
SHARIA BANK RESEARCH ROADMAP IN INDONESIA



Edy Suprianto¹
Universitas Islam Sultan Agung, Semarang, Indonesia
edy_2806@yahoo.co.id

Dedi Rusdi²
Universitas Islam Sultan Agung, Semarang, Indonesia
dedirusdi@unissula.ac.id

Abstract

The study describes the roadmap for the history of sharia bank research in Indonesia from 12 accredited journals in Indonesia with a minimum index of Sinta 2. The sample from 2011 to 2021 obtained 83 articles discussing sharia bank. Based on the results of the analysis, the majority of research on Islamic banks in Indonesia is published in two journals, namely the Iqtishadia journal (Jurnal of Islamic Economics and Business Studies) and Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business), with 31% and 22% of the total sample article for each journal. 18 out of 83 articles obtained are qualitative research methods. Meanwhile, 65 articles use quantitative methods. In qualitative research, descriptive analysis methods or case studies are the most widely used, and in quantitative research, the most commonly used method is regression analysis.

Keywords: Sharia Bank, Accredited Journal, Research Roadmap, Indonesia

INTRODUCTION

The public's enthusiasm for choosing Islamic financial institutions as a medium for storing funds is quite large. It also has an impact on the increasing number of sharia transactions by Islamic financial institutions. These various kinds of Islamic financing products also demand regulation for bank standards to regulate these transactions. This phenomenon motivates researchers in Indonesia to investigate how the development of Islamic bank practices in Indonesia. It is also the researcher's material to illustrate the roadmap for developing research on Islamic banks in Indonesia over the last ten years.

Hesford et al.'s (2007) approach become the basis for the author to evaluate several studies on Islamic banks in Indonesia. Based on the author's analysis over the last ten years, there are 3 (three) articles that discuss the development of Islamic banks in Indonesia. These studies are Waluyo (2016) and Indiastary, Suprayogi, and Indrawan (2020), published in the JBIS, and Yuliana (2014), published in JAMAL. Based on the author's analysis, there are still some weaknesses in the article. First, the research only focuses on one object; for example, Yuliana (2014) only focuses on the performance of Islamic banks. Indiastary, Suprayogi, and Indrawan (2020) only focus on third-party funds, and Waluyo (2016) only focuses on *mudharabah* financing. There are still many studies on Islamic banks that can be the focus of researchers. Second, the study used a very limited sample of articles obtained and the selection of articles without clear criteria. Third, the research period is from 2006 to 2018. However, there are still many studies over the last five years. Therefore, the researchers attempted to fill in the gaps that had not been the concern of previous researchers.

The research contributes to providing a roadmap for the research development of Islamic banks in Indonesia. Thus, it can be used as the basis for further research conducted in Indonesia. Furthermore, this research can contribute to being the guidelines of future research. Lastly, this research can further identify several variables, topics, or research methods that are still rarely studied in Indonesia.

REVIEW OF LITERATURE

The purpose of writing a literature review is to develop previously researched knowledge information (E. A. Cahyono, Sutomo, and Harsono 2019). The literature review

can be used by researchers to see how far research on a particular theme has been carried out. It will make it easier for researchers to be able to find the update on further research. There are several methods for writing a literature review. The first method is Systematic Literature Review (SLR). SLR itself is a systematic way to collect, critically evaluate, integrate and present findings from various research studies on research questions or topics of interest. The second method is the Traditional Review, which is a literature review method that has been commonly used by researchers, and the results can be found in many existing survey papers. Thus, a review of scientific works is carried out specifically on one topic and selects literature that is known by the perpetrators. The last method is the Systematic Mapping Study. A systematic Mapping Study is a method of writing a systematic literature study using predetermined stages. Through this method, the selection of the type of literature is not subjective or not according to personal desires and knowledge. The content of the review literature will sometimes differ from one literature review to another, but the process for conducting a literature review will follow similar steps and stages (Cronin, Ryan, and Coughlan 2018).

RESEARCH METHOD

The study uses the approach of Suprianto and Setiawan (2017) with all sharia bank articles published in national journals as the research population. The population are all of articles which published in Indonesian journal. The sample was selected using a purposive sampling method, with the following criteria: first, the selected articles were published in accredited journals at least Sinta 2. The articles had gone through a very strict review process. The accredited journals are based on the Decree of the Minister of Research and Technology No. 200/M/KPT/2020 regarding scientific journals' accreditation evaluation results in 2020. Second, the selected journals were published online from 2011 to 2021. Third, the keyword to search for articles in journals is sharia bank. The data were analyzed using excel analysis.

