

DAFTAR PUSTAKA

- Adji, W. H. (2023). Pengaruh kompetensi karyawan terhadap kualitas pelayanan pelanggan di kedai kopi Tovi Kohi. *JSMA (Jurnal Sains Manajemen Dan Akuntansi)*, 15(2), 190-205. <https://doi.org/10.37151/jsma.v15i2.141>
- Afifah, Z. N., Supardi, S., & Dharmanto, A. (2024). Pengaruh kompetensi terhadap kinerja pegawai melalui disiplin kerja pada Kantor Kecamatan Tambun Utara. *Jurnal Ekonomi, Akuntansi, dan Perpajakan*, 1(3), 290–305. <https://doi.org/10.61132/jeap.v1i3.351>
- Agus, S., Tj, H., Hery, W., & Tecualu, M. (2021). The influence of organizational support and management of employee performance marketing in mediation by competence. *International Journal of Science Technology & Management*, 2(1), 150-160. <https://doi.org/10.46729/ijstm.v2i1.102>
- Aisya, R. R., & Evasari, A. D. (2023). Peran stres kerja dalam memediasi pengaruh beban kerja dan lingkungan kerja terhadap kinerja karyawan pada CV. Bumi Mandiri Indonesia. *Bisman (Bisnis Dan Manajemen): The Journal of Business and Management*, 6(3), 515-528. <https://doi.org/10.36815/bisman.v6i3.2891>
- Aiyubbi, D., Widarjono, A., & Amir, N. (2022). Dampak diversifikasi pembiayaan sektoral terhadap non-performing financing Bank Pembiayaan Rakyat Syariah. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 9(2), 140-155. <https://doi.org/10.20473/vol9iss20222pp140-155>
- Aliyya, A., Frima, R., & Oliyan, F. (2022). Pengaruh kompensasi finansial dan non finansial terhadap kinerja karyawan dengan motivasi kerja sebagai variabel intervening (studi empiris pada BPR di kota Payakumbuh). *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia (JABEI)*, 1(1), 50-57. <https://doi.org/10.30630/jabei.v1i1.10>
- Almekhlafi, A. A.-G. S. (2022). Human capital impact on organizational performance of commercial banks operating in Yemen. *Banks and Bank Systems*, 17(2), 178–188. [https://doi.org/10.21511/bbs.17\(2\).2022.15](https://doi.org/10.21511/bbs.17(2).2022.15)
- Amalia, R. (2020). Bagaimanakah kinerja bank umum syariah di Indonesia?: Penilaian dengan Sharia Maqashid Index (SMI). *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, 2(1), 46-69. <https://doi.org/10.24239/jipsya.v2i1.22.46-69>
- Amalutstsania, W. Y., & Anwar, M. (2021). *Corporate governance, risiko, dan nilai perusahaan pada perusahaan sektor perbankan di Indonesia*. *Jurnal Ilmu Manajemen*, 11(1), 1–9. <https://doi.org/10.32502/jimn.v11i1.3514>

- Amaro, S., Abrantes, J. L., & Seabra, C. (2015, June 17). Comparing CB-SEM and PLS-SEM results: an empirical example. <https://doi.org/10.3990/2.357>
- Aminuddin, S. (2018). The influence of competence on employee performance: a study on the department of population and civil registry in kendari city, indonesia. *Russian Journal of Agricultural and Socio-Economic Sciences*. <https://doi.org/10.18551/RJOAS.2018-10.05>
- Anwar, M. (2018). *Pengaruh konflik peran, stres kerja, dan komitmen organisasi terhadap kinerja karyawan bagian produksi di PT. Bumi Karya Sentosa di Surabaya*. UPN “Veteran” Repository. <https://repository.upnjatim.ac.id/95/1/pengaruh%20konflik%20peran.pdf>
- Aristarini, Luh. (2014). Pengaruh pengalaman kerja, kompetensi sosial, dan motivasi kerja terhadap kinerja karyawan pada bagian pemasaran PT Adira Finance Singaraja. *Jurnal Manajemen Indonesia*, 2(1). <https://ejournal.undiksha.ac.id/index.php/JMI/article/view/3379>
- Arruda, W. D. (2023). Management by competences and its relevance for organizational improvement. *International Journal of Human Sciences Research*. <https://doi.org/10.22533/at.ed.55834423211110>
- Asrunputri, A. P. (2018). Pengaruh kepuasan kerja, keterlibatan kerja, dan perceived organizational support terhadap komitmen organisasional pada Bank Syariah Mandiri. *Jurnal Dinamika Manajemen Dan Bisnis*, 1(2). <https://doi.org/10.21009/jdmb.01.2.01>
- Assensoh-Kodua, A. (2019). The resource-based view: a tool of key competency for competitive advantage. *Problems and Perspectives in Management*. [https://doi.org/10.21511/PPM.17\(3\).2019.12](https://doi.org/10.21511/PPM.17(3).2019.12)
- Astarina, I., Fitrio, T., Hapsila, A., & Supriyadi, A. (2022). *The role of training in mediating the effect of competence, compensation on employee performance*. Retrieved from <https://pdfs.semanticscholar.org/c5a8/ee1a9ff34942888fb39763e04f0633821f4b.pdf>
- Bhagat, S., Gupchup, S., Gadre, O., & Patil, D. Y. (2023). Risk Management in Banking Field. *International Journal For Multidisciplinary Research*. <https://doi.org/10.36948/ijfmr.2023.v05i05.7149>
- Batviano, M. Z., Tewal, B., & Sumarauw, J. S. B. (2023). Pengaruh sistem informasi sumber daya manusia dan kompetensi karyawan terhadap efektivitas kerja karyawan pada CV. Kombos Manado. *Jurnal Emba Jurnal Riset Ekonomi Manajemen Bisnis Dan Akuntansi*, 11(3), 1247-1257. <https://doi.org/10.35794/emba.v11i3.50872>

