v5i2.18303>
- Putri, R. N., & Makaryanawati. (2022). Enterprise Risk Management, Board Financial Qualification, and Firm Value. *Accounting Analysis Journal*, 11(3), 149–157. <https://doi.org/10.15294/aa.v11i3.64169>
- Rahadian, D., & Handono, A. A. (2022). The Effect of Risk-Based Bank Rating on Firm Value. *Jurnal Trikonomika*, 21(1), 25–29. <https://doi.org/10.23969/trikononika.v21i1.4303>
- Ramadhan, P., Rani, P., & Wahyuni, E. S. (2023). Disclosure of Carbon Emissions, Covid-19, Green Innovations, Financial Performance, and Firm Value. *Jurnal Akuntansi dan Keuangan*, 25(1), 1–16. <https://doi.org/10.9744/jak.25.1.1-16>
- Refrayadi, H. A., & Kufepaksi, M. (2024). The Influence of Managerial Ownership, Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), and Non-Performing Loan (NPL) on Firm Value in Banking Sector Companies Listed on the Indonesia Stock Exchange Period 2003-2022. *Raung: Research Accounting and Auditing Journal*, 1(1), 1–20. <https://doi.org/10.21009/ISC-BEAM.012.63>

- Rismayanti, M., Daryanti, A., & Fadjar, A. (2023). Apakah Profitabilitas dapat Memediasi Modal Intelektual dan Nilai Perusahaan? *Jurnal Akuntansi Multiparadigma*, 14(3), 577–590. <https://doi.org/10.21776/ub.jamal.2023.14.3.40>
- Riyanti, R. S. (2025). Capitalization Chronicles: Unraveling the Impact on Bank Profitability. *Jurnal Akuntansi dan Keuangan*, 26(2), 161–168. <https://doi.org/10.9744/jak.26.2.161-168>
- Saputri, I. A., & Supramono, S. (2021). Pengaruh Performa Keuangan terhadap Nilai Perusahaan dengan Profitabilitas sebagai Variabel Intervening. *Jurnal Riset Ekonomi dan Bisnis*, 14(2), 117–132. <https://doi.org/10.26623/jreb.v14i2.4228>
- Saunders, A., Cornett, M. M., & Erhemjamts, O. (2021). *Financial Institutions Management A Risk Management Approach* (10 ed.). McGraw-Hill Education.
- Scardovi, C. (2016). Holistic active management of Non-Performing Loans. Dalam *Holistic Active Management of Non-Performing Loans* (1 ed.). Springer International Publishing. <https://doi.org/10.1007/978-3-319-25363-3>
- Sekaran, U., & Bougie, R. (2021). *Research Methods for Business: A Skill-Building Approach (8th Edition, Indian Adaptation, 2021)* (8 ed.). Wiley India Pvt. Ltd.
- Shamsi, N. I., Quader, Dr. S. M., & Abdullah, Dr. M. N. (2022). Investigating the Relationship between Stock Liquidity and Firm Value. *Business Perspective Review*, 4(2), 16–31. <https://doi.org/10.38157/bpr.v4i2.450>
- Shu, H., & Tan, W. (2022). Investor Limited Attention, Opinion Divergence, and Post-earnings-announcement Drift: Evidence from China. *Emerging Markets Finance and Trade*, 58(14), 3985–4000. <https://doi.org/10.1080/1540496X.2022.2079975>
- Simangunsong, E., & Bertuah, E. (2023). Pengaruh Non-Performing Loan (NPL), CAR, TATO, DER, dan ROA terhadap Nilai Perusahaan (PBV) pada Bank BUMN Periode 2016–2022. *Journal of Economic, Business and Engineering*, 5(1), 144–153. <https://doi.org/10.32500/jebe.v5i1.5630>
- Situmorang, T. K., Sagala, I. C., Dewi, S., & Rahman, F. (2025). Risiko Kredit dan Manajemen Laba terhadap Nilai Perusahaan pada Sektor Perbankan yang Terdaftar di Bursa Efek, Pengaruh. *Balance: Jurnal Akuntansi dan Manajemen*, 4(2), 1360–1372. <https://doi.org/10.59086/jam.v4i2.766>
- Spence, M. (1973). Job Market Signaling. *Quarterly Journal of Economics*, 87(3), 355–374.
- Suharti, E., Hakim, L., & Akbar, M. (2024). Risk Management and its Impact on Company Value. *Journal of Accounting and Finance Management*, 4(6), 486–497. <https://doi.org/10.38035/jafm.v4i6>