RESULTS AND DISCUSSION

Based on the criteria set above, it obtained 83 articles published in 12 accredited journals with a minimum index of Sinta 2. In table 1 about the sample description, it can be comprehended that in total (from 2011 to 2021), two journals dominating research on

Islamic bank, namely Iqtishadia (Journal of Islamic Economics and Business Studies) and Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business). It was obtained respectively by 31% and 22%. In comparison, other journals that publish articles on Islamic bank are the Economic Journal of Emerging Market, Economics Development Analysis Journal, International Journal of Applied Business Research, Jurnal Akuntansi dan Auditing Indonesia (Indonesian Journal of Bank and Auditing), Jurnal Akuntansi dan Bisnis (Journal of Bank and Business), Jurnal Akuntansi Multiparadigma (Journal of Multiparadigm Bank), Jurnal Ekonomi Kuantitatif Terapan (Journal of Applied Quantitative Economics), Jurnal Media Riset Akuntansi (Journal of Media Research on Bank), Auditing & Informasi (Auditing & Information), Riset Akuntansi dan Keuangan Indonesia (Indonesian Bank and Finance Research), and Syirkah (Journal of Economics and Business). The following is sample data for each journal as follows:

Table 1
Sample Description

| No | Journal Name | Year | % |
|----|---|------|------|
| 1 | Economic Journal of Emerging Market | 9 | 0,11 |
| 2 | Economics Development Analysis Journal | 2 | 0,02 |
| 3 | International Journal of Applied Business Research | 5 | 0,06 |
| 4 | Iqtishadia (Jurnal Kajian Ekonomi dan Bisnis Islam) | 26 | 0,31 |
| 5 | Jurnal Akuntansi dan Auditing Indonesia | 4 | 0,05 |
| 6 | Jurnal Akuntansi dan Bisnis | 2 | 0,02 |
| 7 | Jurnal Akuntansi Multiparadigma | 6 | 0,07 |
| 8 | Jurnal Ekonomi dan Bisnis Islam | 18 | 0,22 |
| 9 | Jurnal Ekonomi Kuantitatif Terapan | 1 | 0,01 |
| 10 | Jurnal Media Riset Akuntansi, Auditing & Informasi | 2 | 0,02 |
| 11 | Riset Akuntansi dan Keuangan Indonesia | 4 | 0,05 |
| 12 | Syirkah (Journal of Economics and Business) | 4 | 0,05 |
| | Total | 83 | 1,00 |

Source: Processed data, (2021)

Article Classification

The following is a classification of articles based on two groups. Based on the topic of discussion and based on research methods.

Classification by Topic of Discussion

The first classification of articles on Islamic bank is based on the research topic. This classification is divided into 2, namely the independent variable and the dependent variable. Table 2 below is the classification of articles based on the dependent variable. The topic that Islamic bank researchers widely raise is about the performance of Islamic banks and other Islamic financial institutions by 43%. Another frequently researched topic is Non-Performance Finance (NPF) and Islamic bank financing with 13% each. Other topics such as third-party funds, bank bankruptcy, customer loyalty, and bank stability are still rarely examined by previous researchers. However, some of these rarely researched topics may be found in unaccredited journals. Future research can combine this as a consideration to find new things.

Table 2
Dependent Variable

| No | Information | Total | % |
|----|--|-------|------|
| 1 | Third-party funds | 6 | 0,07 |
| 2 | Bankruptcy | 4 | 0,05 |
| 3 | Performance | 36 | 0,43 |
| 4 | Customer Loyalty | 2 | 0,02 |
| 5 | Non-Performance Finance (NPF) | 11 | 0,13 |
| 6 | Financing | 11 | 0,13 |
| 7 | Economic growth | 5 | 0,06 |
| 8 | Bank Stability | 4 | 0,05 |
| 9 | Others (Capital, Profit Sharing, Liquidity etc.) | 4 | 0,05 |
| | Total | 83 | 1,00 |

Source: Processed data, (2021)

Table 3
Independent Variable

| No | Information | Total | % |
|----|--|-------|------|
| 1 | Characteristics of Sharia GCG | 12 | 0,06 |
| 2 | Islamic Bank Financial Characteristics | 56 | 0,29 |
| 3 | Innovation Strategy | 25 | 0,13 |
| 4 | Financing | 23 | 0,12 |

| | | | |
|---|-------------------------------|-----|------|
| 5 | Customer Characteristics | 4 | 0,02 |
| 6 | Bank Risk | 10 | 0,05 |
| 7 | Macro Factor | 37 | 0,19 |
| 8 | Islamic Banks Characteristics | 14 | 0,07 |
| 9 | Sharia Bank Management | 10 | 0,05 |
| | Total | 191 | 1,00 |

Source: Processed data (2021)

Table 3 shows that the independent variables that affect the dependent variable mentioned in table 2 above. The most studied variable is regarding the financial characteristics of Islamic banks as much as 29% of the total sample. These financial characteristics variables include capital adequacy, profitability, liquidity, bank health ratios, and others. Other independent variables widely studied are macroeconomic variables for 19%. These factors include the inflation rate, interest rates, rupiah exchange rate, GDP, market structure, and other government policies affecting Islamic banks' development. Variables of innovation strategy and financing are also frequently studied, respectively, as 13% and 12%. The strategy variable is related to how Islamic bank innovation improves performance. Meanwhile, the financing variable is more numerous in case studies of certain bank financing. However, some researchers also link Islamic bank financing with the economic growth of a region.

GCG characteristics of Islamic banks recorded that the previous researchers had studied 6% of the total sample. These variables include the characteristics of the sharia supervisory board, the board of directors and commissioners, the audit committee, and other supervisors. Furthermore, the characteristics of Islamic banks recorded that 7% have been studied, including the type of bank, bank name, bank behavior, number of offices, infrastructure, and others. Other independent variables that are often analyzed are bank management, risk, and customer characteristics.

Based on the previous research, the factors that influence Islamic bank have been conducted by several researchers. Further research still can develop the above variables into more recent models, for example, into intervening variables or moderating variables that are still rarely studied. It is also possible to examine factors that have not been a concern of previous research—the impact of social factors such as the Islamic banks' development after the Covid-19 outbreak and others.

