

BAB V

PENUTUP

A. Kesimpulan

Penelitian ini bertujuan untuk menganalisis pengaruh mekanisme *Good Corporate Governance*, yang terdiri dari Dewan Direksi, Dewan Komisaris Independen, Komite Audit, dan Dewan Pengawas Syariah, terhadap kinerja keuangan bank syariah di kawasan ASEAN yang diukur melalui *Return on Assets* (ROA) dan *Return on Equity* (ROE). Berdasarkan hasil analisis regresi data panel serta pengujian hipotesis yang telah diuraikan pada Bab IV, dapat ditarik kesimpulan sebagai berikut:

1. Pengaruh Dewan Direksi terhadap Kinerja Keuangan Bank Syariah. Hal ini menunjukkan Dewan Direksi tidak berpengaruh signifikan terhadap ROA maupun ROE. Dengan demikian, dapat disimpulkan bahwa ukuran Dewan Direksi belum terbukti menjadi faktor penentu kinerja keuangan bank syariah di kawasan ASEAN pada periode penelitian 2022–2025.
2. Pengaruh Dewan Komisaris Independen terhadap Kinerja Keuangan Bank Syariah. Hal ini menunjukkan bahwa Dewan Komisaris Independen tidak berpengaruh signifikan terhadap ROA maupun ROE. Dengan demikian, dapat disimpulkan bahwa proporsi komisaris independen belum terbukti menjadi faktor penentu kinerja keuangan bank syariah di kawasan ASEAN pada periode penelitian 2022–2025.
3. Pengaruh Komite Audit terhadap Kinerja Keuangan Bank Syariah. Komite Audit tidak berpengaruh signifikan terhadap ROA maupun ROE. Dengan

demikian, dapat disimpulkan bahwa ukuran Komite Audit belum terbukti menjadi faktor penentu kinerja keuangan bank syariah di kawasan ASEAN pada periode penelitian 2022–2025.

4. Pengaruh Dewan Pengawas Syariah terhadap Kinerja Keuangan Bank Syariah. Hal ini menunjukkan bahwa Dewan Pengawas Syariah berpengaruh signifikan positif terhadap ROA secara konsisten pada model utama maupun setelah dilakukan uji ketahanan model (*robust*), namun tidak berpengaruh signifikan terhadap ROE. Dengan demikian, dapat disimpulkan bahwa Dewan Pengawas Syariah merupakan satu-satunya mekanisme *Good Corporate Governance* dalam penelitian ini yang terbukti secara konsisten meningkatkan profitabilitas aset (ROA) bank syariah di kawasan ASEAN pada periode penelitian 2022–2025.

B. Keterbatasan Penelitian

Penelitian ini tidak terlepas dari sejumlah keterbatasan yang perlu diperhatikan dalam menginterpretasikan hasil penelitian, di antaranya:

1. Penelitian ini hanya menggunakan empat mekanisme *Good Corporate Governance*, yaitu Dewan Direksi, Dewan Komisaris Independen, Komite Audit, dan Dewan Pengawas Syariah, sehingga belum mencakup mekanisme tata kelola lain yang berpotensi turut memengaruhi kinerja keuangan bank syariah.
2. Nilai koefisien determinasi (R^2) pada Model 2 (ROE) tergolong rendah, yang menunjukkan bahwa model penelitian ini masih memiliki keterbatasan

dalam menjelaskan variasi *Return on Equity* pada bank syariah di kawasan ASEAN.

3. Data penelitian yang digunakan bersifat unbalanced panel, dengan sejumlah observasi yang tidak memiliki data lengkap akibat keterbatasan ketersediaan annual report pada beberapa bank dan periode tertentu.
4. Periode penelitian yang digunakan relatif singkat, yaitu empat tahun (2022–2025), sehingga belum sepenuhnya menggambarkan pola jangka panjang dari hubungan antara *Good Corporate Governance* dan kinerja keuangan bank syariah.

