



FEE BASED INCOME AND DISTRIBUTION ANALYSIS OF INCOME CREDIT IN PROFIT GROWTH DURING PANDEMIC COVID-19 AT THE BRI BANK, SOUTH CITY UNIT

Lani Vidaryani Usman, Syarwani Canon, Muhammad Amir Arham, Hedy Vanni Alam

Master of Economic Education Study Program

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E-mail: hedy.alam@ung.ac.id

Article history:	Abstract:
Received: 11 th June 2022 Accepted: 11 th July 2022 Published: 14 th August 2022	This study aims to determine fee-based income and credit distribution in increasing profit growth during the Covid-19 Pandemic at Bank BRI Unit Kota Selatan. The source of data in this study is secondary data from Bank BRI Unit Kota Selatan in the form of profit data, Fee Base Income. The data analysis technique used is the coefficient of change analysis. The results of this study indicate that (1) the Marginal Fee Base Income (FBI) value to assess the competitive advantage of Fee Base Income (FBI) shows that changes in profit growth are caused by changes in Fee Base Income (FBI) of Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City is still relatively low in competitiveness, especially in 2020 and 2021, which continues to decline. Meanwhile, seen from the comparative results, it is found that Fee Base Income (FBI) is able to contribute to a larger profit than profits from credit, although consistently credit is still better. (2) The Marginal Value of credit to assess the competitive advantage of credit shows that changes in profit growth are highly dependent on changes in credit which indicate that credit has superior competitiveness in increasing profit growth of Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City. Meanwhile, judging from the comparative results, it was found that credit was more dominant during the 2019 quarter 4 to 2021 quarter 4 in contributing to the overall increase in profit at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City.

Keywords: Profit Growth, Fee Base Income, Credit

INTRODUCTION

Assessment of the performance of a bank can reflect an assessment of the achievements of a bank that has been achieved, which can be seen from the profit. Profit growth can be a measuring tool to measure the achievements of the bank that has been achieved which is shown in a financial report. Bank performance assessment is carried out so that the level of public confidence in the performance of the bank is higher. If the level of public confidence in bank performance is high, more people will want to involve banks in their economic activities. These factors become an attraction for the banking sector in offering services to the public to serve them in economic activities. To assess the performance of the banking sector, several aspects of the assessment are determined by Bank Indonesia. The purpose of the assessment is to determine the condition or condition of the bank, whether the bank is in a healthy or unhealthy condition or even unhealthy in terms of profit growth. If the condition of the bank is not healthy, it is necessary to take action to overcome this, because the soundness of a bank will greatly affect the loyalty of its customers.

One aspect that can increase bank profits is fee based income. The existence of fee-based income, income will increase and financial performance will be better, this can be seen by the changes in return on assets which is increasing. So in other words, an increase in non-interest income will have an impact on increasing company profits. Fee- and commission-based income, aka banking fee-based income, is expected to be depressed this year in line with the pressure on lending due to the coronavirus (Covid-19) pandemic. The reason is that many sources of bank fee-based income are related to credit. The pressure on fee-based income has begun to be felt by banks in the first quarter of 2020 even though the Covid-19 pandemic only started in February 2019. However, non-interest income could slow down until the end of the year because the impact of the pandemic began to be felt significantly since April.

Similar to what was experienced by Bank BRI, although profit growth at Bank BRI experienced fluctuations and instability, also during the COVID-19 pandemic, Bank BRI experienced a decline or slowdown because it had an impact on credit risk even though it did not cause severe risks. The Covid-19 pandemic has resulted in many banking companies implementing earnings management policies. The delay in payment in installments with interest also experienced a slowdown so that the bank provided relief by extending the time period from the predetermined interest rate (the

amount that should be). As a result of this waiver by Bank BRI, the potential for income or profit growth has decreased. Based on a preliminary study conducted by researchers at the South City Unit BRI Bank, the profit data for the last 3 years, namely data for 2019, 2020 and 2021 at the South City Unit BRI Bank, is presented as follows:

Table 1: Profit Description of Bank BRI South City Unit.