Table 4
Other Variables

| Antecedent Variables | Total | Percentage |
|-----------------------------|--------------|-------------------|
| Social Performance | 1 | 0.50 |
| Islamic Bank Size | 1 | 0.50 |

Source: Processed data (2017)

Table 4 above describes in detail antecedent variables discussed by the researcher. From the table above, only two articles discuss antecedent variables, including social performance and Islamic bank size variables. In other words, there is still very little research that discusses the impact of Islamic bank. In more than the two articles, the social performance variable is an intervening variable that affects the financial performance of Islamic banks. While the variable size of Islamic banks as a moderating variable can weaken or strengthen the financial performance of Islamic banks. Further research can develop models from several studies that have been summarized in this article. The model that can be developed can be a moderating variable or an intervening variable.

Classification of Articles Based on Research Methods

Based on the research method conducted to examine government bank in Indonesia, there are two research groups. They are quantitative research and qualitative research. The number of articles in the two groups in detail is explained in table 5 and table 6 as follows:

Table 5
Qualitative Research

| No | Journal Name | Total | % |
|-----------|---|--------------|-------------|
| 1 | Economic Journal of Emerging Market | 1 | 0,06 |
| 2 | Iqtishadia (Jurnal Kajian Ekonomi dan Bisnis Islam) | 7 | 0,39 |
| 3 | Jurnal Akuntansi dan Bisnis | 1 | 0,06 |
| 4 | Jurnal Ekonomi dan Bisnis Islam | 5 | 0,28 |
| 5 | Jurnal Akuntansi Multiparadigma | 4 | 0,22 |
| | Total | 18 | 1,00 |

Source: Processed data (2021)

18 out of 83 articles belong to qualitative research, and 65 articles using quantitative methods. Table 5 above describes several studies using qualitative methods. The journal that publishes the most qualitative research is the Iqtishadia journal (Journal of Islamic Economics and Business Studies), with 39% of the sample. Meanwhile, Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business) and Jurnal Akuntansi

Multiparadigma (Multiparadigm Bank Journal) published 5 and 4 qualitative articles in the last ten years, sequentially. Other journals that have published research on Islamic accountability using qualitative methods are the Economic Journal of Emerging Markets and Jurnal Akuntansi dan Bisnis (Journal of Bank and Business). The research results show that the number of qualitative studies is very small. It can allow further research to use this approach.

Table 6 shows several studies using quantitative methods. The journals that publish the most quantitative research are Iqtishadia journal (Journal of Islamic Economics and Business Studies) and the Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business) with 29% and 20%, respectively. Several journals such as Jurnal Akuntansi dan Bisnis (Journal of Bank and Business) and Jurnal Ekonomi Kuantitatif Terapan (Journal of Applied Quantitative Economics) indicate the low number of quantitative research. These three journals published only one quantitative article.

Furthermore, the classification is based on the analytical method used by the researcher. From the 18 qualitative research articles, the descriptive analysis method was the most widely used, for 81%. Another meta-analysis method is three articles or 14%, and the conceptual method is only 1 article. Complete data can be seen in table 7. Table 8 shows the research methods used in quantitative research. Most of the analytical methods used are multiple regression analysis as much as 94%.

Table 6
Quantitative Research

| No | Journal Name | Total | % |
|----|---|-------|------|
| 1 | Economics Development Analysis Journal | 2 | 0,03 |
| 2 | Economic Journal of Emerging Market | 8 | 0,12 |
| 3 | International Journal of Applied Business Research | 5 | 0,08 |
| 4 | Iqtishadia (Jurnal Kajian Ekonomi dan Bisnis Islam) | 19 | 0,29 |
| 5 | Jurnal Akuntansi Dan Auditing Indonesia | 4 | 0,06 |
| 6 | Jurnal Akuntansi Dan Bisnis | 1 | 0,02 |
| 7 | Syirkah (Journal of Economics and Business) | 4 | 0,06 |
| 8 | Riset Akuntansi Dan Keuangan Indonesia | 4 | 0,06 |
| 9 | Jurnal Media Riset Akuntansi, Auditing & Informasi | 2 | 0,03 |
| 10 | Jurnal Ekonomi Kuantitatif Terapan | 1 | 0,02 |
| 11 | Jurnal Ekonomi Dan Bisnis Islam | 13 | 0,20 |
| 12 | Jurnal Akuntansi Multiparadigma | 2 | 0,03 |

| | | |
|-------|----|------|
| Total | 65 | 1,00 |
|-------|----|------|

Source: Processed data (2021)

Meanwhile, 6% of researchers used different test analysis tools and descriptive statistics. There are still many quantitative methods or statistical analyses that can be used by further research, such as panel data testing, logistic regression, and so forth. In addition, it is still rare for previous researchers to mix methods between qualitative and quantitative methods. It can be an opportunity for further research to fill the existing research gap.