C. Saran

Berdasarkan kesimpulan dan keterbatasan penelitian di atas, peneliti mengajukan beberapa saran sebagai berikut:

1. Bagi Manajemen Bank Syariah

Bank syariah di kawasan ASEAN disarankan untuk terus memperkuat fungsi dan efektivitas Dewan Pengawas Syariah, mengingat variabel ini terbukti secara konsisten meningkatkan profitabilitas aset (ROA). Selain itu, manajemen bank juga perlu mengevaluasi efektivitas komposisi Dewan Direksi, Dewan Komisaris Independen, dan Komite Audit agar fungsi pengawasan dan pengambilan keputusan dapat berjalan lebih optimal, tidak hanya berorientasi pada pemenuhan aspek formal regulasi.

2. Bagi Regulator dan Otoritas Terkait

Otoritas pengawas perbankan syariah di masing-masing negara ASEAN disarankan untuk terus mendorong standardisasi pelaporan tata

kelola perusahaan pada bank syariah, khususnya terkait ketersediaan dan kelengkapan data pada annual report, guna mendukung transparansi dan penelitian-penelitian selanjutnya di bidang tata kelola perbankan syariah.

3. Bagi Peneliti Selanjutnya

- a. Menambahkan variabel *Good Corporate Governance* lain yang belum digunakan dalam penelitian ini, seperti kepemilikan institusional, frekuensi rapat dewan, atau kualifikasi pendidikan anggota dewan, guna memperkaya model penelitian dan meningkatkan nilai koefisien determinasi.
- b. Memperpanjang periode penelitian agar dapat menangkap pola hubungan jangka panjang antara *Good Corporate Governance* dan kinerja keuangan bank syariah.
- c. Mempertimbangkan penggunaan indikator kinerja keuangan lain di luar ROA dan ROE, seperti *Non-Performing Financing* (NPF) atau *Capital Adequacy Ratio* (CAR), untuk memperoleh gambaran kinerja bank syariah yang lebih komprehensif.
- d. Memperluas cakupan sampel penelitian ke negara-negara lain di luar kawasan ASEAN guna meningkatkan generalisasi hasil penelitian.

DAFTAR PUSTAKA

- A. Hakimi, H. Rachdi, and R. Ben Selma Mokni, "Corporate Governance, Bank Performance and Risk-Taking in Islamic Banks: Evidence from Bahrain," *Research in International Business and Finance* 45 (2018): 278–288.
- A. P. Rivai, V., Basir, S., Sudarto, S., & Veithzal, *Commercial Bank Management: Manajemen Perbankan Dari Teori Ke Praktik* (RajaGrafindo Persada, 2013).
- Abdelaziz Hakimi et al., "Do Board Characteristics Affect Bank Performance? Evidence from the Bahrain Islamic Banks," *Journal of Islamic Accounting and Business Research* 9, no. 2 (2018): 251–72, <https://doi.org/10.1108/JIABR-06-2015-0029>.
- Adrian Sutedi, *Good Corporate Governance* (Jakarta: Sinar Grafika, 2012).
- Agus Wahyudin And Badingatus Solikhah, "Corporate Governance Implementation Rating In Indonesia And Its Effects On Financial Performance," *Corporate Governance (Bingley)* 17, No. 2 (2017): 250–65, <https://doi.org/10.1108/Cg-02-2016-0034>.
- Agus Widarjono, *Ekonometrika: Pengantar dan Aplikasinya Disertai Panduan EViews, Edisi Kelima* (Yogyakarta: UPP STIM YKPN, 2018), hlm. 353.
- Ali Abdulkarim Almutairi and Majdi Anwar Qutainah, "Corporate Governance: Evidence from Islamic Banks," *Social Responsibility Journal* 13, no. 3 (2017): 601–624.
- Ali R. Almutairi and Majdi Anwar Qutainah, "Corporate Governance: Evidence from Islamic Banks," *Social Responsibility Journal* 13, no. 3 (2017): 601–24, <https://doi.org/10.1108/SRJ-05-2016-0061>.
- Ameni Tarchouna, Bilel Jarraya, and Abdelfettah Bouri, *Do Board Characteristics and Ownership Structure Matter for Bank Non-Performing Loans? Empirical Evidence from US Commercial Banks*, *Journal of Management and Governance*, vol. 26 (Springer US, 2022), <https://doi.org/10.1007/s10997-020-09558-2>.
- Amy J Hillman and Dalziel Thomas, "Boards of Directors and Firm Performance : Integrating Agency and Resource Dependence Perspectives Author (s): Amy J . Hillman and Thomas Dalziel Source : The Academy of Management Review , Vol . 28 , No . 3 (Jul . , 2003), Pp . 383-396 Published By :," *Management* 28, no. 3 (2011): 383–96.

