

DAFTAR PUSTAKA

- Alnajjar, A. Z. A., & Othman, A. H. A. (2021). The Impact of Capital Adequacy Ratio (CAR) on Islamic Banks' Performance in Selected MENA Countries. *International Journal of Business Ethics and Governance*.
<https://doi.org/10.51325/ijbeg.v4i2.70>
- Angkut, Yamaly, F., & Candra, M. (2025). Determinants of Bank Risk-Taking: The Role of Capital Adequacy Ratio, Return on Equity to Total Assets, and Loan to Deposit Ratio in The Indonesian Banking Sector. *Baileo: Jurnal Sosial Humaniora*, 2(3), 334–349.
<https://doi.org/10.30598/baileofisipvol2iss3pp334-349>
- Anik, S., Chariri, A., & Isgiyarta, J. (2021). The Effect of Intellectual Capital and Good Corporate Governance on Financial Performance and Corporate Value: A Case Study in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(4), 391–402. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0391>
- Basel Committee on Banking Supervision. (2022). Principles for the effective management and supervision of climate-related financial risks. *Bank for International Settlements*, June. <https://www.bis.org/bcbs/publ/d532.htm>
- Basuki, A. T. (2021). *Analisis Data Panel Dalam Penelitian Ekonomi Dan Bisnis (Dilengkapi dengan Penggunaan Eviews)* (1st ed.).
<https://ekonometrikblog.wordpress.com/wp-content/uploads/2021/08/draft-buku-analisis-data-panel-dalam-penelitian-ekonomi-dan-bisnis-2021-dikompresi.pdf>
- Bursa Efek Indonesia. (2024). *Profil Dealer Utama*.
<https://www.idx.co.id/id/anggota-bursa-dan-partisipan/profil-dealer-utama/>

- Diana, N., Syafi'i, I., & Maulidiyah, N. N. (2024). Good Corporate Governance Toward Financial Performance Of Islamic Bank In Indonesia. *JPS (Jurnal Perbankan Syariah)*, 5(1), 173–190. <https://doi.org/10.46367/jps.v5i1.1797>
- Garg, M., Kryzanowski, L., & Zhang, J. (2024). Canadian Bank Capital and Liquidity Creation. *Asia-Pacific Journal of Financial Studies*, 626–663. <https://doi.org/10.1111/ajfs.12493>
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26* (10th ed.). Badan Penerbit Universitas Diponegoro.
- Goh, T. S., Henry, & Erika. (2021). The Influence of CSR, the Size of the Board of Commissioners and Leverage on Profitability of Manufacturing Companies Listed in BEI. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 4(1), 1295–1304. <https://doi.org/10.33258/birci.v4i1.1756>
- Gujarati, D. N., & Porter, D. C. (2009). Basic Econometrics. In *Introductory Econometrics: A Practical Approach* (5th ed.). McGraw-Hill Education.
- Gupta, N., & Mahakud, J. (2020). Ownership, bank size, capitalization and bank performance: Evidence from India. *Cogent Economics and Finance*, 8(1). <https://doi.org/10.1080/23322039.2020.1808282>
- Gwala, R. S., & Mashau, P. (2023). Tracing the evolution of agency theory in corporate governance. *Governance as a Catalyst for Public Sector Sustainability, April*, 260–285. <https://doi.org/10.4018/978-1-6684-6966-8.ch013>
- Hapsari, D. W., Yadiati, W., Suharman, H., & Rosdini, D. (2023). The Mediating

- Impact of Value Chain in The Link Between Corporate Governance and SOE's Performance. *Australasian Accounting, Business and Finance Journal*, 17(2), 75–85. <https://doi.org/10.14453/aabfj.v17i2.06>
- Hindasah, L., Supriyono, E., & Ningri, L. J. (2021). The Effect of Good Corporate Governance and Firm Size on Financial Performance. *Proceedings of the 4th International Conference on Sustainable Innovation 2020-Accounting and Management (ICoSIAMS 2020)*, 306–309. <https://doi.org/10.2991/aer.k.210121.042>
- Jensen, M. C., & Meckling, W. H. (1976). Theory of the firm: Managerial behavior, agency costs and ownership structure. *Journal of Financial Economics*, 3(4), 305–360. [https://doi.org/https://doi.org/10.1016/0304-405X\(76\)90026-X](https://doi.org/10.1016/0304-405X(76)90026-X)
- Juniasti, R. (2023). The Effect of BPR Composite Value of Governance Self Assessment on BPR Performance (Case Study of BPR in Bekasi Regency and City). *INFA International Journal of The Newest Finance and Accounting*, 1(1), 1–8. <https://doi.org/10.59693/infa.v1i1.5>
- Kasmir. (2017). *Analisis Laporan Keuangan* (1st ed.). Rajawali Press.
- Kementerian Keuangan Republik Indonesia. (2025). *Ringkasan Hasil Penerbitan SBN*. <https://www.djppr.kemenkeu.go.id/ringkasanhasilpenerbitan>
- Liu, G. R. A. F., Wea, A., & Kabba, M. N. (2025). *Analisis Peran dan Fungsi Bank BNI dalam Meningkatkan Perekonomian Masyarakat dengan Menerapkan Sistem Kredit Abstrak*. 11(1), 120–128. <https://doi.org/10.35870/jemsi.v11i1.3492>
- Maulidar, A., & Majid, M. S. A. (2020). Do Good Corporate Governance and