Years	Profit
2019	16.862,342,579,96
2020	11.982.851.826,33
2021	8.981.298.786

Source: Bank BRI Unit Kota Selatan

Based on the table above, it can be seen that from 2019 to 2021 there was a drastic decline. This situation tends to decrease in 2021 while the cause of the decline is caused by the amount of income, operating costs and net income that are not fixed. The average income from fee-based income is still smaller than interest income. Currently, banks can compete using fee-based income as income in the future, so a large proportion of fee-based income is needed and can reduce interest income, which in turn can reduce interest rates.

Fee based income has income that helps operating income so that it can benefit the bank from customer feedback. Fee-based income derived from trade finance transactions and related transactions will decline amid the global economic slowdown caused by Covid-19. Likewise, fees from credit administration will decrease in line with the slowing growth of credit distribution. From the description above, the author is interested in examining the effect of fee-based income and credit distribution on profit growth during the Covid-19 pandemic at Bank BRI Unit Kota Selatan.

RESEARCH METHODOLOGY

The subject of this research is the South City Unit BRI bank. The object of this research is the South City Unit BRI bank. The consideration of the researcher taking the object of research is 1) the availability of appropriate data at the BRI Bank Kota Selatan Unit, 2) there are problems with profit growth, 3) being able to easily obtain data from the BRI Bank Kota Selatan Unit. The time of the study was conducted from May to June 2022. This study used a Mix Method approach, which is a combination of quantitative and qualitative approaches. The source of data in this study is secondary data from Bank BRI Unit Kota Selatan in the form of profit data, Fee Base Income. The data analysis technique used is the coefficient of change analysis.

RESEARCH RESULT

Descriptive Statistics

The following is a description of the research variables. Description of Fee Base Income (FBI), Credit, and Profit Growth at Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City: **Table 2: Descriptive Statistics of Research Variables**

No	Variabel	Deskriptif			
		Min	Max	Mean	Std Dev
1	FBI	211,460,948	242,539,967	229,039,419	10,897,048
2	Credit	101,023,563	1,088,771,099	354,164,620	296,797,644
3	Profit	338,006,681	1,318,543,982	583,204,039	295,337,377

Source: SPSS Data Processing 21, 2022

Based on the table above, it can be seen the descriptive statistics for each of the following variables:

a. Fee Base Income (FBI)

The average value of Fee Base Income (FBI) from Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City which is the object of research is Rp. 229.039.419. The value of the standard deviation or standard deviation is Rp. 10,897,048. When compared with the average, the standard deviation is much smaller so that the Fee Base Income (FBI) data can be justified with the average value. Then based on statements from all informants, it can be interpreted that the Fee Base Income (FBI) of banking is an advantage that is directly felt by banks so that it does not require large capital. Efforts to increase income from non-interest business activities are by optimizing various banking innovations for banking services that make it easier for customers but contribute to income for banks.

b. Credit

The average credit value of Bank Rakyat Indonesia (BRI) South City Unit Gorontalo City which is the object of research is Rp. 354,164,620. The value of the standard deviation or standard deviation is Rp. 296,797,644. When compared with the average, the standard deviation is much smaller so that the Credit data can be justified with the average value. Then, based on statements from all informants, it can be interpreted that the credit disbursed by banks, namely the Bank Rakyat Indonesia (BRI) South City Unit of Gorontalo City tends to be volatile which of course is accompanied by efforts to suppress the increase in non-performing loans, which begins with the provision of credit without regard to Loan to Deposit Ratio (LDR) ratio that is too high for banks (non-performing bank liquidity).

c. Profit growth

The average value of profit growth from Bank Rakyat Indonesia (BRI) South City Unit Gorontalo City which is the object of research is Rp 583,204,039. The value is positive, so it can be said that the average Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City studied experienced a continuous increase in profit growth. The value of the

standard deviation or standard deviation is Rp. 295,337.377. When compared with the average, the average is much larger so that the profit growth data can be justified with the average value. Then, based on statements from all informants, it can be interpreted that the profit of Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City continues to grow in line with the large contribution of credit interest which becomes banking profits. Credit given to customers does provide a large profit, but it is necessary to pay attention to various things so that banks are healthy from all aspects, both from the level of profitability to the level of liquidity of the bank.