- Andrei Shleifer and Robert W. Vishny, "A Survey of Corporate Governance," *Journal of Finance* 52, no. 2 (1997): 737–83, <https://doi.org/10.1111/j.1540-6261.1997.tb04820.x>.
- Andrey Zagorchev and Lei Gao, "Corporate Governance and Performance of Financial Institutions," *Journal of Economics and Business* 82 (2015): 17–41, <https://doi.org/10.1016/j.jeconbus.2015.04.004>.
- Anik Hariyanti and Arna Asna Annisa, "Pengaruh Dewan Pengawas Syariah, Ukuran Perusahaan Dan Investment Account Holder Terhadap Pengungkapan Islamic Social Reporting Dengan Profitabilitas Sebagai Variabel Moderating," *Journal of Accounting and Digital Finance* 1, no. 3 (2021): 238–48, <https://doi.org/10.53088/jadfi.v1i3.127>.
- Arta Adi Kusuma, *The Effect of Motivation and Work Environment on the Performance of Hotel Muria Semarang Employees*, no. 02 (2021).
- Ascarya Ascarya and Diana Yumanita, "Comparing the Efficiency of Islamic Banks in Malaysia and Indonesia," *Buletin Ekonomi Moneter Dan Perbankan* 11, no. 2 (2009), <https://doi.org/10.21098/bemp.v11i2.237>.
- B Ballester, L., González-Urteaga, A., & Martínez, "The Role of Corporate Governance in Bank Risk-Taking: Evidence from Emerging Markets," *Journal of Business Research* 109 (2020): 205–16.
- B Dogan and I H Eksi, "The Effect of Board of Directors Characteristics on Risk and Bank Performance: Evidence from Turkey," *Economics and Business Review* 6, no. 3 (2020): 88–104.
- Badi H. Baltagi, *Econometric Analysis of Panel Data*, Springer Texts in Business and Economics (Cham: Springer International Publishing, 2021), <https://doi.org/10.1007/978-3-030-53953-5>.
- Badingatus Solikhah and Amalia M. Winarsih, "Pengaruh Pengungkapan Corporate Social Responsibility Dan Good Corporate Governance Terhadap Kinerja Perusahaan," *Jurnal Dinamika Akuntansi* 8, no. 1 (2016): 58–69.
- Baltagi, Badi H., *Econometric Analysis of Panel Data*, 5th ed. (West Sussex: John Wiley & Sons, 2013), hlm. 11.
- Bank Indonesia, "Surat Edaran Bank Indonesia Nomor 6/23/DPNP Tentang Sistem Penilaian Tingkat Kesehatan Bank Umum" (Jakarta: Bank Indonesia., 2004).
- Bank Indonesia, *Peraturan Bank Indonesia Nomor 8/4/PBI/2006 Tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum* (Jakarta: Bank Indonesia, 2006), Pasal 1.

