

DAFTAR PUSTAKA

Jurnal

Abdushamad, A., Fitria, A., & Riza, A. (2025). *The Influence of Liquidity, Solvency, and Financing Distribution on the Profitability of Islamic Commercial Banks in Indonesia (Period 2022–2024)*. *Jurnal Akuntansi dan Keuangan*, 30(2), 151–161. <https://doi.org/10.23960/jak.v30i2.4141>

Gunawan, B. A., Alfarisi, M. F., & Rahim, R. (2025). Pengaruh Pendapatan Non Bunga (*Fee Based Income*), Permodalan, dan Risiko Bank terhadap Kinerja Bank Pembangunan Daerah (BPD) di Indonesia. *Journal of Accounting and Finance Management*, 6(3), 1721–1731. <https://doi.org/10.38035/jafm.v6i3.2304>

Al Farizi, F. H., & Saad, B. (2024). Pengaruh *Interest Based Income*, *Fee Based Income*, dan Capital Adequacy Ratio terhadap *Return on Assets*. *Journal of Accounting, Management and Islamic Economics*, 2(1), 91–102. <https://doi.org/10.35384/jamie.v2i1.557>

Ashyari, M. Z., & Rokhim, R. (2020). *Revenue Diversification and Bank Profitability: Study on Indonesian Banks*. *Jurnal Siasat Bisnis*, 24(1), 34–42. <https://doi.org/10.20885/jsb.vol24.iss1.art3>

Febrina, G., Arum, M., & Argamaya, D. (2019). Pengaruh *Fee Based Income* dan BOPO terhadap Profitabilitas. *Media Riset Akuntansi*, 9(2), 187–200.

Musdalifah, R. I., Sahabuddin, & Nurman. (2024). *Profitability Ratio Analysis in Assessing Financial Performance at PT Bank Mandiri (Persero) Tbk*. *Gemawisata*, 20(3), 144–155. <https://doi.org/10.56910/gemawisata.v20i3.396>

Bintari, V. I., Santosa, A. D., & Hamzah, R. A. (2019). Pengaruh *Interest Based Income* dan *Fee Based Income* terhadap *Return on Assets*. *Jurnal Ekonomi Manajemen*, 5(1), 24–34.

Luu, H. N., Nguyen, L. Q. T., Vu, Q. H., & Tuan, L. Q. (2019). *Income Diversification and Financial Performance of Commercial Banks*. *Review of Behavioral Finance*, 12(3), 185–199. <https://doi.org/10.1108/RBF-05-2019-0066>

Paltrinieri, A., Dreassi, A., Rossi, S., & Khan, A. (2021). Risk-Adjusted Profitability and Stability of Islamic and Conventional Banks. *Global Finance Journal*, 50, 100517.

Rafiqi, I., & Ulfa, N. L. (2022). Pengaruh *Fee Based Income* terhadap *Return on Assets*. *Jurnal Penelitian dan Pemikiran Keislaman*, 9(3), 336–347.

Ramadhan, R. F., & Amalia, A. N. (2024). Pengaruh *Fee Based Income* terhadap Profitabilitas Perbankan Syariah. *Journal of Accounting, Management, and Islamic Economics*, 2(1), 319–326.

Septyana, M., Asnaini, & Fryanti, Y. E. (2024). Pengaruh *Fee Based Income* terhadap Profitabilitas pada Bank Muamalat Indonesia. *Edunomika*, 8(2).

Susanto, F. O., Adib, N., & Prastiwi, A. (2024). *The Impact of Revenue Diversification on Bank Profitability and Stability: Evidence from Indonesian Banking Industry*. *Jurnal Reviu Akuntansi dan Keuangan*, 14(4), 989–1006. <https://doi.org/10.22219/jrak.v14i4.36770>

Syahrani, S., & Fasa, M. I. (2024). Pengaruh Transaksi Digital Banking terhadap *Fee Based Income* di Sektor Perbankan. *Jurnal Ilmiah Ekonomi, Manajemen dan Syariah (JIEMAS)*, 3(3), 495–502. <https://doi.org/10.55883/jiemas.v3i3>

Vidyarthi, H. (2019). Dynamics of Income Diversification and Bank Performance. *Journal of Financial Economic Policy*, 12(3), 383–407.

Nurhasanah, N., & Imaniyati, N. S. (2018). *Micro Financing Regulation in Sharia Banks Connected with the Bank Function as Financial Intermediary Institution. In Proceedings of the 1st International Conference on Islamic Economics, Business, and Philanthropy (ICIEBP 2017)*, 763–767. SCITEPRESS.

Buku

Ghozali, I. (2020). Aplikasi Analisis Multivariate dengan Program SPSS (Edisi ke-10). Badan Penerbit Universitas Diponegoro.

Kasmir. (2018). *Dasar-Dasar Perbankan* (Edisi Revisi). RajaGrafindo Persada.

Kasmir. (2018). *Bank dan Lembaga Keuangan Lainnya* (Edisi Revisi). RajaGrafindo Persada.

Nurhasanah, N., & Imaniyati, N. S. (2018). *Hukum Perbankan: Teori dan Praktik*. Refika Aditama.

Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.

Sujarweni, V. W. (2020). *Metodologi Penelitian Bisnis dan Ekonomi*. Pustaka Baru Press.

Hery. (2021). *Analisis laporan keuangan: Integrated and comprehensive edition*. Grasindo. ISBN: 978-602-052-710-8.

Ismail. (2020). *Manajemen perbankan: Dari teori menuju aplikasi* (Ed. 1, Cet. 4). Kencana. ISBN: 978-602-873-062-4.

Prihadi, T. (2022). *Analisis laporan keuangan: Konsep dan aplikasi*. Penerbit PPM. ISBN: 978-602-410-184-8.

Rivai, V., Veithzal, A. P., & Idroes, F. N. (2021). *Commercial bank management: Manajemen perbankan dari teori ke praktik* (Ed. 2). Rajawali Pers. ISBN: 978-623-231-912-7.

Thian, A. (2021). *Manajemen perbankan*. Andi Offset. ISBN: 978-623-011-236-2.

Sumber Resmi

Bank Mandiri. (2025). Annual Report PT Bank Mandiri (Persero) Tbk. Jakarta: PT Bank Mandiri (Persero) Tbk.

Otoritas Jasa Keuangan. (2025). Indonesia Banking Booklet 2025.

Otoritas Jasa Keuangan. (2017). Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Otoritas Jasa Keuangan. (2021). Surat Edaran Otoritas Jasa Keuangan Nomor 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum.