Al-Muhasabah
Jurnal Ekonomi, Manajemen, Akuntansi dan Keuangan
Vol. 01. No. 01 April 2024
P-ISSN: 0000-0000 | E-ISSN 0000-0000
https://journal.syamilahpublishing.com/index.php/muhasabah/

The Effect of Current Account Saving Account (CASA), Net Interest Margin (NIM), and Credit Risk on Banking Profitability

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Received: 06-06-2024	Revised: 17-09-2024	Accepted: 17-09-2024

ABSTRACT

The purpose of this study is to identify the effect of the CASA (Current Account Saving Account), NIM (Net Interest Margin), and credit risk on banking profitability. This research method using secondary data obtained from the financial reports of banks that suitable with the sampel criteria found of the IDX (Indonesia Stock Exchange) for the 2018 to 2022 period. Samples were taken using the Purposive Sampling Method which was then processed with EViews 10 version program. Based on samples obtained are PT. Bank Negara Indonesia (Persero) Tbk., PT. Bank Rakyat Indonesia (Persero) Tbk., PT. Bank Mandiri (Persero) Tbk., and PT. Bank Tabungan Negara (Persero) Tbk. The results of this study indicate that partially, CASA (Current Account Saving Account) has no effect on banking profitability, NIM (Net Interest Margin) has a significant positive effect on banking profitability, and credit risk has a significant negative effect on banking profitability.

Keywords: current account saving account, net interest margin, credit risk, banking profitability

INTRODUCTION

Profitability is one of the benchmarks used to assess the success of a company in managing its assets. In the banking sphere, banks carry out operational activities to achieve expected targets. One of these targets is achieving the expected profitability through achieving other targets, such as achieving

savings, credit, etc. The banking business involves receiving funds from the public through savings and time deposits and distributing funds to the public by providing loans[1]. The higher the level of profitability, the more a company will be able to improve its development, including banks.

The activity of collecting funds is one of the business activities of a bank. Banks collect funds from the public in the form of savings in the form of current accounts, time deposits, certificates of deposit, savings, and in other forms. CASA (Current Account Saving Account) is cheap funds sourced from savings and checking accounts. It is said that funds are cheap because to get savings and current accounts, banks do not need to spend a lot of money. Therefore, the use of CASA is expected to increase cost efficiency. Cost efficiency describes the difference between input costs and the best practices that an entity can implement regarding those costs[2]. Cheap funds originating from CASA are expected to reduce the cost of funds, thus encouraging cost efficiency in bank activities to earn profits[1]. Therefore, CASA is one of the important things that banks always target in achieving each period. The higher the CASA level a bank has, the higher the bank's profitability level. Research results Khabibah, Nibras Anny, Sully Kemala Octisari, and Agustina Prativi Nugraheni, 2020, state "CASA is proven to be able to increase NIM and also increase profitability, so that it can encourage banks to achieve the desired business targets". Because, by having a high CASA, the circulation of existing funds will be smoother. This will later affect the acquisition of interest costs and interest charges on banks which will then affect the NIM (Net Interest Margin).

The NIM (Net Interest Margin) ratio describes the net interest income obtained by banks from the productive assets they own. An increase in the NIM ratio indicates that there has been an increase in interest income generated by productive assets[1]. NIM (Net Interest Margin) reflects the profit owned by the company. The higher the NIM level obtained by a bank, the higher the bank's net interest income obtained from its productive assets. NIM can explain how much company profit is obtained from interest, one of which is interest obtained from credit or loans, while loan interest here is a measure of the bank's competitiveness in society. The lower the loan interest set by the bank, the higher the bank's

[1] Khabibah, Nibras Anny, Sully Kemala Octisari, dan Agustina Prativi Nugraheni. (2020). CASA, NIM, dan Profitabilitas Perbankan di Indonesia. Jurnal Aplikasi Akuntansi, 5(1), 52-71.

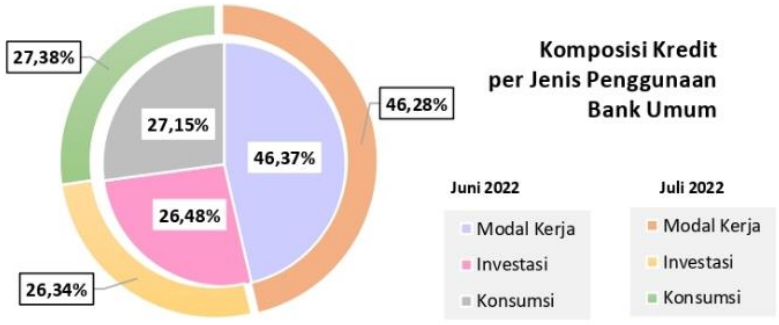
[2] Assaf, A.G., A.N. Berger, R.A. Roman, dan M.G. Tsionas. 2019. "Does Efficiency Help Banks Survive and Thrive During Financial Crises ?" Journal of Banking and Finance 106, 445-470.

competitiveness in society[1]. This is of course related to the funds owned by a bank.