- Basiru Salisu Kallamu and Nur Ashikin Mohd Saat, "Audit Committee Attributes and Firm Performance: Evidence from Malaysian Finance Companies," *Asian Review of Accounting* 23, no. 3 (2015): 206–31, <https://doi.org/10.1108/ARA-11-2013-0076>.
- C. P. Abdul Gafoor, V. Mariappan, and S. Thyagarajan, "Board Characteristics and Bank Performance in India," *IIMB Management Review* 30, no. 2 (2018): 160–67, <https://doi.org/10.1016/j.iimb.2018.01.007>.
- Carmidah Carmidah, "Pengukuran Kinerja Keuangan Pada Bank Umum Syariah Menggunakan Indikator Kinerja Perbankan Syariah," *GEMILANG: Jurnal Manajemen Dan Akuntansi* 1, no. 3 (2021): 09–22, <https://doi.org/10.56910/gemilang.v1i3.101>.
- Chandra Christalisana, "The Influence of Experience and Human Resources Character for Construction Management Consultant through the Working Quality in Project at Pandeglang District" 7, no. 1 (2018): 87–98.
- Chandra Setiawan et al., "Non-Performing Loans and Bank Efficiency of Conventional and Islamic Banks in the Organization of Islamic Cooperation (OIC) Countries," *Journal of Islamic Economics, Banking and Finance* 13, no. 4 (2017): 19–44, <https://doi.org/10.12816/0051000>.
- Christina Verawaty Situmorang and Arthur Simanjuntak, "Pengaruh Good Corporate Governance Terhadap Kinerja Keuangan Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia," *Jurnal Akuntansi Dan Bisnis : Jurnal Program Studi Akuntansi* 5, no. 2 (2019): 160, <https://doi.org/10.31289/jab.v5i2.2694>.
- David J Harr, James T Godfrey, and Robert H Frank, "Accounting for Volunteer Services in a Charitable Organization Reesebrothers," 1992, 1–49, https://ellisarchive.org/sites/default/files/2019-09/Document_20190903_0008_0.pdf.
- Dian Prasinta, "Accounting Analysis Journal Pengaruh Good Corporate Governance Terhadap Kinerja Keuangan," *Accounting Analysis Journal* 1, no. 2 (2012): 1–7, <http://journal.unnes.ac.id/sju/index.php/aaj>.
- Dr. Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R & D*, T.T. (Bandung), 2017.
- Eahab Elsaid and Nancy D. Ursel, "CEO Succession, Gender and Risk Taking," *Gender in Management* 26, no. 7 (2011): 499–512, <https://doi.org/10.1108/17542411111175478>.
- Ejaz Aslam and Razali Haron, "Does Corporate Governance Affect the Performance of Islamic Banks? New Insight into Islamic Countries,"

- Corporate Governance (Bingley) 20, no. 6 (2020): 1073–90, <https://doi.org/10.1108/CG-11-2019-0350>.
- Eugene F. Brigham and Joel F. Houston, *Essential of Financial Management. Eleventh Edition*, 2007.
- Eugene F. Fama and Michael C. Jensen, “Separation of Ownership and Control,” *Corporate Governance: Values, Ethics and Leadership* XXVI, no. June (2019): 163–88, <https://doi.org/10.1086/467037>.
- Eugene F. Fama and Michael C. Jensen, “Separation of Ownership and Control,” *Journal of Law and Economics* 26, no. 2 (2000): 301–325, <https://doi.org/10.1086/467037>.
- F. N Rivai, V., Veithzal, A. P., & Idroes, *Islamic Financial Management* (PT RajaGrafindo Persada, 2013).
- Farag, Mallin, and Ow-Yong, “Corporate Governance in Islamic Banks: New Insights for Dual Board Structure and Agency Relationships,” 2018.
- Febby Fauzi Hermanto Dkk., “Pengaruh Digital Marketing, Cita Rasa, Dan Promosi Terhadap Keputusan Pembelian Di Mie Ayam Dan Bakso 45 Burengan Kota Kediri,” *Jurnal Nuansa : Publikasi Ilmu Manajemen Dan Ekonomi Syariah* 3, No. 2 (2025): 55–69, <https://doi.org/10.61132/Nuansa.V3i2.1706>.
- Fernandes, C., Farinha, J., Martins, F.V. & Mateus, “Supervisory Boards, Financial Crisis and Bank Performance: Do Board Characteristics Matter?,” *Journal of Banking Regulation* 18 (2017): 310–37.
- Fitria Hasim et al., “Determinasi Kinerja Keuangan Perbankan Syariah: Pendekatan Keuangan Dan Non-Keuangan,” *Solusi* 23, no. 4 (2025): 554–69, <https://doi.org/10.26623/slsi.v23i4.12935>.
- Forum for Corporate Governance in Indonesia (FCGI), “Corporate Governance: Tata Kelola Perusahaan” (Jakarta, 2001).
- Georgiana Danilov, “The Impact of Corporate Governance on Firm Performance: Panel Data Evidence from S&P 500 Information Technology,” *Future Business Journal* 10, no. 1 (2024): 1–25, <https://doi.org/10.1186/s43093-024-00376-8>.
- Ghozali, *Aplikasi Analisis Multivariate Dengan Program IBM SPSS* 26, 10th ed. (Semarang: Badan Penerbit Universitas Diponegoro, 2021).
- Ghozali, I., *Aplikasi Analisis Multivariate dengan Program IBM SPSS* 25, Edisi 9 (Semarang: Badan Penerbit Universitas Diponegoro, 2018), hlm. 95.