- Financing Risk Management Matter for Islamic Banks' Performance in Indonesia? *Etikonomi*, 19(2), 169–184. <https://doi.org/10.15408/etk.v19i2.15080>
- Muthmainnah, A., Amirullah, S., Sumarsih, Erwin, & Novitasari, E. (2022). *Panduan Eviews Untuk Ekonometrika Dasar*. Fakultas Ekonomi Universitas Sulawesi Barat.
- Natufe, O. K., & Evbayiro-Osagie, E. I. (2023). Credit Risk Management and the Financial Performance of Deposit Money Banks : Some New Evidence. *Journal of Risk and Financial Management*, 16(302), 1–23. <https://doi.org/doi.org/10.3390/jrfm16070302>
- Noviana, R., Ardian, E., Verdyansyah, D., & Oktafia, R. (2024). Evaluasi Kinerja Keuangan Bank Pembangunan Daerah Bali Periode 2020-2021 Menggunakan Analisis Prospektif. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 2(3), 167–178. <https://doi.org/10.61722/jiem.v2i3.1114>
- Nugroho, W., Silaen, M., Parhusip, A., & Al-Amin, A.-A. (2024). Optimizing Return On Asset (ROA) And Return On Equity (ROA) To Increase Banking Competitiveness On The Stock Exchange. *COSMOS: Jurnal Ilmu Pendidikan, Ekonomi Dan Teknologi*, 1(4), 184–198. <https://doi.org/10.37567/cosmos.v1i4.153>
- Nurhikmah, S., & Rahim, R. (2021). Pengaruh Faktor Keuangan dan Non Keuangan terhadap Financial Sustainability Ratio Perbankan. *Journal of Management and Business Review*, 18(1), 25–47. <https://doi.org/10.34149/jmbr.v18i1.214>

- Nurkhin, A., Kusmuriyanto, Widiyanto, Widiatami, A. K., & Aeni, I. N. (2023). Do Corporate Governance Implementation and Bank Characteristics Improve the Performance of Indonesian Islamic Banking? Before-COVID-19 Pandemic Analysis. *Banks and Bank Systems*, 18(3), 126–135. [https://doi.org/10.21511/bbs.18\(3\).2023.11](https://doi.org/10.21511/bbs.18(3).2023.11)
- Nurwulandari, A., Hasanudin, H., Subiyanto, B., & Pratiwi, Y. C. (2022). Risk Based bank rating and financial performance of Indonesian commercial banks with GCG as intervening variable. *Cogent Economics and Finance*, 10(1). <https://doi.org/10.1080/23322039.2022.2127486>
- OECD. (2023). G20/OECD Principles of Corporate Governance 2023. In *OECD Publishing*. <https://doi.org/doi.org/10.1787/ed750b30-en>
- Peraturan Bank Indonesia Nomor 15/2/PBI/2013 Tentang Penetapan Status Dan Tindak Lanjut Pengawasan Bank Umum Konvensional (2013). <https://peraturan.bpk.go.id/Details/137010/peraturan-bi-no-152pbi2013-tahun-2013>
- Peraturan Bank Indonesia Nomor 9 Tahun 2023 Tentang Perubahan Atas Peraturan Bank Indonesia Nomor 22/14/PBI/2020 Tentang Operasi Moneter, 1 (2023). <https://peraturan.bpk.go.id/Details/271922/peraturan-bi-no-9-tahun-2023>
- Peraturan Menteri Keuangan Nomor 222/PMK.01/2021 Tentang Manajemen Risiko Pengelolaan Keuangan Negara, Kementerian Keuangan Republik Indonesia 1 (2021). www.jdih.kemenkeu.go.id
- Peraturan Menteri Keuangan Republik Indonesia Nomor 168/PMK.08/2021 Tentang Dealer Utama Surat Utang Negara (2021).