Table 7
Qualitative Research Based on Research Methods

| No | Analysis Method | Total | % |
|----|-----------------|-------|------|
| 1 | Descriptive | 14 | 0,81 |
| 2 | Meta-Analysis | 3 | 0,14 |
| 3 | Conceptual | 1 | 0,05 |
| | Total | 18 | 1,00 |

Source: Processed data (2021)

Table 8
Quantitative Research Based on Research Methods

| No | Analysis Method | Total | % |
|----|-------------------------------------|-------|------|
| 1 | Regression | 58 | 0,94 |
| 2 | Quantitative Discrimination Test | 2 | 0,03 |
| 3 | Quantitative Descriptive Statistics | 1 | 0,02 |
| 4 | Etc. | 1 | 0,02 |
| | Total | 65 | 1,00 |

Source: Processed data (2021)

Based on the research method from the sample point of view, both quantitative and qualitative research are employed, as in table 9. It indicates the most widely used samples are 65% of Islamic banks, while 13% is for the case study sample at BMT. Three articles try to compare Islamic banks and conventional banks. Four articles use a sample of banks worldwide, while five use case studies on a particular bank. Three articles use qualitative methods with meta-analysis as a sample of articles published in journals. In addition, three articles use the BPRS sample.

Table 9
Research Method Based on Sample

| No | Sample | Total | % |
|----|---|-------|------|
| 1 | Islamic Banks in Indonesia | 54 | 0,65 |
| 2 | Islamic and Conventional Banks in Indonesia | 3 | 0,04 |
| 3 | BMT | 11 | 0,13 |
| 4 | BPRS Sharia | 3 | 0,04 |
| 5 | Certain banks | 5 | 0,06 |
| 6 | Banks in the World | 4 | 0,05 |
| 7 | Article | 3 | 0,04 |
| | Total | 83 | 1,00 |

CONCLUSION

Based on the research for articles in Sinta 2 accredited journals, 83 articles discussing sharia bank were published in 12 accredited journals. It can be concluded that: first, most of the research on Islamic bank in Indonesia is published in two journals, namely the Iqtishadia journal (Jurnal of Islamic Economics and Business Studies) and Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business) at 31% and 22%, respectively. Second, from 83 articles, 18 articles belong to qualitative research, while research using quantitative methods consists of 65 articles. A list of several studies is in table 10. Third, the widely used research method for the past ten years is research with a qualitative method and descriptive analysis tools or case studies on certain Islamic financial institutions. Fourth, in quantitative research on Islamic bank in Indonesia, regression analysis is an analytical method that is often used.

However, this article has several limitations. Firstly, there are still many articles that cannot be accessed online. Secondly, this research used simple software (Microsoft Excel). Therefore, further research can refine this research approach to make it more comprehensive. Thirdly, there are some articles that are difficult to obtain due to limited access to the journal. Further research in order to expand access to other journals.

Table 10
Sample Articles

| No | Journal Name | Year | Authors |
|----|-------------------------------------|------|----------------|
| 1 | Economic Journal of Emerging Market | 2012 | (Pramuka 2012) |
| 2 | Economic Journal of Emerging Market | 2014 | (Arif 2018) |

| | | | |
|----|--|------|---|
| 3 | Economic Journal of Emerging Market | 2015 | (Murtiyanti et al. 2015) |
| 4 | Economic Journal of Emerging Market | 2015 | (Iriani and Yuliadi 2015) |
| 5 | Economic Journal of Emerging Market | 2017 | (Suseno and Bamahriz 2017) |
| 6 | Economic Journal of Emerging Market | 2018 | (Effendi et al. 2018) |
| 7 | Economic Journal of Emerging Market | 2018 | (Arif 2014) |
| 8 | Economic Journal of Emerging Market | 2019 | (Nawaz et al. 2019) |
| 9 | Economic Journal of Emerging Market | 2019 | (Zainudin et al. 2019) |
| 10 | Economics Development Analysis Journal | 2013 | (Muttaqiena 2013) |
| 11 | Economics Development Analysis Journal | 2013 | (Qolby 2013) |
| 12 | International Journal of Applied Business Research | 2020 | (Ramdhoni and Fauzi 2020) |
| 13 | International Journal of Applied Business Research | 2019 | (Setiawan 2019) |
| 14 | International Journal of Applied Business Research | 2019 | (Friantina 2019) |
| 15 | International Journal of Applied Business Research | 2019 | (Raksayudha and Agustina 2019) |
| 16 | International Journal of Applied Business Research | 2021 | (Mai 2021) |
| 17 | Iqtisadia | 2016 | (Haryono et al. 2016) |
| 18 | Iqtisadia | 2015 | (Qodin 2015) |
| 19 | Iqtisadia | 2014 | (Kismawadi 2014) |
| 20 | Iqtisadia | 2014 | (Suprianto and Setiawan 2017) |
| 21 | Iqtisadia | 2014 | (Puspita 2013) |
| 22 | Iqtisadia | 2014 | (Butje and Tjondro 2014) |
| 23 | Iqtisadia | 2013 | (Suprianto and Setiawan 2018) |
| 24 | Iqtisadia | 2013 | (Buti, Martins, and Turrini 2007) |
| 25 | Iqtisadia | 2016 | (Assih, WoroHastuti, and Parawiyati 2005) |
| 26 | Iqtisadia | 2016 | (Suprianto et al. 2019) |
| 27 | Iqtisadia | 2016 | (Rokhman 2016) |
| 28 | Iqtisadia | 2016 | (Castro, Pérez, and Rodríguez-Vives 2013) |
| 29 | Iqtisadia | 2016 | (Jumailah 2020) |
| 30 | Iqtisadia | 2017 | (Arif and Dewanti 2017) |
| 31 | Iqtisadia | 2017 | (Alt, Lassen, and Wehner 2012) |
| 32 | Iqtisadia | 2017 | (Ismi and Linda 2016) |
| 33 | Iqtisadia | 2017 | (Salwah and Herianti 2019) |
| 34 | Iqtisadia | 2017 | (Harahap 2017) |
| 35 | Iqtisadia | 2017 | (Cronin, Ryan, and Coughlan 2018) |
| 36 | Iqtisadia | 2018 | (Abduh dan Mohamed, 2018) |
| 37 | Iqtisadia | 2018 | (Kusmayadi et al. 2018) |
| 38 | Iqtisadia | 2018 | (Bawono dan Setyaningrum, 2018) |