- Güler Aras and David Crowther, "Governance and Sustainability: An Investigation into the Relationship between Corporate Governance and Corporate Sustainability," *Management Decision* 46, no. 3 (2008): 433–48, <https://doi.org/10.1108/00251740810863870>.
- H. Hakimi, A., Rachdi, H., Ben Selma Mokni, R., & Hssini, "Do Board Characteristics Affect Bank Performance? Evidence from Bahraini Islamic Banks," *Journal of Islamic Accounting and Business Research* 9, no. 2 (2018): 251–72.
- Habib Chapra, M. Umer Ahmed, *Corporate Governance in Islamic Financial Institutions* (Jeddah: Islamic Research and Training Institute, 2002).
- Hassan, M. K., & Bashir, A. H. M. (2003). Determinants of Islamic banking profitability. Dalam 10th ERF Annual Conference, Morocco.
- Hery, Analisis Laporan Keuangan: *Integrated and Comprehensive Edition* (PT Grasindo, 2021).
- Hisham Farag, Chris Mallin, and Kean Ow-Yong, "Corporate Governance in Islamic Banks: New Insights for Dual Board Structure and Agency Relationships," *Journal of International Financial Markets, Institutions and Money* 54 (2018): 59–77, <https://doi.org/10.1016/j.intfin.2017.08.002>.
- Ilker Etikan, "Comparison of Convenience Sampling and Purposive Sampling," *American Journal of Theoretical and Applied Statistics* 5, no. 1 (2016): 1, <https://doi.org/10.11648/j.ajtas.20160501.11>.
- Imam Ghozali dan Dwi Ratmono, *Analisis Multivariat Dan Ekonometrika: Teori, Konsep, Dan Aplikasi Dengan EViews 12* (Semarang: Universitas Diponegoro, 2022).
- Imam Ghozali, *Aplikasi Analisis Multivariete Dengan Program Ibm Spss 23* (2018).
- Imam Ghozali, *Aplikasi Analisis Multivariete dengan Program IBM SPSS 25*, Edisi 9 (Semarang: Badan Penerbit Universitas Diponegoro, 2018), hlm. 95.
- Indah Permata Sari, "Penerapan Corporate Governance Terhadap Kinerja Perusahaan" 4 (2021): 90–97.
- Ishaku Thomas and A O Oladipupo, "Residual Loss of Agency Cost in Organisational Asymmetric Cost Behaviour".
- Ismail Solihin, *Corporate Governance: Konsep Dan Aplikasi Dalam Perusahaan Publik Dan Korporasi Indonesia* (Jakarta: Erlangga, 2014).
- Ismail, *Manajemen Perbankan: Dari Teori Menuju Aplikasi* (Prenadamedia Group, 2018).

Jeffrey Pfeffer and Gerald R. Salancik, "The External Control of Organizations: A Resource Dependence Perspective" (New York, 1978).

Jensen and Meckling, "Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure."

Kasmir, *Analisis Laporan Keuangan*, ed. Edisi Revisi (Jakarta: PT RajaGrafindo Persada, 2019).

Kathleen M Eisenhardt, "Agency Theory : An Assessment and Review Linked References Are Available on JSTOR for This Article : Agency Theory : An Assessment and Review," *Academy of Management* 14, no. 1 (1989): 57–74.

Keyur Thaker et al., "A DEA and Random Forest Regression Approach to Studying Bank Efficiency and Corporate Governance," *Journal of the Operational Research Society* 73, no. 6 (2022): 1258–77, <https://doi.org/10.1080/01605682.2021.1907239>.

Komite Nasional Kebijakan Governance (KNKG), *Pedoman Umum Good Corporate Governance Indonesia* (Jakarta: KNKG, 2006).

