

## ANALYSIS OF THE ROLE OF DPK, CAR, NPL IN DISTRIBUTING BANK LOANS TO UMKM

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### **ABSTRAK**

*In the banking sector, company value plays an essential role in the success of company management. Therefore, efforts must be made to improve several aspects of the banking industry. Key areas for improvement include capital structure, dividend policy, and total assets. The objective of this research is to determine whether there is an influence of capital structure, dividend policy, and total assets on company value. This research adopts a quantitative method using secondary data sourced from the Indonesian Stock Exchange (BEI), with a total of 35 samples. The results of this research are shown in the R-squared value, which is 82.9%. This indicates that the variables X1 (capital structure), X2 (dividend policy), and X3 (total assets) significantly influence company value.*

**Keyword:** *Capital Structure; Dividend Policy; Total Assets; Company Value.*

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## INTRODUCTION

Banks have an important role for UMKM in providing credit which is expected to help the capital needs of MSME actors to develop their businesses. Banks in Indonesia have segmentation in distributing their funds which consist of various parties, one of which is Micro, Small and Medium Enterprises (UMKM). Bank Indonesia, as the central bank, has set a minimum total credit for UMKM of 20% of the total credit. So that the distribution of credit to UMKM provided by banks in Indonesia is expected development UMKM in Indonesia Also will the more rapid ( " Hanif, 2021 " ).

The provision of credit or financing to UMKM in Indonesia is intended to strengthen the family economy, so that the government provides access for MSME actors to obtain credit through Bank Indonesia Regulation NO.17/12/PBI/2015 for each commercial bank to provide 20% of MSME credit from the total credit provided ( " Wuryandani, et al., 2018 " ).

Third party funds collected by banks come from the community, individuals and business entities. These third party funds are one of the components that usually increase the distribution of funds and will ultimately affect the financing of UMKM. Efforts made by banking institutions in managing or arranging the position of funds received from third party funds to be distributed to financing activities with the hope that the bank will meet liquidity, solvency, and profitability. The collection of third party funds can be in the form of savings, deposits and current accounts which are sources of funds for credit distribution carried out by banks. ( " Mjk Pohan, 2021 " ).

Capital Adequacy Ratio (CAR) is the capital adequacy ratio owned by a company which functions to accommodate the risk of losses that may be faced by the bank. If the capital owned... bank can cover the losses faced then the activities Operational banks will be better ( " Muhamma,2018 " ).

Non Performing Loan is the ratio of total non-performing loans to total loans distributed in percentage form. This NPL ratio is taken from the Risk Profile which is used as an indicator of credit risk, where the lower the NPL ratio, the lower the non-performing loans that occur. Non Performing Loan (NPL) is one of the measurements of the bank's business

risk ratio which shows the magnitude of the risk problematic credit that there is in a bank ( " Hanifah, 2019 " ).

Based on the phenomena discovered by the author above, namely, UMKM are not only become the mainstay of the economy in Indonesia but also ASEAN. Based on the data, there are around 88.8% until with 99.9% form business in ASEAN is UMKM. Such as according to Amelia in ( " Pamungkas and Hidayatulloh, 2019 " ). Third party funds are funds originating from the public, both individuals and business entities obtained by banks by using various savings product instruments owned by the bank, such as according to ( " Tijaniyah, 2019 " ).

Capital growth affects the development of bank credit, therefore CAR is predicted to affect bank credit. According to ( " Olivia et al.2018 " ). NPL has a negative and significant effect on credit distribution. While the results of different studies according to ( " Wardhana and Kurniasih,218 " ). Bank loans involved in helping people to eradicate poverty are marked by the emergence of increased community welfare, for example in the form of increased use of business capital, education and training, health education and consumption. In addition, banks also have a very close relationship with the community when the community needs capital from the bank, likewise the bank needs capital from the community as according to ( " Das Rahayu, 2022 " ).

This makes the author want to study in depth several phenomena regarding the obstacles faced by UMKM in efforts to improve complex business capabilities that are related to each other, which are formed in a scientific work entitled Analysis of the Role of Third Party Funds CAR NPL in Distributing Bank Loans to UMKM.

The difference between this study and previous studies is the variable regarding the loan to deposit ratio, making this study worthy of being continued. This study explains that fintech that provides financial services and bank loans has an important role for UMKM in providing credit to customers.