- Boni, L., Toschi, L., & Fini, R. (2021). Investors' aspirations toward social impact: A portfolio-based analysis. *Sustainability*, 13(9), 5293. <https://doi.org/10.3390/su13095293>
- Bousslama, G., & Bouteiller, C. (2019). Human capital and credit risk management: training is more valuable than experience. *Problems and Perspectives in Management*. [https://doi.org/10.21511/PPM.17\(1\).2019.07](https://doi.org/10.21511/PPM.17(1).2019.07)
- Deliandra, R. (2020). Evaluasi implementasi manajemen risiko pada proses pemberian kredit. <https://doi.org/10.20473/JEBA.V29I12019.52-63>
- de Sivatte, I., Gordon, J. R., Olmos, R., & Simón, C. (2019). The effects of site experience on job performance: a missing element in work experience. *The International Journal of Human Resource Management*, 32(21), 4603–4628. <https://doi.org/10.1080/09585192.2019.1687556>
- Dikshit, A., & Jain, T. K. (2017). Training and Skill Development for Employee Retention and Performance Enhancement in Banks. *Social Science Research Network*. <https://doi.org/10.2139/SSRN.2984442>
- Edriyanti, R. (2020). Analisis pengaruh pembiayaan mudharabah, musyarakah, murabahah dan NPF terhadap ROA (Studi kasus BPRS di Indonesia). *Nisbah Jurnal Perbankan Syariah*, 6(2), 63. <https://doi.org/10.30997/jn.v6i2.3561>
- Eliza, M., & Pratiwi, N. (2021). Implications of organizational culture, servant leadership, competence on quality of work life and employee performance syar'i garment. *Laa Maisyir Jurnal Ekonomi Islam*, 8(1), 103. <https://doi.org/10.24252/lamaisyir.v8i1.18674>
- Fahmi, M., Tarigan, A. A., & Sugianto, S. (2024). Strengthening Leadership and Islamic Work Ethics Through Employee Characteristics in Improving The Function of Risk Management in Bank SUMUT Syariah. <https://doi.org/10.29300/aij.v10i2.3962>
- Fajar, R. N., & Susanti, F. (2023). Pengaruh pengalaman kerja dan kualitas kerja terhadap kinerja karyawan badan penanggulangan bencana daerah (BPBD) Kabupaten Pesisir Selatan. *Jurnal Economina*, 2(6), 1343-1355. <https://doi.org/10.55681/economina.v2i6.607>
- Farhan, M. (2023). *Pengaruh Kinerja Karyawan Terhadap Kualitas SDM Dan Organisasi*. <https://doi.org/10.59246/muqaddimah.v1i2.211>
- García, A., Rey-Moreno, M., & Lima, P. (2018). Competitive advantages as a complete mediator variable in strategic resources, dynamic capabilities and