Laras Clara Intia and Siti Nur Azizah, "Pengaruh Dewan Direksi, Dewan Komisaris Independen, Dan Dewan Pengawas Syariah Terhadap Kinerja Keuangan Perbankan Syariah Di Indonesia" 7 (2021): 46–59.

Lukman M. Kabir Hassan dan Abdel-Hameed M. Bashir Dendawijaya, *Manajemen Perbankan "Determinants of Islamic Banking Profitability," Dalam 10th ERF Annual Conference* (Jakarta: Ghalia Indonesia, 2009).

Luqman Hakim et al., "Pengaruh Gender Diversity Dan Age Diversity Terhadap Financial Performance Dalam Institusi Perbankan Yang Terdaftar Di Bursa Efek Indonesia" 7, no. 6 (2025): 4087–93.

M. Kabir Hassan et Al., "The Governance, Risk-Taking, and Performance of Islamic Banks," *Journal of Financial Services Research*, 2017.

M. Umer Chapra and Habib Ahmed, *Corporate Governance in Islamic Financial Institutions* (Jeddah: Islamic Research and Training Institute (IRTI), Islamic Development Bank (IDB), 2002).

Michael C. Jensen and William H. Meckling, "Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure," *Journal of Financial Economics* 3, no. 4 (1976): 305–360, [https://doi.org/10.1016/0304-405X\(76\)90026-X](https://doi.org/10.1016/0304-405X(76)90026-X).

Muh. Arief Effendi, *The Power of Good Corporate Governance: Teori Dan Implementasi* (Jakarta: Salemba Empat, 2016).

- Muhammad Ivan Pramudya Baarsyah and Syahfitri Suryaningsi Welkom, "Pengaruh Good Corporate Governance Dan Corporate Social Responsibility Terhadap Profitabilitas Bank Umum Syariah," *Journal of Islamic Economics and Finance* 2, no. 1 (2025): 1–8, <https://doi.org/10.70248/joieaf.v2i1.2818>.
- Muhammad, *Manajemen Dana Bank Syariah* (Jakarta: Rajawali Pers, 2014).
- Nachrowi D. Nachrowi dan Hardius Usman, *Pendekatan Populer dan Praktis Ekonometrika untuk Analisis Ekonomi dan Keuangan* (Jakarta: LPFE UI, 2006), hlm. 311.
- Nadia Rahmati and Fauzan, "Pengaruh Good Corporate Governance Terhadap Kinerja Keuangan Bank Umum Syari'ah Di Indonesia Tahun 2019-2023," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 6, no. 2 (2025): 109–38, <https://doi.org/10.47467/elmal.v6i2.7158>.
- Naji Mansour Nomran, Razali Haron, and Rusni Hassan, "Shari'ah Supervisory Board Characteristics Effects on Islamic Banks' Performance: Evidence from Malaysia," *International Journal of Bank Marketing* 36, no. 2 (2018): 290–304, <https://doi.org/10.1108/IJBM-12-2016-0197>.
- Naji Mansour Nomran, Razali Haron, and Rusni Hassan, "Shari'ah Supervisory Board Characteristics Effects on Islamic Banks' Performance," *Journal of Financial Services Marketing* 23, no. 2 (2018): 174–86.
- Nikos Vafeas, "Audit Committees, Boards, and the Quality of Reported Earnings*," *Contemporary Accounting Research* 22, no. 4 (2005): 1093–1122, <https://doi.org/10.1506/1qyn-2rfq-fkyx-xp84>.
- Nils Kok and John M. Quigley Piet Eichholtz, "THE ECONOMICS OF GREEN BUILDING on JSTOR," *The MIT Press* 2, no. 1 (2013): 1–1, <https://www.jstor.org/stable/23355649>.
- Nirwan Ilyas, *Analisis Data Panel Model Efek Acak Pada Data Kemiskinan Di Provinsi Sulawesi Selatan*, T.T.
- Nurul Fajriyanti, Eko Ganis Sukoharsono, and Noval Abid, "Examining the Effect of Diversification, Corporate Governance and Intellectual Capital on Sustainability Performance," *International Journal of Research in Business and Social Science* (2147- 4478) 10, no. 2 (2021): 12–20, <https://doi.org/10.20525/ijrbs.v10i2.1053>.
- Nurul Madany dan Zulkifli Rais, *Regresi Data Panel dan Aplikasinya dalam Kinerja Keuangan terhadap Pertumbuhan Laba Perusahaan Idx Lq45 Bursa Efek Indonesia*, t.t.