This study aims to test and analyze how the Analysis of the Role of Third Party Funds CAR NPL in Distributing Bank Loans to UMKM. This study uses bank statistics in Indonesia which is recorded in banking financial reports. This study uses a quantitative

approach, the type of research is statistical, descriptive, and the nature of the research is explanatory.

## **LITERATURE REVIEW**

### **Loans Bank**

" According to Julianto (2019) , credit is the provision of loan facilities by banks to borrowers, either in cash or non- cash.

" According to Andrianto (2020:1) " states that bank credit/loans come from the word "credere" which means to believe or to believe/ to trust. This means that credit contains an element of trust from the bank to customers to be able to use the credit as well as possible.

So the conclusion from the above understanding A bank loan is a financial facility in the form of a loan given by a bank to its customers, and the loan is approved based on an agreement between the borrower and the bank.

### **Influence Funds Party Third Against Bank Loans**

According to ( " Cristina&Artini,2018 " ). Funds party third can measured using Ln on processing data because difference data funds party third between every banking company too big, so that For avoid distribution data Which No normal use Ln.

" Andrianto And The Firmansyah (2020) " : to argue that funds party third can influence profitability bank sharia, with every change funds party thirdly by 1% then profitability will tend to increase by 2.36%.

So that conclusion from understanding on is funds Which originate from public or Customer called with funds party third Which very important for bank in to collect funds And funds party third own influence positive towards distribution loan bank Which means that improvement funds party third can improve the bank's ability to disburse loans.

### **Influence CAR To Loan Bank**

" According to Sujarweni, (2019) " CAR is a comparison of the amount of capital with the amount of Weighted Assets According to the Ratio (ATMR).

Capital Adequacy Ratio (CAR) is the capital adequacy ratio owned by a company that functions to accommodate the risk of losses that may be faced by the bank. If the capital owned by the bank can cover the losses faced, the bank's operational activities will be better ( " Muhammad, 2018 " ).

So the conclusion from the definition above is that CAR is used to measure the adequacy of capital. owned by a bank. Influence CAR against loans bank depending on the context and purpose of the research.

#### Influence NPL To Loan Bank

" According to Rani April And Hartanto (2019 :51) ” mention that non performing loans are as follows: "non performing loans are a situation where the customer is no longer able to pay some or all of his obligations to the bank." as he had promised." As for problem credit according to provision Bank Indonesia is credit Which classified to in collectibility not enough fluent (KL), doubtful (D) and stuck (M).”

The Influence of NPL on Credit Distribution: According to Ali in " Handayani (2018) " explains ratio NPL as reflection risk credit, with the rise level The bank's NPL ratio will increase in bearing its credit risk.

So that conclusion from understanding on is that NPL description condition credit by category not enough fluent, NPL No only impact negative for the economy but Also for institution finance, NPL is factor Which ensuring financial stability and lending to banks.

#### Conceptual Framework

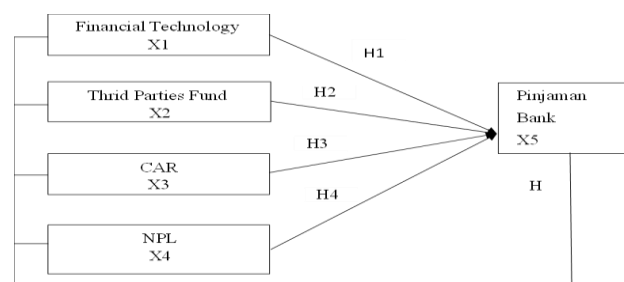


Figure 1 Conceptual Framework

Based on Conceptual Framework Which has been in described above, then the hypothesis in This research can be developed as follows:

H-1 = Financial Technology Influential in a way Partial to Loan Bank to UMKM that registered on Indonesia Stock Exchange period 2019 – 2023.

H-2 = Funds Party Third Influential in a way Partial to Loan Bank to UMKM that registered on the Indonesia Stock Exchange for the period 2019 – 2023.

H-3 = CAR Influential in a way Partial to Loan Bank to UMKM that registered on the Indonesia Stock Exchange for the period 2019 – 2023.

H-4 = NPL Influential in a way Partial to Loan Bank to UMKM Which registered on the Indonesia Stock Exchange for the period 2019 – 2023.

