JEFM (Journal of Economics, Finance, and Management)
Volume 1 No. 1 | May 2026 : 50-57
DOI : xxxxxxx
e-ISSN : xxxxxxx
https://journal.genintelektual.id/index.php/jefm

The Influence of Capital Adequacy Ratio, Operating Expenses and Operating Income, as well as Financing to Deposit Ratio on Non-Performing Financing

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Abstract. *Based on the results of observations the background to this research is the existence of fluctuations in ratios and gaps between theory and reality that occur in Capital Adequacy Ratio (CAR), Operating Expenses and Operating Income, and Financing to Deposit Ratio (FDR) which is thought to affect Non Performing Financing (NPF) at BPRS Harum Hikmahnugraha. This research aims to find out how the effect of CAR, Operating Expenses and Operating Income, and FDR on NPF at BPRS Harum Hikmahnugraha for the 2019-2023 period, both partially and simultaneously. The research objects in this thesis are CAR, Operating Expenses and Operating Income, FDR, and NPF. The type of research is associative quantitative with secondary data types and uses documentation data collection techniques and literature study. The sample in this research is the BPRS Harum Hikmahnugraha quarterly financial reports for the 2019-2023 period. The research results show that CAR have no effect on NPF with a value of* $-t_{count} > -t_{table}$ *(−0,962 > −2,10982) and CAR's contribution to NPF is 4,9% from the* R^2 *test results, Operating Expenses and Operating Income have no effect on NPF with a value of* $t_{count} < t_{table}$ *(1,700 < 2,10982) and the contribution of Operating Expenses and Operating Income on NPF is 13,8% from the* R^2 *test results, FDR has a negative effect on NPF with a value of* $-t_{count} < -t_{table}$ *(−2,660 < −2,10982) and FDR's contribution to NPF is 28,2% from the* R^2 *test results. Simultaneously CAR, Operating Expenses and Operating Income, and FDR have a positive affect NPF with value* $F_{count} > F_{table}$ *(4,727 > 3,24) and contribution of CAR, Operating Expenses and Operating Income, and FDR to NPF simultaneously is 46,9% from the* R^2 *test results.*

Article History:
Submitted: Mar 2026
Revised: Apr 2026
Accepted: May 2026
Published: May 2026

Keywords:
Capital Adequacy Ratio; Financing to Deposit Ratio; Non Performing Financing; Operating Expenses and Operating Income.

INTRODUCTION

Islamic banking as a financial institution has a significant impact on the community's economy. The function of an Islamic bank is as an intermediary between the collection of funds from the community and the distribution of those funds back to the community in the form of financing [1].

Banking health is important to pay attention to in order to assure the public to deposit their funds, and good performance will be able to support a country's economy. To establish a healthy and safe banking system, it is necessary to have a supervisory body that has the authority to regulate and oversee the banking sector. This authority includes determining the amount of capital that must be held, the financing distributed, and so on. In this regard, Bank Indonesia, as an independent supervisory institution, functions to regulate and monitor the banking sector by issuing guidelines for assessing bank health [2]. BPRS Harum Hikmahnugraha is a bank that operates under a Sharia system, located at Jl. Raya Leles No. 2 Garut [3]. The assessment of financial health and performance can be measured through financial statements after the audit process and once they are published [4].

Based on the Financial Services Authority Regulation Number 3/POJK.03/2022, assessing the health level of a bank can be done by evaluating credit risk through the Non-Performing Financing (NPF) ratio [5]. NPF is the ratio between non-performing financing and the total financing provided [6]. The minimum NPF amount is 13% based on the circular letter from the Financial Services Authority Number 28/SEOJK.03/2019[7]. The higher the NPF ratio, the worse the quality of financing [8]. Selective financing management, balanced with sufficient liquidity and capital, will minimize the emergence of problematic financing [9]. The factors affecting NPF are suspected to be the Capital Adequacy Ratio, Operational Expenses and Operational Income, as well as the Financing to Deposit Ratio by looking at banking financial ratios. [10].