<https://jdih.kemenkeu.go.id/api/download/35cf2300-950f-40e1-82b8-16764d34c987/168~PMK.08~2021Per.pdf>

Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum, 1 (2016).
<https://peraturan.bpk.go.id/Details/129768/peraturan-ojk-no-11poj032016-tahun-2016>

Purwanti, D. (2021). Determinasi Kinerja Keuangan Perusahaan : Analisis Likuiditas, Leverage Dan Ukuran Perusahaan (Literature Review Manajemen Keuangan). *Jurnal Ilmu Manajemen Terapan*, 2(5), 692–698.
<https://doi.org/10.31933/jimt.v2i5.593>

Rivai, V., Veithzal, A. P., & Indroes, F. N. (2007). *Bank and Financial Institution Management*. RajaGrafindo Persada.

Rohmatin, A., Firmansyah, F., & Fadlan, F. (2025). Peran Surat Berharga Syariah Negara (SBSN) dalam Meningkatkan Kesejahteraan Masyarakat Indonesia. *Journal of Economics and Business UBS*, 14(2), 108–128.
<https://doi.org/10.52644/joeb.v14i2.2610>

Safitri, J., Rahmati, A., Jayadi, J., & Affandi, M. A. (2021). Do Liquidity and Capital Adequacy Ratio Matter for Islamic Banks Performance in Indonesia? an Analysis Using Financing Risk As Mediator. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 10(1), 138. <https://doi.org/10.22373/share.v10i1.8104>

Siddique, A., Khan, M. A., & Khan, Z. (2022). The effect of credit risk management and bank-specific factors on the financial performance of the South Asian commercial banks. *Asian Journal of Accounting Research*, 7(2), 182–194.

<https://doi.org/10.1108/AJAR-08-2020-0071>

Sugiyono. (2023). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D* (Sutopo (ed.); 2nd ed.). Alfabeta.

Suhartini, D., Tjahjadi, B., & Fayanni, Y. (2024). Impact of sustainability reporting and governance on firm value: insights from the Indonesian manufacturing sector. *Cogent Business and Management*, 11(1).
<https://doi.org/10.1080/23311975.2024.2381087>

Supriyanto, B. E. (2025). *Efektivitas Surat Berharga Negara dalam Menutup Defisit Anggaran*.
<https://www.djpb.kemenkeu.go.id/kppn/watampone/id/data-publikasi/artikel/3813-efektivitas-surat-berharga-negara-dalam-menutup-defisit-anggaran.html#:~:text=Tantangan dalam Penggunaan SBN,yang berpotensi meningkatkan beban anggaran.>

Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 Tentang Penerapan Tata Kelola Bagi Bank Umum (2017).
<https://ojk.go.id/id/regulasi/Pages/SEOJK-tentang-Penerapan-Tata-Kelola-bagi-Bank-Umum.aspx>

Suryani, & Hendryadi. (2016). *Metode Riset Kuantitatif: Teori dan Aplikasi pada Penelitian Bidang Manajemen dan Ekonomi Islam*. Prenada Media.
<https://books.google.co.id/books?id=YHA-DwAAQBAJ>

Syahrani, S., & Sisdianto, E. (2024). Analisis Pengaruh Likuiditas Terhadap Kinerja Keuangan Perusahaan. *Jurnal Media Akademik (JMA)*, 2(11).
<https://doi.org/10.62281/v2i11.1056>

- Wasita, M. W. M., Artini, L. G. S., & Dana, I. M. (2022). The Effect of Bank Indonesia 7-Day Reverse Repo Rate on Profitability and Banking Capital in Indonesia. *European Journal of Business and Management Research*, 7(2), 90–95. <https://doi.org/10.24018/ejbmr.2022.7.2.1338>
- Winarso, E., Gunanta, R., & Prayitno, Y. H. (2020). Analisis Non Performing Loan (NPL) dan Loan to Deposit Ratio (LDR) Terhadap Kinerja Bank Perkreditan Rakyat (BPR) di Kota Bandung. *Journal of Accounting, Finance, Taxation, and Auditing (JAFTA)*, 2(1), 67–88. <https://doi.org/10.28932/jafta.v2i1.2942>
- Yanti, R. P., & Fasa, M. I. (2024). Implementasi Manajemen Risiko Kepatuhan Dalam Bank Syariah Indonesia Implementation Of Compliance Risk Management In Indonesian Sharia Bank. *JICN: Jurnal Intelek Dan Cendikiawan Nusantara*, 1(2), 7148–7161. <https://jicnusantara.com/index.php/jicn/article/view/1234>