H-5 = Loan Bank, Funds Party Third, CAR, NPL Influential In general Simultan to UMKM period 2019 – 2023.

## **METHOD**

Quantitative descriptive research is a form of research used in this study. Quantitative descriptive research systematically, honestly, and accurately describes the facts and characteristics of a particular population, or tries to describe the phenomenon in detail. This study emphasizes causal or asymmetric relationships, namely a relationship variable that one affects another variable, meaning that there is clearly something that affects and something that is affected.

" According to Sugiyono (2020, p. 126) " Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that have been determined by researchers to be studied, after being studied, conclusions are drawn."

" According to Sugiyono (2020:127) " a sample is part of the number and characteristics that owned by population, so that the number The samples taken must be able to represent the population in the study. Research can obtain data using documentation and literature reviews. In order to obtain notes finance and hypothesis that can support This research was conducted literature and documentation analysis. In this study, the data analysis method used is the statistical analysis method using SPSS software . Before the data is analyzed, for the purposes of data analysis, a classical assumption test is first carried out before conducting a hypothesis test.

## RESULTS AND DISCUSSION

Table. 1 Descriptive Statistics

Descriptive Statistics											
	N	Minimum	Maximum	Sum	Mean		Std. Deviation	Skewness		Kurtosis	
	Statistics	Statistics	Statistics	Statistics	Statistics	Std. Error	Statistics	Statistics	Std. Error	Statistics	Std. Error
DER	35	.48	16.08	196.34	5.6097	.65838	3.89501	1.237	.398	1,438	.778
ROA	35	-9.23	3.11	26.88	.7680	.43735	2.58739	-3.219	.398	10,926	.778
DPK	35	69.30	80.30	2640.60	75.4457	.53830	3.18465	-.315	.398	-1.270	.778
DPR	35	-1.19	2.10	.76	.0218	.15635	.92501	.288	.398	-.677	.778
Valid N (listwise)	35										

Source: Processed data (2021)

Table. 2 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		35
.Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.81249948
Most Extreme Differences	Absolute	.093
	Positive	.075
	Negative	-.093
Test Statistics		.093
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Assymp Sig (2-tailed)  $2.00 < 0.05$  indicates that the normality test does not meet the requirements for normal distribution.

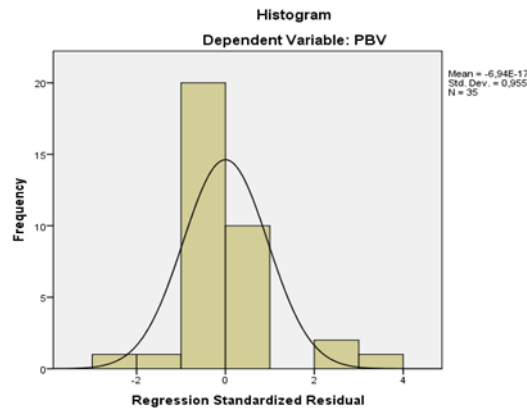


Figure 2 Normality Histogram

Source: Processed data (2021)

According to figure 3.1 the data is normally distributed because it is not skewed to the left, creating an inverted bell shape of the histogram.

Table. 3 Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	DER	.783	1.277
	ROA	.902	1.108
	DPK	.757	1,321

Source: Processed data (2021)

Table. 3 shows that the tolerance value <10 and the VIF value <10 means that there is no multicollinearity for the single variable under consideration.

Table. 4 Autocorrelation Test Results

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.478 <sup>a</sup>	.228	.154	.85091	1,693

a. Predictors: (Constant), DPK, ROA, DER  
b. Dependent Variable: DPR

Source: Processed data (2021)

From the table above, it shows that  $dw$  is 1.693. Samples are 35,  $du = 1.6539$ .  $1.6539 < 1.693 < 4 - 1.6539$  or  $1.6539 < 1.693 < 2.3461$  then there is no autocorrelation.