- performance relations in the car sales sector. *Journal of Business*, 10(1), 24-37. <https://doi.org/10.21678/jb.2018.875>
- Goh, J., Sentoso, A., & Setyawan, A. (2024). The influence of work environment and employee competency on employee performance mediated by motivation. *Balance Economic Business Management and Accounting Journal*, 21(1), 33-48. <https://doi.org/10.30651/blc.v21i1.20393>
- Gołaś, H. (2013). Personal Risk Management. https://doi.org/10.1007/978-3-642-39476-8_99
- Hamzah, N., Maelah, R., & Saleh, O. M. (2022). The moderating effect of human capital on the relationship between enterprise risk management and organization performance. *International Journal of Business and Society*, 23(1), 614-632. <https://doi.org/10.33736/ijbs.4633.2022>
- Hamza, I., & Tóvölgyi, S. (2022). The Effect of Gamified E-learning on Employees' Engagement: A Case Study of a Lebanese Bank. *Periodica Polytechnica Social and Management Sciences*. <https://doi.org/10.3311/PPso.19616>
- Haq, I. S. (2023). The effect of financing portfolio diversification strategy on the risk of non-performing financing in the Indonesian Islamic banks. *J-Ebis (Jurnal Ekonomi Dan Bisnis Islam)*. <https://doi.org/10.32505/j-ebis.vi0.5560>
- Harkriskayani, I., & Putra, P. (2024). The Influence of Educational Background and Work Experience on Employee Work Ethic. *Human Capital and Organizations*. <https://doi.org/10.58777/hco.v1i2.176>
- Harningrum, Y. L., & Aisyah, M. N. (2021). Performance measurement analysis using balance scorecard in Dr. H. Soewondo Kendal Hospital. *Nominal Barometer Riset Akuntansi Dan Manajemen*, 10(1), 71-81. <https://doi.org/10.21831/nominal.v10i1.32583>
- Haryetti, H., Rokhmawati, A. (2021). Does good corporate governance mediate risk management implementation and financial performance of Indonesian commercial banks?. *Journal of Southwest Jiaotong University*, 56(3), 457-472. <https://doi.org/10.35741/issn.0258-2724.56.3.39>
- Hsb, S., Syahbudi, M., & Yanti, N. (2024). Impact of Sharia Kur financing on performance of MSMEs financing of Indoensian Syariah Banking. *Journal La Sociale*. <https://doi.org/10.37899/journal-la-sociale.v5i5.1368>
- Hazwin, H., Nurnasrina, N., Syahpawi, S. (2024). Studi literatur: Penilaian kesehatan bank syariah. *Money*, 2(2), 112-119. <https://doi.org/10.31004/money.v2i2.23116>

- Herlambang, D., & Hapsari, D. (2024). Concentrated ownership and firm value: The mediation role of risk management disclosure. *Owner*, 8(1), 606-616. <https://doi.org/10.33395/owner.v8i1.1844>
- Herwina, Y. (2022). *The Influence of Competence on Employee Performance: Investigation of Automotive Companie*. <https://doi.org/10.54099/ijmba.v1i1.97>
- Hidayat, R., & Ramadhani, F. (2021). Pengaruh pelatihan dan sertifikasi terhadap kompetensi pegawai di sektor perbankan syariah. *Jurnal Manajemen Perbankan*, 11(2), 202–215.
- Ilham, M. (2022). Peran pengalaman kerja dalam meningkatkan kinerja karyawan: suatu tinjauan teoritis dan empiris. *Jurnal Magister Manajemen Universitas Mataram*. <https://doi.org/10.29303/jmm.v11i1.695>
- Ingsih, K., Riskawati, N., Prayitno, A., & Ali, S. (2021). *The role of mediation on work satisfaction to work environment, training, and competency on employee performance*. *Jurnal Aplikasi Manajemen*, 19(3), 469–482. Universitas Brawijaya. <https://doi.org/10.21776/ub.jam.2021.019.03.02>
- Istiningrum, A. A. (2012). *Implementasi penilaian risiko dalam menunjang pencapaian tujuan instansi pendidikan*. <https://doi.org/10.21831/JPAI.V9I2.963>
- Ismail, A. M., Haida, I., & Latiff, M. (2019). *Board Diversity and Corporate Sustainability Practices: Evidence on Environmental, Social and Governance (ESG) Reporting*. <https://doi.org/10.5430/ijfr.v10n3p31>
- Jafar, A., & Nur, M. F. (2023). Pengaruh lingkungan kerja terhadap pegawai dengan efektivitas kinerja pada kantor kementerian agama kabupaten Sinjai. *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi Dan Bisnis Islam*, 5(2), 147–163. <https://doi.org/10.47435/asy-syarikah.v5i2.2237>
- Jauhari, R., Sukmadilaga, C., & Mulyani, S. (2021). Implementasi dan critical success factor manajemen risiko di instansi pemerintah. *Jurnal Paradigma Ekonomika*, 16(2), 285–298. <https://doi.org/10.22437/jpe.v16i2.11911>
- Junaedi, A. T., Sudarno, S., Suhardjo, S., Wijaya, E., & Ng, M. (2023). Asesmen kompetensi karyawan bank perkreditan rakyat Kabupaten Rokan Hulu, Provinsi Riau. *Jurnal Pengabdian Masyarakat Multidisiplin*, 7(1), 31–39. <https://doi.org/10.36341/jpm.v7i1.3442>
- Kasmawati, Y. (2017). *HUMAN CAPITAL DAN KINERJA KARYAWAN (Suatu Tinjauan Teoritis)*. <https://doi.org/10.30998/JABE.V3I4.1781>