Oni Marlina Susianti, “Perumusan Variabel Dan Indikator Dalam Penelitian Kuantitatif Kependidikan” 9 (2024): 18–30.

Organisation for Economic Co-operation and Development (OECD), “G20/OECD Principles of Corporate Governance” (Paris, 2023), <https://doi.org/10.1787/ed750b30-en>.

Organisation for Economic Co-operation and Development, “G20/OECD Principles of Corporate Governance Institution: OECD” (Paris, 2015).

Otoritas Jasa Keuangan, Peraturan OJK Nomor 55/POJK.03/2016 Tentang Penerapan Tata Kelola Bagi Bank Umum (Jakarta: OJK, 2016), Pasal 1 Ayat (7).

Otoritas Jasa Keuangan, Peraturan OJK Nomor 55/POJK.03/2016, Pasal 20–25.

Otoritas Jasa Keuangan, Peraturan OJK Nomor 55/POJK.03/2016, Pasal 39.

Pengaruh Remunerasi and Ukuran Dewan, “Ekasakti Pareso Jurnal Akuntansi” 4, no. 2 (2026): 205–18.

Prasinta, “Accounting Analysis Journal Pengaruh Good Corporate Governance Terhadap Kinerja Keuangan.”

Prof. Dr. Lijan Poltak Sinambela, M.M., M.Pd., *Metodologi Penelitian Kuantitatif*.

Publishing Company, C Jensen, And H Meckling, “Theory Of The Firm : Managerial Behavior , Agency Costs And Ownership Structure I . 3 (1976): 305–60.

R. G. Darmawati, D., Khomsiyah, K., & Rahayu, “Hubungan Corporate Governance Dan Kinerja Perusahaan,” *The Indonesian Journal of Accounting Research* 8, no. 1 (2005).

R. Nomran, N. M., Haron, R., & Hassan, “Shari’ah Supervisory Board Characteristics Effects on Islamic Banks’ Performance: Evidence from Malaysia.,” *International Journal of Bank Marketing* 36, no. 2 (2018): 290–304.

Rafli Faisal Firdaus and Ersi Sisdiyanto, “Analisis Ratio Profitabilitas Sebagai Penilaian Kinerja Keuangan Bank Syariah Indonesia : Studi Kasus Laporan Tahun 2022-2023,” *Jiic: Jurnal Intelek Insan Cendikia* 1, no. 10 (2024): 7384–91.

Rahmat Kurnia and Ahmad Wira, *Analisis Laporan Keuangan Bank Islam Teori Dan Praktek*, 2024.

- Renny Zuliana and Aliamin Aliamin, "Pengaruh Dewan Pengawas Syariah, Intellectual Capital, Dan Corporate Social Responsibility Terhadap Kinerja Bank Syariah Di Indonesia," *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi* 4, no. 4 (2019): 677–93, <https://doi.org/10.24815/jimeka.v4i4.15335>.
- Rihab Grassa and Hamadi Matoussi, "Corporate Governance of Islamic Banks: A Comparative Study between GCC and Southeast Asia Countries," *International Journal of Islamic and Middle Eastern Finance and Management* 7, no. 3 (2014): 346–62, <https://doi.org/10.1108/IMEFM-01-2013-0001>.
- Saban Echdar and Maryadi, *Business Ethic and Entrepreneurship (Etika Bisnis & Kewirausahaan)* (Yogyakarta: Deepublish, 2019).
- Sabur Mollah, M. Kabir Hassan, Omar Al Farooque, et al., "The Governance, Risk-Taking, and Performance of Islamic Banks," *Journal of Financial Services Research* 51, no. 2 (2017): 195–219, <https://doi.org/10.1007/s10693-016-0245-2>.
- Siti Nurhaliza, "Aufklarung: Jurnal Pendidikan, Sosial Dan Humaniora Implementasi Prinsip Good Corporate Governance Pada Perusahaan Di Indonesia" 3, no. 3 (2023): 240–47.
- Slamet Riyadi1 et al., "Analisis Regresi Data Panel Dengan Model Efek Umum, Model Efek Tetap Dan Model Efek Acak (Studi Kasus: Inflasi Dan Indeks Pembangunan Manusia)" 6, (2025): 167–86.
- Sugiyono, *Metode Penelitian Kuantitatif*, 2022.
- Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: Alfabeta, 2019): 240.
- Sukrisno Agoes and I Cenik Ardana, *Etika Bisnis Dan Profesi: Tantangan Membangun Manusia Seutuhnya* (Jakarta: Salemba Empat, 2014).
- Syed Amaar Ali Ausat, "The Relationship Between Corporate Governance and Financial Performance in Islamic Banks," *Jurnal Ekonomi & Studi Pembangunan* 19, no. 2 (2018): 91–100, <https://doi.org/10.18196/jesp.19.2.5001>.
- Theodore Eisenberg, Stefan Sundgren, and Martin T Wells, "Scholarship@Cornell Law: A Digital Repository Larger Board Size and Decreasing Firm Value in Small Firms Larger Board Size and Decreasing Firm Value in Small Firms," *Journal of Financial Economics* 48 (1998): 35–54, <http://scholarship.law.cornell.edu/facpub%5Cnhttp://scholarship.law.cornell.edu/facpub/393>.