| | | | |
|----|---|------|--|
| 39 | Iqtisadia | 2018 | (Aisyah and Umiyati 2018) |
| 40 | Iqtisadia | 2018 | (Pambuko, Ichsan, and Anto 2018) |
| 41 | Iqtisadia | 2019 | (Wahyudi, Mujibatun, and Riduwan 2019) |
| 42 | Iqtisadia | 2019 | (Asiyah, Nasir, and Ahsan 2019) |
| 43 | Jurnal Akuntansi Dan Auditing Indonesia | 2015 | (Kolid and Bachtiar 2014) |
| 44 | Jurnal Akuntansi Dan Auditing Indonesia | 2016 | (Arifin and Wardani 2016) |
| 45 | Jurnal Akuntansi Dan Auditing Indonesia | 2016 | (Yudhiyati and Solihin 2016) |
| 46 | Jurnal Akuntansi Dan Auditing Indonesia | 2018 | (Nugraheni 2018) |
| 47 | Jurnal Akuntansi Dan Bisnis | 2015 | (Trimulato 2015) |
| 48 | Jurnal Akuntansi Dan Bisnis | 2018 | (Fithria 2018) |
| 49 | Jurnal Akuntansi Multiparadigma | 2012 | (Putriandini 2012) |
| 50 | Jurnal Akuntansi Multiparadigma | 2015 | (Yuliana 2014) |
| 51 | Jurnal Akuntansi Multiparadigma | 2016 | (Siregar 2016) |
| 52 | Jurnal Akuntansi Multiparadigma | 2016 | (Siswanti 2016) |
| 53 | Jurnal Akuntansi Multiparadigma | 2017 | (Aprilia, Rosidi, and Saraswati 2017) |
| 54 | Jurnal Akuntansi Multiparadigma | 2019 | (Dewindaru et al. 2019) |
| 55 | Jurnal Ekonomi Dan Bisnis Islam | 2016 | (Awwalunnisa 2016) |
| 56 | Jurnal Ekonomi Dan Bisnis Islam | 2015 | (Alhifni 2015) |
| 57 | Jurnal Ekonomi Dan Bisnis Islam | 2015 | (Musdiana and Herianingrum 2015) |
| 58 | Jurnal Ekonomi Dan Bisnis Islam | 2015 | (Ghofur 2015) |
| 59 | Jurnal Ekonomi Dan Bisnis Islam | 2016 | (Amzal 2016) |
| 60 | Jurnal Ekonomi Dan Bisnis Islam | 2016 | (Askarullah and Hendratmi 2017) |
| 61 | Jurnal Ekonomi Dan Bisnis Islam | 2016 | (Waluyo 2016) |
| 62 | Jurnal Ekonomi Dan Bisnis Islam | 2017 | (Indrarini 2017) |
| 63 | Jurnal Ekonomi Dan Bisnis Islam | 2018 | (Mahmud 2020) |
| 64 | Jurnal Ekonomi Dan Bisnis Islam | 2018 | (Ghofur and Sukmaningrum 2018) |
| 65 | Jurnal Ekonomi Dan Bisnis Islam | 2018 | (Afiqoh and Laila 2018) |
| 66 | Jurnal Ekonomi Dan Bisnis Islam | 2019 | (Ekawati and Shofawati 2019) |
| 67 | Jurnal Ekonomi Dan Bisnis Islam | 2019 | (Rusdi, Kartika, and Indriastuti 2021) |
| 68 | Jurnal Ekonomi Dan Bisnis Islam | 2020 | (Indiastary et al. 2020) |
| 69 | Jurnal Ekonomi Dan Bisnis Islam | 2019 | (Indrajaya 2019) |
| 70 | Jurnal Ekonomi Dan Bisnis Islam | 2020 | (Andri et al. 2020) |
| 71 | Jurnal Ekonomi Dan Bisnis Islam | 2021 | (Ikramina and Sukmaningrum 2021) |
| 72 | Jurnal Ekonomi Dan Bisnis Islam | 2021 | (Habibi and Rusgianto 2021) |
| 73 | Jurnal ekonomi kuantitatif terapan | 2017 | (M. N. R. Al Arif and Hanifah 2017) |

| | | | |
|----|--|------|-------------------------------------|
| 74 | Jurnal Media Riset Akuntansi, Auditing & Informasi | 2012 | (Suprianto and Setiawan 2021) |
| 75 | Jurnal Media Riset Akuntansi, Auditing & Informasi | 2020 | (Muhammad and Azmiana 2021) |
| 76 | Riset Akuntansi Dan Keuangan Indonesia | 2016 | (Low 2011) |
| 77 | Riset Akuntansi Dan Keuangan Indonesia | 2017 | (Supriyanto 2017) |
| 78 | Riset Akuntansi Dan Keuangan Indonesia | 2017 | (Suprianto 2014) |
| 79 | Riset Akuntansi Dan Keuangan Indonesia | 2019 | (Zulfikar et al. 2019) |
| 80 | Syirkah (Journal of Economics and Business) | 2016 | (Muhfiatun 2016) |
| 81 | Syirkah (Journal of Economics and Business) | 2018 | (E. F. Cahyono and Rani 2018) |
| 82 | Syirkah (Journal of Economics and Business) | 2019 | (Nugroho, Badawi, and Hifayah 2019) |
| 83 | Syirkah (Journal of Economics and Business) | 2020 | (Aldeen et al. 2020) |