The Capital Adequacy Ratio (CAR) is used to measure a bank's capital adequacy in mitigating the risks it faces [11]. The CAR ratio is obtained by calculating total capital divided by Risk-Weighted Assets (RWA)[12]. The higher this ratio, the better the bank is at bearing financing risks [13]. Operational Expenses and Operational Income (BOPO) are used to measure the bank management's ability to control operational expenses relative to operational income [14]. In order to achieve maximum income, operational activities are carried out optimally [8]. The higher the BOPO, the less efficient it is in controlling operational costs, and vice versa [13].

The Financing to Deposit Ratio (FDR) is used to measure a bank's ability to distribute funds in the form of financing collected from the public [8]. A healthy FDR indicates that the bank is in a liquid condition, meaning it has sufficient funds that can be distributed to third parties [15]. The higher the level of fund distribution, the greater the possibility of problematic financing due to the risk that the funds may not be repaid [16]. The following table shows the development of CAR, BOPO, FDR, and NPF at BPRS Harum Hikmahnugraha for the period 2019-2023.

Table 1. The Development of CAR, BOPO, FDR, and NPF of BPRS Harum Hikmahnugraha for the period 2019-2023

Period	Quarter	CAR (%)	Fluctuating (%)	BOPO (%)	Fluctuating (%)	FDR (%)	Fluctuating (%)	NPF (%)	Fluctuating(%)
2019	I	23,58	-	76,39	-	71,39	-	16,18	-
	II	23,15	-1,82	73,61	-3,64	75,69	6,02	15,75	-2,66
	III	24,35	5,18	83,02	12,78	65,62	-13,30	23,89	51,68
	IV	31,59	29,73	46,55	-43,93	160,54	144,65	3,27	-86,31
2020	I	28,85	-8,67	48,12	3,37	126,21	-21,38	4,89	49,54
	II	29,27	1,46	47,71	-0,85	126,22	0,01	5,27	7,77
	III	22,42	-2,34	83,33	74,66	81,00	-35,83	11,89	125,62
	IV	37,49	67,22	49,24	-40,91	1,30	-98,40	13,43	12,95
2021	I	30,30	-19,18	90,22	83,23	85,54	6.480	21,20	57,86
	II	29,89	-1,35	89,17	-1,16	97,09	13,50	17,47	-17,59
	III	25,08	-16,09	88,99	-0,20	84,57	-12,90	19,96	14,25
	IV	30,26	20,65	100,53	12,97	80,69	-4,59	12,14	-39,18

2022	I	27,90	-7,80	99,17	-1,35	89,58	11,02	8,40	-30,81
	II	30,86	10,61	92,64	-6,58	96,60	7,84	8,22	-2,14
	III	32,79	6,25	84,99	-8,26	95,33	-1,31	6,98	-15,09
	IV	26,33	-19,70	87,67	3,15	107,61	12,88	5,98	-14,33
2023	I	24,60	-6,57	76,86	-12,33	97,14	-9,73	8,73	45,99
	II	23,22	-5,61	77,43	0,74	90,80	-6,53	8,00	-8,36
	III	27,70	19,29	75,31	-2,74	85,31	-6,05	8,53	6,63
	IV	27,83	0,47	80,74	7,21	82,71	-3,05	5,53	-35,17

Sumber: https://www.ojk.go.id, 2024

Based on the table above, it is known that financial ratios such as CAR, BOPO, FDR, and NPF at BPRS Harum Hikmahnugraha experienced both increases and decreases. According to the Circular Letter of the Financial Services Authority Number 28/SEOJK.03/2019 concerning the Assessment System of the Health Level of Sharia Rural Banks, CAR is categorized as being in a very healthy condition [7]. In the second quarter of 2020, CAR experienced an increase, but NPF also increased, resulting in a discrepancy with the theory that states an increase in CAR will lead to a decrease in NPF [17]. The gap also occurred in the second and third quarters of 2019, the second quarter of 2021, the first and fourth quarters of 2022, and the second quarter of 2023.