Credit risk can occur due to the customer's inability to pay their obligations within the time period specified in the credit grant agreement by the bank to the customer. Credit risk or what is often called default risk is the risk resulting from the customer's failure or inability to return the loan amount obtained from the company along with the interest within the specified time period[3]. The higher the level of credit risk, the lower the level of profitability at a bank. Credit is one of the main activities for banks because it is hoped that placing funds with other parties in the form of credit can provide benefits or profits for the bank. The greater the amount of credit provided, the greater the credit risk experienced by a bank. One of them is a decrease in profits that may occur due to the debtor's inability to pay his credit obligations in accordance with the initial agreement. Therefore, verification activities are very necessary before determining whether to grant credit to prospective debtors.

Based on the infographic of Indonesian banking statistics as of July 2022, it shows that the majority of credit is used as business capital. It can be seen in the picture of credit/financing and NPL/NPF of Commercial Banks to non-bank third parties based on type of use and use orientation below, showing that in June 2022 the composition of credit used as working capital was 46.37%, as investment was 26.48%. %, and as consumption as much as 27.15%. And, in July 2022 the composition of credit used as working capital will be 46.28%, as investment will be 26.34%, and as consumption will be 27.38%.

Figure 1 Credit/Financing and NPL/NPF of Commercial Banks to Non-Bank Third Parties Based on Type of Use and Use Orientation



[3] Mosey, A.C., Parengkuan Tommy, dan Victoria N. Untu. 2018. "Pengaruh Risiko Pasar dan Risiko Kredit Terhadap Profitabilitas Pada Bank Umum BUMN yang Terdaftar Di BEI Periode 2012-2016." Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis, dan Akuntansi 6(3).

Source: www.ojk.go.id Indonesian Banking Statistics – July 2022

There are many types of banks that are included in BUMN (State-Owned Enterprises) in Indonesia, one of which is called HIMBARA bank (Association of State-Owned Banks) which consists of Bank Rakyat Indonesia, Bank Mandiri, Bank Negara Indonesia, and State Savings Bank. Based on Press Release Number PR-17/S.MBU./02/2022 Concerning Bank Himbara's Profits Soaring 78.06%, it is explained that HIMBARA, which consists of BRI, Mandiri, BNI and BTN, was able to earn a total profit of IDR 72.05 trillion in end of December 2021. This achievement was recorded as increasing by 78.06% of the 2020 profit of IDR 40.34 trillion. It is hoped that in the future HIMBARA will continue to be the government's main strategic partner in distributing various stimulus programs as an effort to accelerate national economic recovery.

Much research has been conducted regarding the influence on banking profitability and has produced various findings. Research (Khabibah, Nibras Anny, Sully Kemala Octisari, and Agustina Prativi Nugraheni, 2020) shows that CASA and NIM have been proven to increase banking profitability. Meanwhile, research Moorcy, 2020[4] shows that NIM has a positive and insignificant influence on ROA. The influence of credit risk on profitability based on research Melina and Ruzikna, 2014[5] shows that credit risk has a negative but not significant effect on profitability. The results of this research are not in line with research (Mosey, A.C., Parengkuan Tommy, and Victoria N. Untu, 2018) which states that credit risk has a negative and significant effect on profitability.

Based on the conditions and several studies above, further research can be carried out to test several influences on banking profitability. Apart from that, more and more strategies are being implemented by banks to increase profitability through increasing funds, calculating interest and providing credit. Therefore, research regarding the influence of CASA levels, NIM, and credit risk on banking profitability is interesting to conduct.

RESEARCH METHOD

The type of research used is a quantitative research method using secondary data obtained from the financial reports of banks that meet the sample

[4] Moorcy, Nadi Hernadi. 2020. "Pengaruh Capital Adequacy Ratio, Net Interest Margin, dan Loan To Deposit Ratio Terhadap Return On Assets Pada PT. Bank BNI (Persero), Tbk." Jurnal GeoEkonomi 11(2), 164-175.