RESULT OF CHANGE RATIO

The results of testing the ratio of changes in Fee Base Income (FBI) and Credit in increasing profit growth during the Covid-19 pandemic at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City are as follows:

Table 3: Change Ratio Results

Period	ΔL	ΔFBI	ΔK	M FBI	M K	Total
2019Q-IV						
2020Q-I	21,794,574.649	23,712,272.818	-1,917,698.169	1.088	-0.088	1.0000
2020Q-II	76,029,176.213	-31,079,018.620	107,108,194.833	-0.409	1.409	1.0000
2020Q-III	-117,133,996.595	7,122,595.120	-124,256,591.715	-0.061	1.061	1.0000
2020Q-IV	-64,643,270.230	23,780,713.090	-88,423,983.320	-0.368	1.368	1.0000
2021Q-I	272,208,774.784	-12,215,880.110	284,424,654.894	-0.045	1.045	1.0000
2021Q-II	-349,270,224.698	6,834,742.650	-356,104,967.348	-0.020	1.020	1.0000
2021Q-III	55,539,297.766	-6,309,135.150	61,848,432.916	-0.114	1.114	1.0000
2021Q-IV	924,998,002.928	-901,100.170	925,899,103.098	-0.001	1.001	1.0000

Source: SPSS Data Processing 21, 2022

Based on the analysis above, in the first quarter of 2020, the Marginal Fee Base Income (FBI) value was 1.088 and the Marginal credit value was -0.088. The increase in profit changes of Bank Rakyat Indonesia (BRI) Unit Kota Selatan Kota Gorontalo by 1.088% required 1% Fee Base Income (FBI) while for credit it was negative, meaning that the increase in profit during that period was not caused by an increase in profit from credit. In the next period, the value of Marginal Fee Base Income (FBI) tends to be negative, which means that changes in profit are more dominant due to an increase in Marginal credit. So that the increase in profit growth of Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City 1% requires a Fee Base Income (FBI) of 1.080%. Meanwhile, in 2020 and 2021, Fee Base Income (FBI) was able to contribute to profits even though there was no change in the costs incurred for optimizing the non-interest banking products.

So that competitively, credit has the competitiveness to generate a more dominant profit compared to Fee Base Income (FBI), which means that changes in profits at the Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City are more dominant due to changes in credit, namely when credit increases then profits will increase and when credit decreases, profits will tend to fall as well.

COMPARATIVE RATIO RESULTS

The results of testing the comparative ratio of Fee Base Income (FBI) and Credit in increasing profit growth during the Covid-19 pandemic at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City are as follows:

Table 4: Comparative Ratio Results

Period	Total Profit	Profit FBI	Profit Credit	A FBI	A K
2019Q-IV	499,021,647	218,827,694	280,193,953	0.439	0.561
2020Q-I	520,816,222	242,539,967	278,276,255	0.466	0.534
2020Q-II	596,845,398	211,460,948	385,384,450	0.354	0.646
2020Q-III	479,711,401	218,583,543	261,127,858	0.456	0.544
2020Q-IV	415,068,131	242,364,256	172,703,875	0.584	0.416
2021Q-I	687,276,906	230,148,376	457,128,530	0.335	0.665
2021Q-II	338,006,681	236,983,119	101,023,563	0.701	0.299
2021Q-III	393,545,979	230,673,983	162,871,995	0.586	0.414
2021Q-IV	1,318,543,982	229,772,883	1,088,771,099	0.174	0.826

Based on a comparative analysis, especially in the 4th quarter of 2019, the Average Fee Base Income (FBI) value was 0.439, which means that the contribution of Fee Base Income (FBI) in the proportion of profits of Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City was 43.90% while for credit contributions of 56.10%. This shows that credit is able to make a large contribution to banking profits. Then in the next period, namely quarterly 2020 and 2021, the results show that there are 3 periods, namely the fourth quarter of 2020 and the second and third quarter of 2021, the contribution of Fee Base Income (FBI) to profits is greater than credit. Meanwhile, in 5 quarterly periods, comparatively credit still had a higher contribution to the profits of Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City. Even with a high contribution of influence, credit is very vulnerable to risks, especially the risk of bad credit. Credit products use bank interest instruments as an operational form to achieve company profits.