Based on the Regulation of the Financial Services Authority of the Republic of Indonesia Number 3/POJK.03/2022 concerning the Assessment of the Health Level of Rural Banks and Sharia Rural Financing Banks, in 2021 the BOPO in the fourth quarter was categorized as unhealthy and in the first quarter of 2022 the BOPO was categorized as less healthy [5]. In the fourth quarter of 2021, BOPO increased but NPF decreased, resulting in a discrepancy with the theory which states that if BOPO increases, NPF will also increase [18]. This gap also occurred in the second and fourth quarters of 2020, the third quarter of 2021, the fourth quarter of 2022, and the first, second, third, and fourth quarters of 2023.

FDR in the fourth quarter of 2019 and the first and second quarters of 2020 were categorized as unhealthy, and in the fourth quarter of 2022 as less healthy, based on the Financial Services Authority Circular Letter Number 28/SEOJK.03/2019 regarding the Assessment System for the Health Level of Sharia Rural Banks [7]. In the second quarter of 2019, FDR increased but NPF decreased, resulting in a gap with the theory which states that if FDR increases, NPF will also increase [17]. Gaps also occurred in the third and fourth quarters of 2019, the first, third, and fourth quarters of 2020, the second and third quarters of 2021, the first, second, and fourth quarters of 2022, as well as the first and third quarters of 2023. The purpose of this study is to determine how the Capital Adequacy Ratio, Operating Expenses and Operating Income, and Financing to Deposit Ratio partially and simultaneously affect Non-Performing Financing at BPRS Harum Hikmahnugraha for the period 2019-2023.

METHOD

The research objects are CAR, BOPO, FDR, and NPF values found in the financial statements of BPRS Harum Hikmahnugraha for the period 2019-2023. The type of research used is quantitative and associative in nature. Quantitative research is a systematic study of phenomena by collecting data that can be measured through statistical, mathematical, or computational techniques [19]. Associative research is research aimed at understanding the relationship between one variable and another variable, so this type of research involves at least two variables to be studied [20]. The type of data used is secondary data in the form of financial ratios of BPRS Harum Hikmahnugraha for the period 2019-2023, published on the official OJK website. Secondary data is data obtained from existing sources, such as financial statements, the Central Bureau of Statistics (BPS), and so on [20].

The data collection techniques used in this study are documentation and literature review. The population of this study is the financial statements of BPRS Harum Hikmahnugraha. The sample of this study is the quarterly financial statements of BPRS Harum Hikmahnugraha for the period 2019-2023. A sample is a part of the population that is used as the research object to be studied and represents the population [21]. The sampling technique used to determine the sample from the population in this study is the non-probability sampling technique. Non-probability sampling is a sampling technique where not every member of the population is given an equal chance to be selected as a sample [22]. The type of non-probability sampling technique used is purposive sampling. Purposive sampling is a sampling technique based on specific objectives with several considerations from the researcher [23]. The operationalization of the variables can be seen in Table 2.

Table 2. Variable Operationalization

Variabel	Rumus	Satuan	Skala	Sumber
Capital Adequacy Ratio [7]	$\text{CAR} = \frac{\text{Modal inti + modal pelengkap}}{\text{Aktiva tertimbang menurut modal}} \text{ X } 100\%$	Persentase	Rasio	Laporan Keuangan
Beban Operasional dan Pendapatan Operasional [5]	$\text{BOPO} = \frac{\text{Beban operasional}}{\text{Pendapatan operasional}} \text{ X } 100\%$	Persentase	Rasio	Laporan Keuangan
Financing to Deposit Ratio [7]	$\text{FDR} = \frac{\text{Total pembiayaan}}{\text{Total dana pihak ketiga}} \text{ X } 100\%$	Persentase	Rasio	Laporan Keuangan
Non Performing Financing [7]	$\text{NPF} = \frac{\text{Jumlah pembiayaan bermasalah}}{\text{Jumlah pembiayaan}} \text{ X } 100\%$	Persentase	Rasio	Laporan Keuangan

The data analysis and hypothesis design used were multiple correlation analysis, multiple regression analysis, coefficient of determination analysis, t-test, and F-test.