[5] Melina dan Ruzikna. 2014. "Analisis Pengaruh Risiko Kredit Terhadap Tingkat Profitabilitas Pada PT. Bank Negara Indonesia, Tbk. Pekanbaru." Jurnal Online Mahasiswa Fakultas Ilmu Sosial dan Ilmu Politik Doctoral Dissertation, Universitas Riau .

criteria on the BEI (Indonesian Stock Exchange) and the official website of each bank for the period 2018 to 2022. The samples were taken using using the Purposive Sampling Method which was then processed with the help of the EViews version 10 program. Based on the samples obtained, namely at PT. Bank Negara Indonesia (Persero) Tbk., PT. Bank Rakyat Indonesia (Persero) Tbk., PT. Bank Mandiri (Persero) Tbk., and PT. State Savings Bank (Persero) Tbk. The data analysis method used is the panel data regression model selection test, namely the Chow Test and Hausman Test, Panel Data Regression Analysis which was previously carried out by Descriptive Statistical Analysis and the Classical Assumption Test consisting of the Normality Test, Multicollinearity Test and Heteroscedasticity Test. Meanwhile, to test the hypothesis, use the t statistical test and F test, as well as the coefficient of determination.

RESULT AND DISCUSSION

Panel data regression analysis in this research aims to determine the magnitude of the influence of the independent variables, namely CASA (Current Account Saving Account) (X1), NIM (Net Interest Margin) (X2), and credit risk (X3) on the dependent variable, namely banking profitability. The following is a table of data processing results from the panel data regression analysis obtained.

Table 1 Results of Panel Data Regression Analysis

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.008424	0.007891	1.067519	0.2893
X1	-0.001696	0.007482	-0.226716	0.8213
X2	0.531879	0.110370	4.819038	0.0000
X3	-0.404310	0.077494	-5.217312	0.0000

Source: data was processed (2023)

Panel data regression analysis was carried out to determine the influence of the level of the independent variable on the dependent variable. The following is the fixed effect panel data regression analysis model used:

$Y\_it = a + \beta\_1 X1it + \beta\_2 X2it + \beta\_3 X3it + e\_it$

Based on Table 1 Panel Data Regression Analysis Results, it can be seen that the panel data regression equation is as follows.

$Y = 0.008424 - 0.001696 + 0.531879 – 0.404310 + e\_it$

The panel data regression equation can be explained as follows.

The constant of 0.008424 can be interpreted as if CASA (Current Account Saving Account) (X1), NIM (Net Interest Margin) (X2), and credit risk (X3) do not increase, then banking profitability (Y) will increase by 0.008424. The CASA (Current Account Saving Account) coefficient (X1) is -0.001696 with a probability value of 0.8213, meaning that the CASA variable has no effect on banking profitability because it has a probability value of > 0.05. The NIM (Net Interest Margin) (X2) coefficient is 0.531879, meaning that every one unit increase in NIM (X2) will increase profitability by 0.531879. On the other hand, every one unit decrease in NIM (X2) will reduce banking profitability by 0.531879 assuming that other variables remain constant. The NPL (Non Performing Loan) credit risk coefficient (X3) is -0.404310, meaning that every one unit increase in NPL (X3) will reduce banking profitability by 0.404310. On the other hand, every one unit decrease in NPL (X3) will increase banking profitability by 0.404310 assuming other variables remain constant.

Table 2 Statistical Test t

No	Variable	t count	t tabel	Prob. t statistik	Prob. value	Keterangan
1.	X1	-0.226716	1.99167	0.8213	0.05	$H_1 Rejected$
2.	X2	4.819038	1.99167	0.0000	0.05	H_2 Accepted
3.	X3	-5.217312	1.99167	0.0000	0.05	H_3 Accepted

Source: data was processed (2023)

Based on the results of the data processing above, it can be explained as follows. In the table above, it can be seen that the calculated t value of the CASA (Current Account Saving Account) variable (X1) is 0.226716 < t table is 1.99167 and the value of Prob. CASA t statistic (X1) is 0.8213 > 0.05. So, H_1 is rejected. This means that the CASA (Current Account Saving Account) variable (X1) has no effect on banking profitability (Y). In the NIM (Net Interest Margin) (X2) variable in the table above, it can be seen that the calculated t value of the NIM (X2) variable is 4.819038 > t table is 1.99167 and the value of Prob. t statistic NIM (X2) is 0.0000 < 0.05. So, H_2 is accepted. This means that the NIM (Net Interest Margin) variable (X2) has a significant effect on banking profitability (Y). Because the value of Prob. t the NIM statistic (X2) is positive, then the NIM (Net Interest Margin) variable (X2) has a positive effect on the banking profitability variable (Y). In the NPL (Non Performing Loan) credit risk variable (X3), it can be seen that the calculated t value of the credit risk variable (X3) is 5.217312 > t table is 1.99167 and the value of Prob. t credit risk statistics (X3) is 0.0000 < 0.05. So, H_3 is accepted. This means that the NPL (Non Performing Loan) credit risk