- Kawurung, O., Graha, A., & Manik, Y. (2023). Pengaruh prestasi kerja, kompetensi karyawan dan pengalaman kerja terhadap promosi jabatan (Studi pada PT. Bank NTT Cabang Waingapu Kabupaten Sumba Timur). *Remik (Riset dan E-Jurnal Manajemen Informatika Komputer)*, 7(2), 907–915. <https://doi.org/10.33395/remik.v7i2.12206>
- Khaddafi, M., Heikal, M., & Falahuddin, F. (2021). Risk management implementation model in moderating risk relationship based on internal audit. *Morfai Journal*, 1(2), 311–322. <https://doi.org/10.54443/morfai.v1i2.103>
- Khan, S. (2023). An insight into competence and competence building. *Indian Scientific Journal Of Research In Engineering And Management*. <https://doi.org/10.55041/ijsrem25629>
- Kosztowniak, A. (2024). The impact of ESG regulations and taxonomy on the credit process in commercial banks. *Finanse i Prawo Finansowe*, 2(42), 87–108. <https://doi.org/10.18778/2391-6478.2.42.05>
- Krisnandi, H., & Sari, W. A. (2022). Peningkatan kinerja karyawan PT. Meiko Ekspres melalui kompetensi, kompensasi, pelatihan dan disiplin kerja. *Oikonomia Jurnal Manajemen*, 18(1), 15. <https://doi.org/10.47313/oikonomia.v18i1.1474>
- Likhitkar, B. (2024). A study on Emphasizing Employability in the Fast Pacing Economy and Concentrating on the Imminent Job prospect in the Market. *International Journal For Multidisciplinary Research*. <https://doi.org/10.36948/ijfmr.2024.v06i03.22865>
- Lusy, L., Mastan, S. A., & Boedihardjo, D. C. (2023). Peran intellectual capital dalam pengembangan kinerja BPR di Kabupaten Sidoarjo. *Jurnal Aktual*, 21(1). <https://doi.org/10.47232/aktual.v21i1.324>
- Magno, F., Cassia, F., & Ringle, C. M. (2022). A brief review of partial least squares structural equation modeling (PLS-SEM) use in quality management studies. *The Tqm Journal*. <https://doi.org/10.1108/tqm-06-2022-0197>
- Marani, M., Tahir, H. M., & Seman, S. A. (2022). *The Relationship between Work Experience and The Job Performance of Technical Lecturers*. <https://doi.org/10.61688/jev.v3i2.43>
- Mariasa, I., Fahrul, M., Sumarta, R., & Aji, K. (2021). Analisis pengaruh penerapan sistem informasi manajemen diklat dan kompetensi pegawai terhadap kinerja pegawai (Studi kasus Politeknik Pelayaran Sorong). *JPB Jurnal Patria Bahari*, 1(2), 46–52. <https://doi.org/10.54017/jpb.v1i2.43>

- Marillo, C., Freeman, B., Espanha, A., Watson, J., & Viphindrat, B. (2024). Strategies for Competence Development in Dynamic Business Landscapes. <https://doi.org/10.61230/interconnection.v1i4.76>
- Mas'udi, A. B., & Said, I. M. (2024). Pengaruh manajemen risiko terhadap kinerja keuangan perbankan: Literature review. *Journal of Social and Economics Research*, 5(2), 2080–2086. <https://doi.org/10.54783/jser.v5i2.312>
- Masturo, M., & Hendrianto, S. (2019). Analisis tingkat risiko pembiayaan murabahah, tingkat risiko pembiayaan musyarakah, financing to deposit ratio (FDR) dan pengaruhnya terhadap profitabilitas pada Bank Pembiayaan Rakyat Syariah. *Dynamic Management Journal*, 3(2). <https://doi.org/10.31000/dmj.v3i2.1961>
- Melvani, F. N., & Utami, D. (2023). Pengaruh lingkungan kerja, kompetensi dan budaya organisasi terhadap kinerja karyawan PT. Aek Tarum PKS Belida Sampoerna Agro, Sumatera Selatan. *Equivalent: Journal of Economic, Accounting and Management*, 1(2), 133–141. <https://doi.org/10.61994/equivalent.v1i2.102>
- Merdeka, I. B., & Herminingsih, A. (2021). The effect of competency, organizational citizenship behavior and work–family conflict on employee performance at the Secretariat Directorate General of Guidance Islamic Society of the Ministry of Religion of the Republic of Indonesia. *Dinasti International Journal of Digital Business Management*, 2(2), 345–359. <https://doi.org/10.31933/dijdbm.v2i2.777>
- Mohammed, K. M. (2014). Training to Manage Risk: Focusing on the Essential. *Journal of Advanced Management Science*. <https://doi.org/10.12720/JOAMS.2.1.1-6>
- Mukhtar, A., Toto, H., & Mutmainnah, I. (2021). Hubungan kompetensi terhadap kinerja karyawan. *Nobel Management Review*, 2(2), 283–291. <https://doi.org/10.37476/nmar.v2i2.1952>
- Mulisa, F. (2022). Sampling techniques involving human subjects: Applications, pitfalls, and suggestions for further studies. *International Journal of Academic Research in Education*. <https://doi.org/10.17985/ijare.1225214>
- Mutawali, M., Rodoni, A., & bin Said, M. (2019). Prevention Effectiveness of Non-Performing Financing in the Indonesian Islamic Bank. *Etikonomi*. <https://doi.org/10.15408/ETK.V18I2.11262>
- Mustofa, V., Anggraini, W. E. P., Putri, E. U., & Mundhori, M. (2024). Analisis pentingnya monitoring dan pengawasan lapangan dalam pembiayaan bank