RESULTS AND DISCUSSION

The Effect of CAR on NPF at BPRS Harum Hikmahnugraha

To determine whether there is an effect of CAR on NPF at BPRS Harum Hikmahnugraha, a coefficient of determination analysis and t-test were used. Based on the calculations, the analysis of the coefficient of determination results in 0.049 or 4.9%, meaning that the influence of the CAR variable on NPF is 4.9%, and the remaining 95.1% is influenced by other variables that were not studied.

As for the results of the t-test, the calculated t-value was −0.962 with a table t-value (df = n – k = 20 – 3 = 17) of −2.10982 at a 5% significance level, resulting in a calculated t-value > table t-value (−0.962 > −2.10982). Therefore, it can be concluded that H0 is accepted and H1 is rejected, meaning CAR does not have a significant effect on NPF at

BPRS Harum Hikmahnugraha for the 2019-2023 period. This indicates a discrepancy with the theory which states that an increase in CAR can reduce NPF. It is possible that government policies involving social and economic restrictions during the Covid-19 pandemic caused financing customers, such as MSME actors, to face difficulties in running their businesses, leading to decreased profits. Additionally, the Covid-19 pandemic caused the macroeconomic conditions to experience slow economic growth, with inflation and rising commodity prices making it difficult for financing customers to meet their obligations.

The Effect of BOPO on NPF at BPRS Harum Hikmahnugraha

To determine whether BOPO has an effect on NPF at BPRS Harum Hikmahnugraha, a determination coefficient analysis and t-test were used. Based on the calculations, the determination coefficient analysis yielded a result of 0.138 or 13.8%, meaning that the influence of the BOPO variable on NPF is 13.8%, while the remaining 86.2% is affected by other variables that were not studied.

The t-test results indicate that the calculated t-value is 1.700 with a t-table value (df = n – k = 20 – 3 = 17) of 2.10982 at a 5% significance level, resulting in a calculated t-value < t-table value (1.700 < 2.10982). Therefore, it can be concluded that H0 is accepted and H1 is rejected, meaning that BOPO does not have a significant effect on NPF at BPRS Harum Hikmahnugraha for the 2019-2023 period. This shows inconsistency with the theory, which states that an increase in BOPO can raise NPF. It is possible that external factors, such as during the Covid-19 pandemic, when the government implemented policies including Large-Scale Social Restrictions (PSBB), caused financing customers, such as MSME actors, to experience difficulties in working, resulting in decreased income. In addition, macroeconomic conditions such as rising inflation and commodity prices, as well as price fluctuations, made it difficult for financing customers to meet their obligations to the bank.

The Influence of FDR on NPF at BPRS Harum Hikmahnugraha

To determine whether there is an influence of FDR on NPF at BPRS Harum Hikmahnugraha, the analysis uses the coefficient of determination and t-test. Based on the calculations, the coefficient of determination analysis resulted in 0.282 or 28.2%, meaning that the influence of the FDR variable on NPF is 28.2%, while the remaining 71.8% is influenced by other variables not studied.

The results of the t-test show that the calculated t-value for FDR is –2.660, with a table t-value (df = n – k = 20 – 3 = 17) of –2.10982 at a 5% significance level, so the calculated t-value is less than the table t-value (–2.660 < –2.10982). It can be concluded that H0 is rejected and H1 is accepted, meaning that partially, FDR has a negative effect on NPF at BPRS Harum Hikmahnugraha for the 2019-2023 period. Thus, this contradicts the theory which states that an increase in FDR will raise NPF. It is possible that the implementation of selective and careful financing strategies, restructuring and financing adjustments, as well as effective risk management, help reduce NPF, despite a high FDR.