DISCUSSION

1. Fee Base Income (FBI) in increasing profit growth at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City in 2019-2021

Based on the analysis test, it was found that the Marginal Fee Base Income (FBI) value to assess the competitive advantage of Fee Base Income (FBI) shows that changes in profit growth caused by changes in Fee Base Income (FBI) of Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City are still relatively small competitiveness, especially in 2020 and 2021 which continues to decline. Meanwhile, seen from the comparative results, it is found that Fee Base Income (FBI) is able to contribute to a larger profit than profits from credit, although consistently credit is still better.

This condition confirms that profitability occurs because it is influenced by fee-based income. This means, the higher the fee-based income growth, the company's profitability (return on assets) will also increase. These results are in accordance with the theory put forward by (Anissya, 2015) which states that if fee-based income activities can be managed properly, it will grow and will make the bank's profit (profitability) soar, which in turn will increase the bank's capital. Fee based income is the profit derived from transactions provided in other bank services. Fee based income consists of fees, commissions and fees, entry of foreign exchange transactions, increase in value messages and other income (Kasmir, 2016). Share (Kasmir, 2016), and suppress the level of operational fees so that they are as small as possible, so that the comparison with the profits obtained by the next Bank is greater. A bank can be said to be effective in its business, if the level of operational fees is lower than the level of operating income.

The test results in this study essentially found that there was a significant effect of Fee Base Income (FBI) in increasing profit growth at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City which was listed on the IDX in 2019-2021. The advantages of fee-based income are quite diverse so that banks can increase their income further. In addition, other bank products or services derived from fee-based income play a major role in facilitating deposit and loan transactions.

So it can be said that the results of this study support and are in line with research conducted by Wayan (2013: 156) high bank income (Spread Based Income and Fee Based Income) will increase the profitability and profitability of the company, one of which is Return On Assets and vice versa. Seeing the huge potential, fee-based income should be a potential income for banks to be able to invest in the future, so that it is estimated to have a relationship with the level of bank profitability. Bank profitability is one of the factors used to measure the soundness of a bank, one of which is profitability. Profitability reflects the pure business activities of a bank and is an illustration of the efficiency of a bank in generating profits from the allocation of bank funds to invested assets that generate income. High Return On Assets indicates the bank's ability to generate profits on asset utilization, while low profitability indicates management inefficiency in managing company resources (assets).

2. Credit In increasing profit growth at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City in 2019-2021

The Marginal value of credit to assess the competitive advantage of credit shows that changes in profit growth are highly dependent on changes in credit which indicate that credit has superior competitiveness in increasing profit growth of Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City. Meanwhile, judging from the comparative results, it was found that credit was more dominant during the 2019 quarter 4 to 2021 quarter 4 in contributing to the overall increase in profit at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City.

The most basic activity in obtaining profit, the bank collects funds from the public in the form of savings and redistributes the funds that have been collected in the form of loans/credits. Credit provided by the bank to the customer will provide benefits to the bank in the form of interest on the loan provided by the customer or often referred to as remuneration. Therefore, credit distribution is very important in the operational activities of every banking company because the efforts made from lending activities will increase operating profit. The life and death of a bank is greatly influenced by the amount of credit disbursed in a period. That is, the more loans that are disbursed, the greater the profit from this sector" (Kasmir, 2014: 103).