- Sumarto, A. H., Husodo, Z., & Viverita, V. (2025). Optimal Net Interest Margin and Bank Stability in Emerging Markets: Evidence from Dual Banking Indonesia During the COVID-19 Pandemic a Game Theory Perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, 18(4), 1–29. <https://doi.org/10.1108/IMEFM-05-2025-0388>
- Supriyadi, A., & Setyorini, C. T. (2020). Pengaruh Pengungkapan Manajemen Risiko terhadap Nilai Perusahaan melalui Performa Keuangan di Industri Perbankan Indonesia. *Owner (Riset dan Jurnal Akuntansi)*, 4(2), 467–484. <https://doi.org/10.33395/owner.v4i2.257>
- Suratman, S. S., Ridwan, M., Alghifari, E. S., & Handoyo, I. A. (2023). How Profitability Moderates the Impact of Enterprise Risk Management, Intellectual Capital, and Sustainability Reporting on Firm Value? *Sriwijaya International Journal of Dynamic Economics and Business*, 7(4), 301–320. <https://doi.org/10.29259/sijdeb.v7i4.301-320>
- Tahmat, T. (2020). Pengaruh Tingkat Kesehatan Bank terhadap Return Saham Bank BUMN Periode 2009-2018. *Jurnal Ekonomi dan Keuangan*, 4(3), 373–395. <https://doi.org/10.24034/j25485024.y2020.v4.i3.4261>
- Tata, F. (2025). *Bank Asset-Liability Management: A Guide to Managing Interest Rate Risk in the Banking Book for Practitioners, Regulators, and Supervisors in the EU* (1 ed.). Springer Nature Switzerland AG.
- Tjahjadi, E., & Sitorus, R. R. (2024). Effect of Asset Quality, Rentability, and Liquidity on The Book Value of Bank Companies listed on the IDX in 2015-2020. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, 10(4), 458–466. <https://doi.org/10.29210/020243260>
- Wangarry, M., Maramis, J., & Mangantar, M. (2023). Pengaruh Capital Adequacy Ratio, Non-Performing Loan, Operating Expenses on Operating Income, dan Loan to Deposit Ratio terhadap Firm Value Perbankan yang terdaftar di Bursa Efek Indonesia. *Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 11(1), 1408–1417. <https://doi.org/10.35794/emba.v11i4.52377>
- Wea, K. I., Ningsih, N. L. A. P., & Surasmi, I. A. (2023). Banking Sector Profitability During The Covid-19 Pandemic. *Jurnal Ekonomi & Bisnis*, 10(1), 9–17. <https://doi.org/10.22225/jj.10.1.2023.9-17>
- Widnyana, I. W., Wiksuana, I. G. B., Artini, L. G. S., & Sedana, I. B. P. (2021). Influence of Financial Architecture and Intangible Assets on Financial Performance and Corporate Value in the Indonesian Capital Market. *International Journal of Productivity and Performance Management*, 70(7), 1837–1864. <https://doi.org/10.1108/IJPPM-06-2019-0307>
- Winarso, E., & Park, J. (2020). Bank Health Analysis Using Camels Ratio on Company Value in the Banking Sector Are Registered in Sri Kehati Index Period of 2012-2017. *Journal of US-China Public Administration*, 17(1), 10–22. <https://doi.org/10.17265/1548-6591/2020.01.002>

- Wooldridge, J. M. (2016). *Introductory Econometrics* (6 ed.). Cengage Learning. www.cengage.com/highered
- Wulandari, T. R., & Purnomo, L. J. (2021). Ukuran Perusahaan, Umur Perusahaan, Pertumbuhan Penjualan, Kepemilikan Manajerial dan Penghindaran Pajak. *Jurnal Akuntansi dan Bisnis*, 21(1), 102–115. <https://doi.org/10.20961/jab.v21i1.626>
- Yu, C. (2022). Gossip on Stock Return: Evidence from China. *BCP Business & Management EDM*, 21(1), 47–56. <https://doi.org/10.54691/bcpbm.v21i1.1175>
- Zaki, A. (2023). Pengaruh Performa Keuangan terhadap Price Book Value disaat Pandemi Covid-19 pada Bank Umum di Indonesia. *Jurnal Manajemen dan Kewirausahaan*, 8(1), 80–87. <https://doi.org/10.32503/jmk.v8i1.3158>



Intelligentia - Dignitas