REFERENCES

- Afiqoh, Luluk, and Nisful Laila. 2018. "Pengaruh Kinerja Keuangan Terhadap Risiko Kebangkrutan Bank Umum Syariah Di Indonesia (Metode Altman Z-Score Modifikasi Periode 2011-2017)." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)*, 4(2), 166. <https://doi.org/10.20473/jebis.v4i2.10757>.
- Aisyah, Muniaty, and U. Umiyati. 2018. "The Mudharabah Savings Demand among the Member of Islamic Financial Service Cooperatives in Bogor." *Iqtishadia*, 11(2), 412. <https://doi.org/10.21043/iqtishadia.v11i2.3179>.
- Aldeen, Khaled Nour, Sri Herianingrum, and Ziad Mhmmad Wafik Al Agawany. 2020. "Islamic vs. Conventional Banks in Syria: Analysis on Financial Performances." *Shirkah: Journal of Economics and Business*, 5(1), 1. <https://doi.org/10.22515/shirkah.v5i1.291>.
- Alhifni, A. 2015. "Pengaruh Gaya Kepemimpinan Dan Budaya Organisasi Terhadap Kinerja Lembaga Keuangan Mikro Syariah." *JEBIS (Jurnal Ekonomi dan Bisnis Islam)* 1(1). <https://doi.org/10.20473/jebis.v1i1.1419>.
- Alt, Lassen, and Wehner. 2012. 10 Political Science and Political Economy Working Paper *Moral Hazard in an Economic Union: Politics, Economics and Fiscal Gimmickry in Europe*. <https://doi.org/10.2139/ssrn.2102334>.
- Amzal, Cupian. 2016. "The Impact of Macroeconomic Variables on Indonesia Islamic Banks Profitability." *Jurnal Ekonomi dan Bisnis Islam* 2(1), 71-86. <https://doi.org/10.20473/jebis.v2i1.1968>.

- Andri, Andri, Tulus Suryanto, Ruslan Abdul Ghofur, and Erike Anggraeni. 2020. "Analysis of Sharia Innovation Strategic and Efficiency Toward Sustainable Ability Shariah Mandiri Banks in Lampung." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)*, 6(1), 20. <http://dx.doi.org/10.20473/jebis.v6i1.18712>.
- Aprilia, Mitha Endah, Rosidi, and Erwin Saraswati. 2017. "Determinan Kinerja Bank Islam." *Jurnal Akuntansi Multiparadigma*, 370–81. <https://doi.org/10.18202/jamal.2017.08.7060>.
- Al Arif, M.Nur Rianto. 2014. "Spin-off and Its Impact on the Third Party Funds of Indonesian Islamic Banking Industry." *Economic journal of Emerging Markets* 6(1), 50–55. <https://doi.org/10.20885/ejem.vol6.iss1.art5>.
- Arif, M Nur Rianto Al, and Endah Putri Dewanti. 2017. "Metode Spin-Off Dan Tingkat Syariah Hasil Spin-Off." *Iqtishadia* 10(1), 23–43. <http://dx.doi.org/10.21043/iqtishadia.v10i1.2316>.
- Al Arif, M Nur Rianto, and Hanifah Hanifah. 2017. "Determinan Deposito Pada Bank Umum Syariah: Model Regresi Panel." *Jurnal Ekonomi Kuantitatif Terapan* 10(1), 39–45. <https://doi.org/10.24843/JEKT.2017.v10.i01.p05>.
- Al Arif, Mohammad Nur Rianto Al Arif. 2018. "Spin-off, Market Structure, and Deposit Funds: Case in the Indonesian Islamic Banking Industry." *Economic Journal of Emerging Markets* 10(2): 187–93. <https://doi.org/10.20885/ejem.vol10.iss2.art7>.
- Arifin, Johan, and Eke Ayu Wardani. 2016. "Islamic Corporate Social Responsibility Disclosure, Reputasi, Dan Kinerja Keuangan: Studi Pada Bank Syariah Di Indonesia." *Jurnal Akuntansi & Auditing Indonesia* 20(1) Juni 2016, 20(1), 1–10. <https://doi.org/10.20885/jaai.vol20.iss1.art4>.
- Asiyah, Binti Nur, M. Ridlwan Nasir, and Muhamad Ahsan. 2019. "Islamic Prudential Banking Concept to Reduce Non Performing Financing: Literature Review." *Iqtishadia* 12(2), 173. <https://doi.org/10.21043/iqtishadia.v12i2.5641>.
- Askarullah, Muhammad Wasiquil Firdaus, and Achsania Hendratmi. 2017. "Perbandingan Pembentukan Gap Sensitivitas Pada Bank Syariah Mandiri (BSM) Dan Bank Mega Periode 2011-2015." *Jurnal Ekonomi Syariah Teori dan Terapan*, 4(8), 613. <https://doi.org/10.20473/vol4iss20178pp613-629>
- Assih, WoroHastuti, and Parawiyati. 2005. "Pengaruh Manajemen Laba Pada Nilai Dan Kinerja Perusahaan." *Jurnal Akuntansi dan Keuangan Indonesia* 2(2), 201. <https://doi.org/10.24843/EJA.2019.v26.i01.p22>.
- Awwalunnisa, Nur. 2016. "Analisis Komparasi Tingkat Pengembalian, Risiko Dan Koefisien Variasi Pada Pembiayaan Perbankan Syariah Di Indonesia." *Jurnal Ekonomi dan Bisnis Islam (Journal of Economics and Business Islamic)*, 2(1), 18–29. <https://doi.org/10.20473/jebis.v2i1.1373>.