variable (X3) has a significant effect on banking profitability (Y). Because the value of Prob. t the credit risk statistic (X3) is negative, so the credit risk variable has a negative effect on the banking profitability variable (Y).

The Effect of Current Account Saving Account on Banking Profitability

CASA (Current Account Saving Account) is cheap funds obtained by banks from savings and current accounts from third party funds (DPK). It is called cheap funds because in obtaining savings and current accounts, banks do not need to pay a lot of costs, such as deposits or other products. Research regarding the influence of the CASA (Current Account Saving Account) level is interesting to carry out because achieving CASA is one of the banking strategies for increasing profitability. Every period, banking involves CASA in one of its achievement targets. Because the higher the CASA level, the costs incurred by banks will be reduced. Thus, increasing CASA can make banking costs more efficient and effective. Savings and current accounts deposited by customers in a bank will increase the amount of cash in the bank. Later, the stored funds will be channeled back to the debtor in the form of a loan or credit. From this loan or credit, the bank will earn interest from credit payments.

The results of descriptive statistical analysis show that the average (mean) value of CASA is 0.584648. This means that the comparison of the influence of current accounts and savings is greater than that of deposits. However, the difference is very small, while in current accounts and savings accounts the existence of funds is uncertain because customers can withdraw their funds at any time. Meanwhile, for deposits, the existence of funds in the bank is more certain because there is a time period at the time of the initial agreement to create a deposit account. This will of course have an impact on the management of existing funds, where with a fixed term deposits will be easier to use in circulating funds by the bank. If the number of deposits is greater, the circulation of funds will be greater. The circulation of these funds, among other things, is in the form of credit which will later generate interest income for the bank. If the amount of credit disbursed increases, the interest earned will be higher, so the bank's profitability will also be higher.

The research results show that CASA (Current Account Saving Account) (X1) has no effect on banking profitability (Y) as indicated by the calculated t value of 0.226716 < t table of 1.99167 and the Prob value. CASA t statistic (X1) is 0.8213 > 0.05. Thus, H1 which states that CASA (Current Account Saving Account) has a significant positive effect on banking profitability is rejected. This is not in line with previous research conducted (Khabibah, Nibras Anny, Sully

Kemala Octisari, and Agustina Prativi Nugraheni, 2020) which stated that CASA has been proven to increase banking profitability. However, the results of this research are in accordance with research conducted by (Monika, A., Hakim, A. L., & Ahmad, A. N., 2022) which states that the Current Account Savings Account (CASA) has no effect on the variable Y Return On Assets (ROA) .

The Effect of NIM (Net Interest Margin) on Banking Profitability

NIM (Net Interest Margin) describes the net interest income obtained by banks from the productive assets they own. Productive assets are assets owned by a company that can later be used to earn income, for example securities, credit, interbank fund placements, and the provision of other similar funds. An increase in the NIM ratio indicates that there has been an increase in interest income generated by productive assets[1].

If the number of productive assets owned by a bank increases, the amount of income earned will also be higher. On the other hand, if the number of productive assets owned by a bank is smaller, the amount of income earned will be lower. This will of course affect banking profitability. If the income obtained from the productive assets of a bank is higher, it will increase the profitability obtained. Vice versa, if the income obtained from the productive assets of a bank is less, the increase in profitability will be less.

The results of descriptive statistical analysis show that the average (mean) value of the NIM (Net Interest Margin) (X2) variable is 0.051594. This means that if the bank is able to increase income from interest and reduce costs incurred from liabilities, the NIM level will be higher. If the NIM level is higher, then banking profitability will also be higher. This is related to the interest fees charged by the bank. If the interest costs charged are higher, it will reduce the costs incurred by the bank. However, if the interest costs charged are higher, it will have an impact on the amount of credit obtained. Because the higher the interest charged, the smaller the number of credit requests. Thus, the calculation between the interest costs charged and the interest issued by the bank must be carried out as effectively and efficiently as possible.