- syariah. *Al-Muraqabah Journal of Management and Sharia Business*, 4(2), 244–260. <https://doi.org/10.30762/al-muraqabah.v4i2.2018>
- Mutiah, C., Wahab, W., & Nurudin, N. (2020). Pengaruh pembiayaan jual beli, bagi hasil, dan pembiayaan bermasalah terhadap kinerja keuangan. *Jurnal Ilmu Perbankan dan Keuangan Syariah*, 2(2), 223–242. <https://doi.org/10.24239/jipsya.v2i2.33.221-241>
- Nurdianta, Y. (2024). Hubungan kompensasi dan kompetensi dengan kinerja karyawan pada PT. Kuala Mina Persada. *Jurnal Asik: Jurnal Administrasi Bisnis Ilmu Manajemen & Kependidikan*, 2(1), 29–38. <https://doi.org/10.59639/asik.v2i1.50>
- Nurdiansyah, R., Mariam, S., Ameido, M. A., & Ramli, A. H. (2020). Work Motivation, Job Satisfaction and Employee Performance. <https://doi.org/10.25105/BER.V20I2.8006>
- Nurlita, Y., Maryam, S., & Sulistiyowati, L. H. (2021). Pengaruh kompetensi dan kompensasi terhadap kinerja karyawan. *Jurnal Inspirasi Bisnis dan Manajemen*, 4(2), 191. <https://doi.org/10.33603/jibm.v4i2.4159>
- Nurhalima, A. S. (2023). Building Competitive Employees in The Digital Era With Competency-Based Training. <https://doi.org/10.24036/kolokium.v11i3.767>
- Ogalo, H. S. (2021). Towards Managing Firm Performance through Enterprise Risk Management Practices and Staff Competence: An Empirical Study from the Banking Sector. 3(3), 32–45. <https://doi.org/10.33166/ACDMHR.2021.03.004>
- Oluoch, F. O. (2023). Firm's resource portfolio and its influence on financial sustainability of NGOs in Kenya. *The University Journal*, 4(2), XX–XX. <https://doi.org/10.59952/tuj.v4i2.148>
- Özdemir, M. H., & Tuzcuoğlu, T. (2021). Clustering of Required Competences of the Employees Working in the Finance-Related Fields of Companies in the Era of Digitalization. *Journal of Yaşar University*. <https://doi.org/10.19168/JYASAR.814013>
- Perdani, P., Maskudi, M., & Sari, R. (2020). Analisis faktor-faktor yang mempengaruhi non performing financing (NPF) pada Bank Pembiayaan Rakyat Syariah (BPRS) di Indonesia tahun 2013–2018. *Akses Jurnal Ekonomi dan Bisnis*, 14(1). <https://doi.org/10.31942/akses.v14i1.3266>
- Prasetyo, A. H. (2023). Faktor sukses kunci untuk meningkatkan kinerja perusahaan melalui manajemen risiko basis COSO-2017. *Jurnalku*, 3(3), 231–241. <https://doi.org/10.54957/jurnalku.v3i3.462>

- Prasetyani, D. (2023). Pengaruh beban kerja dan kepemimpinan terhadap kinerja karyawan pada cv. herris trading kota tangerang. *Scientific Journal of Reflection*. <https://doi.org/10.37481/sjr.v6i3.696>
- Pratama, A. G. (2023). The influence of supervision and employee competence on the performance of the safety development sector of the South Tangerang City Transportation Office. *Syntax Admiration*, 4(12). <https://doi.org/10.46799/jsa.v4i12.953>
- Priyarsono, D. S., & Munawar, Y. (2020). Pengembangan sdm untuk implementasi manajemen risiko: perspektif baru dari sudut pandang pengguna: <https://doi.org/10.17358/JABM.6.3.478>
- Purnamiati, N. N. (2024). Pengaruh gaya kepemimpinan dan motivasi terhadap kinerja pegawai dengan mediasi kepuasan kerja pada Bappeda dan BRIDA Kabupaten Jembrana. *Co-Value Jurnal Ekonomi Koperasi dan Kewirausahaan*, 15(2). <https://doi.org/10.59188/covalue.v15i2.4605>
- Purwanto, H. B. (2016, August 8). Resource-Based View as a Competitive Advantage of the Company: an Empirical Review. <https://doi.org/10.2991/GCBME-16.2016.154>
- Putra, D. A., Safrida, S., Syah, A., Asmara, M. E., & Kirana, K. C. (2024). Peran organizational citizenship behavior (OCB), kompetensi and digital leadership terhadap kinerja karyawan (Studi pada karyawan CV Diar Rahma Wonosari). *Syntax Literate Jurnal Ilmiah Indonesia*, 9(5), 3027–3035. <https://doi.org/10.36418/syntax-literate.v9i5.15309>
- Rahayu, K., Suci, N., & Trianasari, T. (2022). Kompetensi sosial dan motivasi kerja terhadap kinerja karyawan unit kerja pemasaran di PT. Surya Madistrindo Aro 2 Singaraja. *Jurnal Penelitian dan Pengembangan Sains dan Humaniora*, 6(2), 173–181. <https://doi.org/10.23887/jppsh.v6i2.50285>
- Rahayu, M. S. P. (2024). Pengaruh komunikasi dan kompetensi terhadap kinerja perawat pada Rumah Sakit Umum Wonolangan Kabupaten Probolinggo. *Inovasi Global Jurnal*, 2(8), 922–937. <https://doi.org/10.58344/jig.v2i8.134>
- Rama, S., Anggraeni, D., & Wening, N. (2019). Hubungan kompetensi era industri 4.0, beban kerja organizational citizenship behavior dan kinerja karyawan. *Jurnal Manajemen*, 9(1). <https://doi.org/10.26460/jm.v9i1.1045>
- Ramadhan, A., & Wahyuni, P. (2021). Pengaruh motivasi terhadap kinerja dengan kepuasan kerja sebagai variabel mediasi di PT Telkom Telekomunikasi Riau Kepulauan-Batam. *Buletin Ekonomi: Manajemen, Ekonomi Pembangunan, Akuntansi*, 17(1), 1. <https://doi.org/10.31315/be.v17i1.5530>