- Buti, Martins, and Turrini. 2007. "From Deficits to Debt and Back: Political Incentives under Numerical Fiscal Rules." *CESifo Econ. Stud*, 53(1), 225–140. <https://doi.org/10.1093/cesifo/ifm003>.
- Butje, and Tjondro. 2014. "Pengaruh Karakteristik Eksekutif Dan Koneksi Politik Terhadap Tax Avoidance." *Tax & Accounting Review* 4(1), 157–78. <https://doi.org/10.23917/reaksi.v7i1.17313>.
- Cahyono, Eko Agus, Sutomo, and Aris Harsono. 2019. "Literatur Review: Panduan Penulisan Dan Penyusunan." *Jurnal Keperawatan*, 12(2), 12. <https://orcid.org/0000-0002-8499-9194>.
- Cahyono, Eko Fajar, and Lina Nugraha Rani. 2018. "Macroprudential Policy on Sharia Banking Financing The Indonesian Experience." *Shirkah: Journal of Economics and Business*, 3(2). <https://doi.org/10.22515/shirkah.v3i2.185>.
- Castro, De, Pérez, and Rodríguez-Vives. 2013. "Fiscal Data Revisions in Europe." *Journal of Money, Credit, and Banking*, 45(6), 376. <https://doi.org/10.1111/jmcb.12049>.
- Cronin, Ryan, and Coughlan. 2018. "Undertaking a Literature Review: A Stepby-Step Approach." *British journal of nursing* 17(1), 38–43. <https://doi.org/10.12968/bjon.2008.17.1.28059>.
- Dewindaru, Dini, Samsubar Saleh, and Rifqi Muhammad. 2019. "Karakteristik Dewan Pengawas Sebagai Determinan Kinerja Sosial Bank Syariah." *Jurnal Akuntansi Multiparadigma*, 10(3), 468–81. <http://dx.doi.org/10.21776/ub.jamal.2019.10.3.27>.
- Effendi, Jaenal, Syifa Kamila, Mustica Bintang Sabiti, and Tita Nursyamsiah. 2018. "The Determinant of Equity Financing in Sharia Banking and Sharia Business Units." *Economic Journal of Emerging Markets* 10(1), 111–20. <https://doi.org/10.20885/ejem.vol10.iss1.art12>.
- Ekawati, Khiaroh, and Atina Shofawati. 2019. "Faktor-Faktor Yang Mempengaruhi Tingkat Margin Murabahah Pada Industri Perbankan Syariah Periode 2012-2017." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 5(1), 50. <https://doi.org/10.20473/jebis.v5i1.10901>.
- Fithria, Annisa. 2018. "Analisis Profitabilitas Bank Pembiayaan Rakyat Syariah Di Indonesia: Apakah Kepemilikan Manajemen Berpengaruh?" *Jurnal Akuntansi dan Bisnis* 18(1), 39. <http://dx.doi.org/10.20961/jab.v18i1.232>.
- Friantina, Yona. 2019. "Assessing the Indonesian Banking Risk: Acomparative Study between Islmaic and Conventional Banks." *Integritas: Jurnal Antikorupsi* 1(1), 16–30. <https://doi.org/10.35313/ijabr.v1i01.37>.
- Ghofur, Abdul. 2015. "Dampak Kemitraan Bank Syariah Mandiri Cabang Gresik Terhadap Kinerja BMT (Studi Kasus BMT Mandiri Sejahtera Kabupaten Gresik)." *JEBIS (Jurnal Ekonomi dan Bisnis Islam)*, 1(2), 173–202. <https://doi.org/10.20473/jebis.v1i2.1438>.