The research results show that NIM (Net Interest Margin) (X2) has a significant effect on banking profitability (Y). This is shown by the calculated t value of the NIM (X2) variable of 4.819038 > t table of 1.99167 and the value of Prob. t statistic NIM (X2) is 0.0000 < 0.05. Because the value of Prob. t the NIM statistic (X2) is positive, then the NIM (Net Interest Margin) variable (X2) has a positive effect on the banking profitability variable (Y). The results of this research are supported by research Khabibah, Nibras Anny, Sully Kemala

Octisari, and Agustina Prativi Nugraheni, 2020 which states that NIM has a positive effect on profitability. Apart from that, the results of this research are in accordance with research Sumbayak, E. L., and Manda, G. S, 2020[6] which proves that partially Net Interest Margin (NIM) has a significant effect on Return On Assets (ROA) of state-owned banks. So, it can be concluded that H2 which states that NIM (Net Interest Margin) has a significant positive effect on banking profitability is accepted.

The Effect of Credit Risk on Banking Profitability

Credit risk is a risk caused by non-compliance with the debtor's payment of credit obligations to the bank in accordance with the initial agreed agreement. One indicator for measuring credit risk in banking is NPL (Non Performing Loan). According to (Kasmir, Financial Report Analysis, 2018), "Non Performing Loan (NPL) is credit in which there are obstacles caused by 2 elements, namely from the banking side in analyzing and from the customer who intentionally or unintentionally in their obligations does not make payments ". Credit provided by banks to debtors generates interest income. It is hoped that the more credit given to debtors, the higher the interest income earned will be. However, not all credit can run according to expectations or in other words, credit problems occur.

The results of descriptive statistical analysis show that the average (mean) value of the credit risk variable (X3) is 0.030485 or equal to 3.05%, meaning that the NPL (Non Performing Loan) health level is good because this value does not exceed the NPL health standard value of 5%. If the NPL level is good then the bank's condition is also in good condition. This will of course affect banking profitability, where if the number of non-performing loans increases, the interest income earned by banks will be lower. If interest income is low, the level of banking profitability will also be low. Thus, the higher the level of non-performing loans, the lower the profitability of a bank. On the other hand, if the level of non-performing loans is lower, the interest income will be higher and banking profitability will also be higher.

The research results show that the calculated t value of the credit risk variable (X3) is 5.217312 > t table is 1.99167 and the value of Prob. t credit risk statistics (X3) is 0.0000 < 0.05. This means that the NPL (Non Performing Loan) credit risk variable (X3) has a significant effect on banking profitability (Y). Because the value of Prob. t the credit risk statistic (X3) is negative, so the credit

[6] Sumbayak, E. L., dan Manda, G. S. 2020. "Pengaruh Rasio Keuangan Terhadap Profitabilitas Bank (Studi Kasus Pada Bank BUMN Periode 2008-2018)." Jurnal Akuntansi Berkelanjutan Indonesia 3(3), 327-341.

risk variable has a negative effect on the banking profitability variable (Y). So, it can be concluded that H3 which states that credit risk has a significant negative effect on banking profitability is accepted. These results are in line with research Sumbayak, E. L., and Manda, G. S, 2020 which states that NPL has a significant negative effect on ROA. Apart from that, the results of this research are also supported by research Mosey, A.C., Parengkuan Tommy, and Victoria N. Untu, 2018 which states that partially Credit Risk (NPL) has a significant effect and has a negative relationship on Profitability (ROA).

CONCLUSION

This research was conducted with the aim of determining the influence of CASA (Current Account Saving Account) levels, NIM (Net Interest Margin) and credit risk on banking profitability. The object of this research is state-owned banks in Indonesia for the 2018-2022 period. The sample used is the quarterly financial report of PT. Bank Negara Indonesia (Persero) Tbk., PT. Bank Rakyat Indonesia (Persero) Tbk., PT. Bank Mandiri (Persero) Tbk., and PT. State Savings Bank (Persero) Tbk. the period 2018 to 2022.

Based on the results of the research and description of the discussions that have been carried out, the following conclusions can be drawn. Partially, CASA (Current Account Saving Account) has no effect on banking profitability (ROA) at state-owned banks in Indonesia for the 2018-2022 period (Himbara Bank). This research proves that partially, NIM (Net Interest Margin) has a significant positive effect on banking profitability (ROA) at state-owned banks in Indonesia for the 2018-2022 period (Himbara Bank). This research proves that partially, credit risk (NPL) has a significant negative effect on banking profitability (ROA) at state-owned banks in Indonesia for the 2018-2022 period (Himbara Bank).

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