- Ramawickrama, J., Opatha, H. H. D. N. P., & Pushpakumari, M. D. (2017). A Synthesis towards the Construct of Job Performance. *International Business Research*. <https://doi.org/10.5539/IBR.V10N10P66>
- Rambulangi, V., Tampi, J. R. E., & Tulusan, F. M. (2024). Analysis of Employee Performance at the Bahu Subdistrict Office: Study on Aspects of Quality, Quantity, Timeliness, Effectiveness and Work Independence. *Journal La Bisecoman*. <https://doi.org/10.37899/journallabisecoman.v5i1.1029>
- Ratnasari, S., & Tarimin, T. (2021). Efek perilaku individu terhadap kinerja karyawan. *Jurnal Administrasi Bisnis*, 10(2), 165–175. <https://doi.org/10.14710/jab.v10i2.36685>
- Rehman, H., Ramzan, M., Haq, M. Z. U., Hwang, J., & Kim, K.-B. (2021). Risk Management in Corporate Governance Framework. Sustainability. <https://doi.org/10.3390/SU13095015>
- Riak, G. A., & Bill, D. B. A. (2022). The role of client satisfaction in banking sector. *IJRDO - Journal of Social Science and Humanities Research*. <https://doi.org/10.53555/sshr.v8i11.5380>
- Riwajanti, N. I. (2014). Islamic microfinance in Indonesia : a comparative analysis between Islamic Financial Cooperative (BMT) and Shari'ah Rural Bank (BPRS) on experiences, challenges, prospect and role in developing microenterprises. *Bulletin of Indonesian Economic Studies*. <https://doi.org/10.1080/00074918.2014.980385>
- Rozi, A., & Sunarsi, D. (2020). *The Influence of Motivation and Work Experience on Employee Performance at PT. Yamaha Saka Motor in South Tangerang*. <https://doi.org/10.26858/JO.V5I2.13378>
- S, A., & Batra, S. (2020). Analysing the Factors Involved In Risk Management in a Business. <https://doi.org/10.17762/ijnpmc.v9i03.87>
- Saleh, I., & Abu Afifa, M. (2020). The effect of credit risk, liquidity risk and bank capital on bank profitability: Evidence from an emerging market. *Cogent Economics & Finance*. <https://doi.org/10.1080/23322039.2020.1814509>
- Salih, A. A., Alsalihi, L., & Abou-Moghli, A. (2023). Entrepreneurial orientation and digital transformation as drivers of high organizational performance: Evidence from Iraqi private banks. *Uncertain Supply Chain Management*. <https://doi.org/10.5267/j.uscm.2023.10.022>
- Salsabila, S., Radhiana, R., Juwita, J., & Mauliza, P. (2022). Challenges of the Resource-Based View Approach in Improving Business Organizational