Table. 5 Results of Multiple Linear Regression Analysis

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.083	3,874		-.796	.432
	DER	-.031	.042	-.132	-.740	.465
	ROA	.159	.059	.444	2,674	.012
	DPK	.042	.053	.144	.795	.433

a. Dependent Variable: DPR

Source: Processed data (2021)

$$DPR = -3.083 - DER -0.031 + ROA 0.159 + DPK 0.042$$

1. The constant -3.083 means that DER, ROA, DPK, are zero, so DPR is -3.083 units.
2. DPK is 0.042, which means that if DPK increases by 1 unit, then DPR is estimated to increase by 0.042. However, the p value (Sig.) 0.433 is greater than 0.05, which indicates that the relationship between DPK and DPR is not statistically significant.
3. ROA 0.159 shows that if ROA increases by 1 unit, ROA is estimated to increase by 0.159. The p-value (Sig.) of 0.012 is smaller than 0.05, which shows that the relationship between ROA and DPR is statistically significant. This means that ROA has a positive effect on DPR.
4. DER is -0.031, which indicates that with a 1 unit increase in DER, the DPR value is expected to decrease by 0.031. However, the p value (Sig.) of 0.465 is greater than 0.05, which means that the relationship between DER and DPR is not statistically significant. In other words, DER does not affect DPR in this model.

Table. 6 Results of F Statistical Test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6,646	3	2.215	3,060	.043 <sup>b</sup>
	Residual	22,445	31	.724		

	<b>Total</b>	<b>29,092</b>	<b>34</b>			
<b>a. Dependent Variable: DPR</b>						
<b>b. Predictors: (Constant), DPK, ROA, DER</b>						

Table. 7 T-Statistic Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.083	3,874		-.796	.432
	DER	-.031	.042	-.132	-.740	.465
	ROA	.159	.059	.444	2,674	.012
	DPK	.042	.053	.144	.795	.433

a. Dependent Variable: DPR

Source: Processed data (2021)

The results of partial statistical tests include:

1. (Constant) - Intercept:

B = -3.083 , Std. Error = 3.874 , t = -0.796 , Sig. = 0.432

Interpretation : The intercept value shows that when all independent variables (DPK, ROA, and DER) have a value of 0, then the DPR value is estimated to be -3.083. However, the t value (t-count = -0.796) is smaller than the t-table (1.988) , and the p-value (0.432) is greater than 0.05. This indicates that this intercept or constant is not statistically significant , which means there is no significant influence between the independent variables on DPR if the values of the independent variables are all zero.

Intercep (Constant) : Not statistically significant in this model.

2. DER (Debt to Equity Ratio):

- B = -0.031 , Std. Error = 0.042 , t = -0.740 , Sig. = 0.465

- Interpretation : The DER coefficient is -0.031, which means that if DER increases by 1 unit, DPR is expected to decrease by 0.031. However, t-count = -0.740 is smaller than t-table = 1.988 , and p-value = 0.465 is greater than 0.05. This indicates that DER does not have a significant effect on DPR , because the p-value is greater than 0.05, which means that the relationship between DER and DPR is not statistically significant .

- DER (Debt to Equity Ratio) : Not significant in influencing DPR because p-value = 0.465 is greater than 0.05.

3. ROA (Return on Assets):

- $B = 0.159$  , Std. Error = 0.059 ,  $t = 2.674$  , Sig. = 0.012

- Interpretation : The ROA coefficient is 0.159, which means that if ROA increases by 1 unit, DPR is expected to increase by 0.159.  $t$ -count = 2.674 is greater than  $t$ -table = 1.988 , and p-value = 0.012 is less than 0.05. This shows that ROA has a significant effect on DPR , because the p-value is less than 0.05, which means that the relationship between ROA and DPR is statistically significant.

- ROA (Return on Assets) : Significant in influencing DPR because p-value = 0.012 is smaller than 0.05, which shows that ROA has a significant relationship with DPR .

4. DPK (Third Party Funds):

- $B = 0.042$  , Std. Error = 0.053 ,  $t = 0.795$  , Sig. = 0.433

- Interpretation : The coefficient of DPK is 0.042, which means that if DPK increases by 1 unit, DPR is expected to increase by 0.042. However,  $t$ -count = 0.795 is smaller than  $t$ -table = 1.988 , and p-value = 0.433 is greater than 0.05. This shows that DPK does not have a significant effect on DPR , because the p-value is greater than 0.05, which means that the relationship between DPK and DPR is not statistically significant.

- DPK (Third Party Funds) : Not significant in influencing DPR because p-value = 0.433 is greater than 0.05.