Even with good results, credit can cause profits to decline due to bad credit. Zubaidah (2013) argues that the higher the NPL value, the higher the credit risk borne by the bank, and vice versa. Therefore, the bank must be careful in providing credit to prospective debtors. Because the success of a bank's business is measured by the smooth return of credit and the low level of non-performing loans (NPL) (Malonda et al, 2013). Moti et al (2012) say that in order to minimize non-performing loans and the possibility of losses, companies must have broad insight into the financial capabilities, credit history and changes in payment patterns of prospective debtors. Therefore, before credit facilities are granted, the bank must be guided by the principles of credit assessment, including the 5C principles (character, capacity, capital, collateral, condition of economy), 7P principles (Personality, Party, Purpose, Prospect, Payment). Profitability, Protection) and the 3R principle (Return, Repayment, Risk Bearing Ability).

The results of this study found that credit had a significant effect in increasing profit growth during the Covid-19 pandemic at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City in 2019-2021. So the results are in accordance with research conducted by Abdullah and Tantri (2014: 166) that the granting of a credit facility aims to obtain results from the provision of credit, the results are mainly in the form of interest received by the bank as remuneration and credit administration fees charged to customers " "If credit disbursement by a bank is high and

accompanied by good collectability, then the bank will not have problems. However, if the collectability of credit provided by the bank is not good, then the bank will experience poor credit quality.

For banks in responding to various non-performing loans from business actors, it is better to emphasize the conditions for providing credit for business actors, in this case the quality of financial reports. So that business actors will be more active in recording as needed in providing credit by the banking sector. The granting of credit should not only concern the granting of credit and collection of loans, but it should also be accompanied by reviewing the businesses of Micro, Small and Medium Enterprises (MSMEs) in Gorontalo City and providing concrete inputs so that they can be used as evaluations and follow-ups for MSMEs and SMEs. follow-up for banks in the form of initiatives to offer capital back or other decisions that are useful for both parties.

This is in line with Hasibuan's (2014) statement that "capital assessment has a major influence on management in implementing credit policy decisions". The more the customer is able to meet the requirements in fulfilling capital adequacy, the banking management will increasingly decide to provide credit. This means that before deciding to give credit, the credit breaker must look at which source or capital the customer has, including the percentage of capital used to finance the project to be executed, then know how much own capital and some loan capital are.

CONCLUSION

Based on the results of research and discussion in the previous chapter, some conclusions can be drawn as follows:

1. The value of Marginal Fee Base Income (FBI) to assess the competitive advantage of Fee Base Income (FBI) shows that changes in profit growth caused by changes in Fee Base Income (FBI) of Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City are still relatively small in power its competitiveness, especially in 2020 and 2021, which continues to decline. Meanwhile, seen from the comparative results, it is found that Fee Base Income (FBI) is able to contribute to a larger profit than profits from credit, although consistently credit is still better.
2. Marginal value of credit to assess the competitive advantage of credit shows that changes in profit growth are highly dependent on changes in credit which indicate that credit has superior competitiveness in increasing profit growth of Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City. Meanwhile, judging from the comparative results, it was found that credit was more dominant during the 2019 quarter 4 to 2021 quarter 4 in contributing to the overall increase in profit at Bank Rakyat Indonesia (BRI) Kota Selatan Unit Gorontalo City.

SUGGESTION

Based on the results of the research and the conclusions described above, the suggestions for this research are as follows:

1. Increasing profits needs to be done by making efforts to innovate banking products that have the ability to generate high profits but with low levels of capital or investment. Then the increase in profit can also be done by saving various banking operational costs so that the target and profit achievement expected by Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City can be achieved easily.
2. It is advisable for Bank Rakyat Indonesia (BRI) Unit Kota Selatan Gorontalo City to strive to be more selective in the assessment during the interview process to prospective customers, carefully assess the capacity of the loans provided with the ability of prospective customers, apply the principles in lending in accordance with requirements and procedures in granting credit, and analyzing credit based on ability to pay and willingness to pay, checking the condition of customers should be carried out periodically to see business developments and the customer's business cycle from the development of current economic conditions, because the bank's attention seriously after the credit runs will prevent the occurrence of non-performing credit risk that occurs in banks.

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