- Performance. *Proceedings of International Conference on Multidisciplinary Research*. <https://doi.org/10.32672/pic-mr.v5i2.5416>
- Sandra, N., & Sentoso, A. (2024). Analisis pengaruh kompensasi dan disiplin kerja terhadap kinerja karyawan dengan motivasi sebagai variabel intervening pada karyawan WFH. *Jurnal Manajemen Bisnis dan Keuangan*, 5(1), 53–68. <https://doi.org/10.51805/jmbk.v5i1.164>
- Sapitri, N., & Damang, N. (2024). Tingkat kontribusi dana pihak ketiga dan pembiayaan masyarakat pada return on asset di BPRS periode 2017–2022. *Jurnal Riset Ekonomi dan Desentralisasi (JRED)*, 1(2), 1–12. <https://doi.org/10.47134/jred.v1i2.151>
- Sari, W. (2020). Pengaruh pembiayaan dengan prinsip jual beli dan pembiayaan dengan prinsip bagi hasil terhadap performa bisnis PT Bank BRI Syariah. *Ekspansi: Jurnal Ekonomi Keuangan Perbankan dan Akuntansi*, 12(1), 133–148. <https://doi.org/10.35313/ekspansi.v12i1.1930>
- Setiawan, I. (2021). The impact of financing risk on Islamic banking performance in Indonesia. *Share: Jurnal Ekonomi dan Keuangan Islam*, 10(2), 208–229. <https://doi.org/10.22373/share.v10i2.9400>
- Shrestha, S., Parajuli, S., & Paudel, U. R. (2019). *Communication in Banking Sector: A Systematic Review*. <https://doi.org/10.3126/QJMSS.V1I2.27445>
- Sianitawati, S., & Prasetyo, A. H. (2022). Rancangan manajemen risiko korporat terintegrasi pada perusahaan pertambangan batu bara tahun 2023–2024. *Jurnalku*, 2(4), 482–501. <https://doi.org/10.54957/jurnalku.v2i4.302>
- Siswanti, I., Riyadh, H. A., Cahaya, Y. F., Prowanta, E., & Beshr, B. A. H. (2024). Unlocking sustainability: exploring the nexus of green banking, digital transformation, and financial performance with foreign ownership moderation. *Discover Sustainability*. <https://doi.org/10.1007/s43621-024-00597-5>
- Solehan, S. (2024). Optimalisasi Kinerja Karyawan Melalui Strategi Edukasi dan Pelatihan. *Maslahah/Maslahah,Bau Bau*. <https://doi.org/10.59059/maslahah.v2i3.1362>
- Soukal, I., Hamplová, E., & Haviger, J. (2021). Effectiveness of Regulation of Educational Requirements for Non-Bank Credit Providers in Czech Republic. *The Social Sciences*. <https://doi.org/10.3390/SOCSCI10010028>
- Subhaktiyasa, P. G. (2024). Menentukan populasi dan sampel: Pendekatan metodologi penelitian kuantitatif dan kualitatif. *Jurnal Ilmiah Profesi Pendidikan*, 9(4), 2721–2731. <https://doi.org/10.29303/jipp.v9i4.2657>

- Subhan, M. R., Sabila, N. N., Meidita, T., Deny, A., Profita, A., Kartika, D., Kuncoro, R., & Rahayu, N. (2021). Analisis risiko dan penentuan strategi mitigasi berdasarkan metode FMEA dan AHP (Studi kasus: CV. Kurir Kuriran Samarinda). *Jurnal Teknik Industri*, 11(3), 216–225. <https://doi.org/10.25105/jti.v11i3.13064>
- Sutaguna, I. N. T., Yusuf, M., & Ardianto, R. (2023). *The effect of competence, work experience, work environment, and work discipline on employee performance*. *Asian Journal of Management and Education Science*, 4(2), 34–45. Retrieved from <http://ajmesc.com/index.php/ajmesc/article/view/263>
- Sulistiyowati, D. S., & Munandar, A. (2021). Analisis dampak beban kerja dan pengalaman kerja pada kinerja karyawan. *Rekayasa Industri dan Mesin (ReTIMS)*, 3(1), 25. <https://doi.org/10.32897/retims.2021.3.1.1758>
- Suryanti, A., Hayati, A., & Keumala, K. (2022). The effect of executive competence and integrity on employee performance: Motivation as a mediation. *Asian Journal of Economics Business and Accounting*, (–), 25–36. <https://doi.org/10.9734/ajeaba/2022/v22i2330734>
- Susanto, N. (2019). Pengaruh Motivasi Kerja, Kepuasan Kerja, dan Disiplin Kerja Terhadap Kinerja Karyawan Pada Divisi Penjualan PT Rembaka. *Agora*, 7(1), 6–12.
- Suta, D. D. (2023). Exploring Employee Competencies for Organizational Performance: A Comprehensive Analysis. *International Journal of Science and Research*. <https://doi.org/10.21275/sr23807210221>
- Suwarni, I. (2023). Aturan hukum Islam dan undang-undang perbankan terhadap pertumbuhan bank syariah di Indonesia. *Jurdikum*, 1(1), 14–19. <https://doi.org/10.59435/jurdikum.v1i1.92>
- Suyitno, S. (2021). Implementasi manajemen risiko dalam peningkatan efektivitas pembelajaran di sekolah menengah kejuruan. *Edukatif: Jurnal Ilmu Pendidikan*, 4(1), 141–153. <https://doi.org/10.31004/edukatif.v4i1.1768>
- Tseng, E. (2014). Education or Experience: The Potentiality in Yielding the Best Productivity at the Working Environment. *British Journal of Economics, Management and Trade*. <https://doi.org/10.9734/BJEMT/2014/8493>
- Tubalec, A., Evsikova, V., Zinov'ev, A., Kalachanova, E., & Terehova, M. V. (2024). Risk management as a key element of the enterprise management system. *Московский Экономический Журнал*, 531–545. https://doi.org/10.55186/2413046x_2024_9_11_449