- Tyas Dwi Nurta Marwinda Dan Danardono Danardono, “Perbandingan Iuran Normal Pensiun Metode Entry Age Normal Dan Projected Unit Credit Dengan Suku Bunga Cir (Cox Ingersoll Ross),” *Jurnal Pembelajaran Dan Matematika Sigma (Jpms)* 10, No. 2 (2024): 133–38, <https://doi.org/10.36987/Jpms.V10i2.5881>.
- Varadina Dela Puspita Dkk., “Pengaruh Penerapan Green Accounting, Leverage Dan Profitabilitas Terhadap Nilai Perusahaan Pada Perusahaan Sektor Industri Dan Kimia,” *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan* 6, No. 3 (2025): 14, <https://doi.org/10.53697/Emak.V6i3.2911>.
- W. Pratiwi, “Pengaruh Ukuran Dewan Pengawas Syariah, Pendidikan Dewan Pengawas Syariah, Jumlah Rapat Dewan Pengawas Syariah, Dan Ukuran Dewan Komisaris Terhadap Islamic Social Reporting,,” 2022.
- Widarjono, *Ekonometrika: Pengantar dan Aplikasinya*, hlm. 113.
- Widya Puspa et al., “Analisis Penerapan Good Corporate Governance (Gcg) (Studi Kasus Pada CV . Yobel Persada),,” 2020.
- Xiping Li and Christopher B. Malone, “Measuring Bank Risk: An Exploration of Z-Score,” *SSRN Electronic Journal*, no. January (2016): 1–38, <https://doi.org/10.2139/ssrn.2823946>.
- Yizhe Dong, Claudia Girardone, and Jing Ming Kuo, “Governance, Efficiency and Risk Taking in Chinese Banking,” *British Accounting Review* 49, no. 2 (2017): 211–29, <https://doi.org/10.1016/j.bar.2016.08.001>.
- Yolanda Dian Tjandra And Ni Wayan Suryathi, “Pengaruh Faktor Internal Dan Eksternal Perusahaan Terhadap Penerapan Good Corporate Governance Pada Perusahaan Retail (Studi Kasus Pada Perusahaan Yang Terdaftar Di Bursa Efek Indonesia Periode 2013-2015)” 2, No. 1 (2017).
- Yulfiswandi Yulfiswandi, Hesniati Hesniati, and Shelly Elida, “The Influence Of Corporate Governance on the Performance of Islamic Banks in Indonesia,” *Moneter: Jurnal Keuangan Dan Perbankan* 12, no. 2 (2024): 344–55, <https://doi.org/10.32832/moneter.v12i2.926>.
- Zagorchev and Gao, “Corporate Governance and Performance of Financial Institutions.”
- Zainuddin Iba, “Mengenal Prinsip Dan Penerapan Corporate Governance Dalam Mendukung Pengungkapan Informasi” 2, No. 3 (2013): 17–25.