## DISCUSSION

### The Influence of DPK (Third Party Funds) on DPR (Dividend Payout Ratio)

Based on the results of multiple linear regression analysis shown in Table 3.5, the coefficient of DPK is 0.042 , indicating that if DPK increases by 1 unit, then DPR is estimated to increase by 0.042. However, the  $t$ -test results show that the p-value for DPK is 0.433 , which is greater than the specified significance level of 0.05 . This indicates that the relationship between DPK and DPR is not statistically significant.

Although theoretically there is a positive relationship between DPK and DPR, where the greater the third party funds collected by the bank, the greater the possibility of dividend distribution to shareholders, but in this study, the influence of DPK on DPR was not

proven significant. This result can be influenced by other factors that are more dominant in determining DPR, such as other internal bank factors, market conditions, or managerial policies that were not measured in this study.

#### The Influence of ROA (Return on Assets) on DPR

The linear regression results show an ROA coefficient of 0.159 , which means that every 1 unit increase in ROA is expected to increase DPR by 0.159. In addition, the t-test results show a p-value of 0.012 , which is smaller than 0.05, so the relationship between ROA and DPR is statistically significant.

ROA reflects the extent to which a bank can generate profits from its assets. When ROA increases, it indicates that the bank is able to generate greater profits, which in turn can increase the bank's ability to pay dividends to shareholders. Therefore, it can be concluded that ROA has a significant positive effect on DPR in this study. This means that banks with better financial performance (high ROA) tend to have higher dividend distribution rates.

#### The Influence of DER (Debt to Equity Ratio) on DPR

The DER coefficient in the regression model is -0.031 , indicating that if DER increases by 1 unit, then DPR is expected to decrease by 0.031. However, the t-test produces a p-value of 0.465 , which is greater than 0.05, indicating that the relationship between DER and DPR is not statistically significant.

In theory, a high DER may indicate that a bank relies more on debt than equity to fund its operations, which may affect dividend policy. Banks with high DER tend to be more cautious in paying dividends due to their larger debt obligations. However, in this study, the effect of DER on DPR was not significant, indicating that other factors may play a greater role in determining dividend distribution policy in banks listed on the IDX during the 2018-2023 period.

#### Analysis of Determination Coefficient ( $R^2$ )

The results of the determination coefficient shown in Table 3.6 show an Adjusted R Square ( $R^2$ ) value of 0.154 or 15.4% . This shows that the independent variables (TPF, ROA, and DER) are only able to explain 15.4% of the variation in DPR . The rest, which is 84.6% , is influenced by other factors not included in this research model. Other

variables such as Non-Performing Loan (NPL) , Capital Adequacy Ratio (CAR) , or broader macroeconomic factors may also affect DPR.

#### F-Test Results (Simultaneous Testing)

The results of the F test show that the overall regression model is significant, with the F-count value = 3.060 which is greater than the F-table  $\approx 2.92$  , and the p-value = 0.043 which is smaller than 0.05 . This means that DPK , ROA , and DER together affect DPR . Therefore, it can be concluded that these three variables, although not all partially significant, still contribute to explaining variations in DPR .

#### Normality Test and Other Classical Assumptions

The results of the normality test indicate that the data do not fully meet the assumption of normal distribution. However, the results of the Kolmogorov-Smirnov test show that the p-value = 0.200 is greater than 0.05, which means that the data does not violate the assumption of normality. The multicollinearity test also shows that there is no multicollinearity problem between the independent variables, because the VIF value for all independent variables is less than 10, which indicates that there is no very strong correlation between the independent variables.

The Durbin-Watson test results show that the value of 1.693 is in the range indicating no autocorrelation. The heteroscedasticity test with scatterplot shows that there is no clear pattern, indicating that the data does not experience serious heteroscedasticity problems..

## CONCLUSION

For the period 2018-2023, this study examines the effect of DPK on DPR of banks listed on the IDX. DPR in banks is not affected by ROA between 2018 and 2023. DPR of Indonesian banks will not be affected by DER growth between 2018 and 2023. There is no impact on DPR of banks listed on the IDX for the period 2018-2023 due to DPK. DPR of banks is affected by DPK, ROA, and DER.

The important theoretical implication of this study is that the findings of this study are able to contribute to the development of financial management theory and practice in the context of banking institutions. Furthermore, the study can be a basis for the Indonesia

Stock Exchange to re-evaluate the failure of DPK, ROA, DER, in increasing or decreasing DPR.

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