- Ulutaş, A., Meidute-Kavaliauskiene, I., Topal, A., & Demir, E. (2021). Assessment of Collaboration-Based and Non-Collaboration-Based Logistics Risks with Plithogenic SWARA Method. <https://doi.org/10.3390/logistics5040082>
- Usman, I. (2021). *The influence of competence, experience and work environment on employee performance*. *Journal of Economic Resources*, 5(1), 56–68. Retrieved from <https://jurnal.feb-umi.id/index.php/JER/article/view/445>
- Wibisono, A., Anwar, M., & Kirono, I. (2015). *Structural equation modeling (SEM-PLS) untuk mengetahui kinerja karyawan pada PT. Dempo Laser Metalindo Surabaya*. *Jurnal Statistika dan Aplikasi Terapan (JSTAT)*, 7(1), 45–56. <https://doi.org/10.36456/jstat.vol7.no1.a184>
- Widarno, B. (2021). *The effect of business literation on SMEs performance with mediation of risk management and entrepreneurial self-efficacy*. *Journal of Digital Marketing and Halal Industry*, 3(1), 45–59. <https://doi.org/10.21580/jdmhi.2021.3.1.7745>
- Widiyasari, E., & Padmantyo, S. (2023). Pengaruh kemampuan karyawan, kompetensi dan motivasi terhadap kinerja karyawan di PT Indo Jelly Gum Karanganyar. *Jurnal Ilmiah Manajemen Ekonomi & Akuntansi (MEA)*, 7(2), 1245–1257. <https://doi.org/10.31955/mea.v7i2.3124>
- Widyana, I. K. D., & Bagia, I. W. (2022). Pengaruh person–job fit dan kepuasan kerja terhadap kinerja karyawan. *Jurnal Manajemen Perhotelan dan Pariwisata*, 5(2), 190–197. <https://doi.org/10.23887/jmpp.v5i2.39545>
- Willie, M. M. (2022). Differentiating Between Population and Target Population in Research Studies. *International Journal of Medical Science and Clinical Research Studies*. <https://doi.org/10.47191/ijmscrs/v2-i6-14>
- Wirawan, P. (2023). Leveraging Predictive Analytics in Financing Decision-Making for Comparative Analysis and Optimization. <https://doi.org/10.60079/amfr.v1i3.209>
- Wisudaningsih, E. T., & Nasrifah, maula. (2023). Optimalisasi Peran Account Officer dalam Penentuan Kelayakan Pengajuan Pembiayaan di BMT Masalah. *Jurnal Informatika Ekonomi Bisnis*. <https://doi.org/10.37034/infeb.v5i2.244>
- Wong, S.-C. (2020). Competency Definitions, Development and Assessment: A Brief Review. *International Journal of Academic Research in Progressive Education and Development*. <https://doi.org/10.6007/IJARPED/V9-I3/8223>
- Wulandari, F., & Dwiatmadja, C. (2020). The mediating roles of pro-commitment to learning and adaptability to technological change: professional experience

portfolio toward employee performance.
<https://doi.org/10.3846/BTP.2020.12657>

Yakin, I. H. (2024). Optimalisasi output: Menggali pengaruh disiplin kerja terhadap prestasi kerja PD Nurlia di tengah revolusi industri. *Jurnal Informatika Ekonomi Bisnis*, 6(2), 308–312. <https://doi.org/10.37034/infeb.v6i2.857>

Zedan, K. (2022). Comparative analysis of financial performance of Islamic vs. conventional banks using CAMEL model: Evidence from Palestine. *International Journal of Economics Finance and Management Sciences*, 10(3), 114. <https://doi.org/10.11648/j.ijefm.20221003.14>

Zefanya, E., Lokita, I., Kristamuljana, S., Marsetio, N., & Adelina, Y. (2024). Pengaruh kualitas manajemen risiko terhadap kinerja keuangan bank umum. *Studi Akuntansi dan Keuangan Indonesia*, 6(2), 200–221. <https://doi.org/10.21632/saki.6.2.200-221>

Zhang, X., Wang, P., & Peng, L. (2024). Developing a competency model for human resource directors (HRDs) in exponential organizations undergoing digital transformation. *Sustainability*, 16(23), 10540. <https://doi.org/10.3390/su162310540>

Zuhrohtun, Z., Sunaryo, K., & Astuti, S. (2024). *The role of soft skills in mediating the relationship between risk management competency and work readiness*. *Jurnal Penelitian Pendidikan Indonesia*, 9(2), 77–89. <https://doi.org/10.29210/020243013>