The simultaneous effect of CAR, BOPO, and FDR on NPF at BPRS Harum Hikmahnugraha

To determine whether there is a simultaneous effect of CAR, BOPO, and FDR on NPF at BPRS Harum Hikmahnugraha, multiple correlation analysis, multiple regression analysis, coefficient of determination analysis, and F-test can be used. Based on the results of the multiple correlation analysis, a correlation value of 0.685 was obtained. This means that there is a strong relationship between CAR, BOPO, and FDR and NPF. The results obtained from the multiple regression model calculations are as follows:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3$

$Y = 23{,}891 - 0{,}336X_1 + 0{,}076X_2 - 0{,}101X_3$

The regression model above can be interpreted as follows:

1. If CAR, BOPO, and FDR are considered constant, then NPF has a value of 23.891.
2. The coefficient value of CAR (X1) = every one-unit increase in the CAR variable will result in a decrease in the NPF variable by −0.336 units.
3. The coefficient value of BOPO (X2) = every one-unit increase in the BOPO variable will result in an increase in the NPF variable by 0.076 units.
4. The coefficient value of FDR (X3) = every one-unit increase in the FDR variable will result in a decrease in the NPF variable by −0.101 units.

The result of the determination coefficient analysis is 0.469 or 46.9%, which can be concluded that the simultaneous effect of CAR, BOPO, and FDR on NPF is 46.9%, while the remaining 53.1% is influenced by other variables not studied. Based on the F-test results, the calculated F value is 4.727 and the table F value (df = k; n − k − 1) (3; 16) is 3.24, so the calculated F value is greater than the table F value (4.727 > 3.24). Therefore, it can be concluded that H0 is rejected and H1 is accepted, meaning CAR, BOPO, and FDR simultaneously have a positive effect on NPF.

CONCLUSION

Based on the results of research conducted on the effect of Capital Adequacy Ratio, Operational Expenses and Operational Income, as well as Financing to Deposit Ratio on Non-Performing Financing at BPRS Harum Hikmahnugraha, it can be concluded as follows:

1. CAR has no effect on NPF at BPRS Harum Hikmahnugraha for the period 2019-2023, as evidenced by the value of −t count > −t table (−0.962 > −2.10982) with a significance level of 5%. Meanwhile, in the analysis of the coefficient of determination, the value of R^2 is 0.049 or 4.9%, which indicates the effect of the CAR variable on NPF, while the remaining 95.1% is influenced by other variables that were not studied. It is possible that CAR has no effect on NPF due to government policies such as social and economic restrictions during the Covid-19 pandemic and macroeconomic conditions such as slow economic growth, inflation, and rising commodity prices, which cause financing customers to have difficulty fulfilling their obligations.
2. BOPO has no effect on NPF at BPRS Harum Hikmahnugraha for the 2019-2023 period, as seen from the t-count value < t-table (1.700 < 2.10982) with a significance level of 5%. Meanwhile, in the analysis of the coefficient of determination, the R2

value is 0.138 or 13.8%, indicating the influence of the BOPO variable on NPF, while the remaining 86.2% is influenced by other variables not studied. It is possible that BOPO does not affect NPF due to government policies implemented during the Covid-19 pandemic, such as Large-Scale Social Restrictions (PSBB), as well as macroeconomic conditions like rising inflation and commodity prices, which have caused financing customers to experience difficulties in fulfilling their obligations to the bank.

3. FDR has a negative effect on NPF at BPRS Harum Hikmahnugraha for the period 2019-2023, which can be seen from the value of –t count < –t table (–2.660 < –2.10982) with a significance level of 5%. Meanwhile, in the determination coefficient analysis, the R2 value is 0.282 or 28.2%, indicating the influence of the FDR variable on NPF, while the remaining 71.8% is affected by other variables not studied. It is possible that FDR has a negative effect on NPF because the implementation of selective and cautious financing strategies, restructuring and adjustment of financing, as well as effective risk management help reduce NPF, despite the high FDR.
4. CAR, BOPO, and FDR simultaneously have a positive effect on NPF at BPRS Harum Hikmahnugrah for the 2019-2023 period. This can be seen from the F-test where Fcount > Ftable (4.727 > 3.24). The determination coefficient analysis shows that the R^2 value is 0.469 or 46.9%, which means that the simultaneous contribution of CAR, BOPO, and FDR to NPF is 46.9%, while the remaining 53.1% comes from other variables not studied.

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