- Ghofur, Abdul, and Puji Sucia Sukmaningrum. 2018. "Pengaruh Good Corporate Governance Terhadap Efisiensi Bank Syariah Tahun 2012-2016 Dengan Kinerja Sosial Sebagai Variabel Intervening." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 4(1), 30. <https://doi.org/10.20473/jebis.v4i1.10047>.
- Habibi, Zamzam, and Sulistya Rusgianto. 2021. "Risk of Return Characteristics of Islamic Bank Financing Portfolio in Indonesia." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 7(1), 72. <https://doi.org/10.20473/jebis.v7i1.24571>.
- Harahap, Darwis. 2017. "Determinan Dana Pihak Ketiga Bank Syariah Di Indonesia: Model Vector Autoregressive." *IQTISHADIA Jurnal Kajian Ekonomi dan Bisnis Islamqishadia*, 10, 178–94. <http://dx.doi.org/10.21043/iqtishadia.v10i1.2432>.
- Haryono, Tulus, Hunik Sri Runing Sawitri, Mugi Harsono, and Ekawati Rahayu Ningsih. 2016. "Pengaruh Kualitas Pelayanan B2B Perbankann Syariah Dan Cultural Fit Pada Kepuasan, Loyalitas, Dan Rekomendasi Positif." *IQTISHADIA Jurnal Kajian Ekonomi dan Bisnis Islam* 9(1), 148–62. <http://dx.doi.org/10.21043/iqtishadia.v10i1.2432>.
- Ikramina, Cyntia, and Puji Sucia Sukmaningrum. 2021. "Macroeconomic Factors on Non-Performing Financing in Indonesian Islamic Bank: Error Correction Model Approach." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)*, 7(1), 34. <https://doi.org/10.20473/jebis.v7i1.23647>.
- Indiastary, Diyas, Noven Suprayogi, and Imam Wahyudi Indrawan. 2020. "A Meta-Analysis of the Determinant of Third Party Fund on Islamic Banking in Indonesia." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 6(2), 175. <https://doi.org/10.20473/jebis.v6i2.12766>.
- Indrajaya, Indrajaya. 2019. "Determinan Non-Performing Financing Pada Bank Umum Syariah Di Indonesia." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)*, 5(1), 68. <https://doi.org/10.20473/jebis.v5i1.13180>.
- Indrarini, Rachma. 2017. "Pembiayaan Bpr Syariah Dalam Peningkatan Kesejahteraan Umkm : Berdasarkan Maqashid Sharia." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)*, 3(1), 49. <https://doi.org/10.20473/jebis.v3i1.3206>.
- Iriani, Latifah Dian, and Imamudin Yuliadi. 2015. "The Effect of Macroeconomic Variables on Non Performance Financing of Islamic Banks in Indonesia." *Economic Journal of Emerging Markets*, 7(2), 120–34. <https://doi.org/10.20885/ejem.vol7.iss2.art5>.
- Ismi, and Linda. 2016. "Pengaruh Thin Capitalization , Return On Asset , Dan Corporate Governance Pada Perusahaan Jakarta Islami Index." *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 1(1), 71–96.

- Jumailah. 2020. "Pengaruh Thin Capitalization Dan Konservatisme Akuntansi Terhadap Tax Avoidance Dengan Kepemilikan Institusional Sebagai Variabel Moderasi." *CON*, 27(3), 398. <https://doi.org/10.36441/mae.v3i1.132>.
- Kismawadi, Early Ridho. 2014. "Hubungan Antara Rentabilitas Dengan Likuiditas Pada Pt.Bank Pembiayaan Rakyat Syariah Puduarta Insani Tembung." *Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam STAIN Kudus*, 7(1), 1–22. <https://doi.org/10.21043/iqtishadia.v7i1.1096>.
- Kolid, muamar nur, and Arief Bachtiar. 2014. "Good Corporate Governance Dan Kinerja Maqasid Syariah." *Good Corporate Governance Dan Kinerja Maqasid Syariah*, 19(2), 126–36. <https://doi.org/10.20885/jaai.vol19.iss2.art4>.
- Kusmayadi, Dedi, Irman Firmansyah, and Jajang Badruzaman. 2018. "The Impact of Macroeconomic on Nonperforming Loan: Comparison Study At Conventional and Islamic Banking." *Iqtishadia*, 10(2), 59. <http://dx.doi.org/10.21043/iqtishadia.v10i2.2864>.
- Low. 2011. "Managerial Risk-Taking Behavior and Equity-Based Compensation." *SSRN Electronic Journal*, 1(2), 98–107. <http://dx.doi.org/10.2139/ssrn.1785204>.
- Mahmud. 2020. "The Effect Of Thin Capitalization, Executive Characters And Good Corporate Governance On Tax Avoidance." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 4(1): 18.
- Mai, Muhamad Umar. 2021. "Board Characteristics and Islamic Bank Performance." *International Journal of Applied Business Research* 3(1): 25–38. <https://doi.org/10.35313/ijabr.v3i1.123>.
- Muhammad, Rifqi, and Risca Azmiana. 2021. "Determinan Struktur Modal Perbankan Syariah Asia Dan Eropa." *Media Riset Akuntansi, Auditing & Informasi*, 21(1), 51–74. <https://doi.org/10.25105/mraai.v21i1.9089>.
- Muhfiatun, Muhfiatun. 2016. "The Effect of Sharia Monetary Policy and Financing Quality on Financial Performance in Sharia Banking." *Shirkah: Journal of Economics and Business*, 1(3), 257. <https://doi.org/10.22515/shirkah.v1i3.38>.
- Murtiyanti, Sri, Noer Azam Achsan, and Dedi Budiman Hakim. 2015. "Capital Adequacy of the Banking Industry in Indonesia." *Economic Journal of Emerging Markets*, 7(2), 69–77. <https://doi.org/10.20885/ejem.vol7.iss2.art1>.
- Musdiana, Niah, and Sri Herianingrum. 2015. "EFEKTIVITAS PEMBIAYAAN MUDHARABAH DALAM MENINGKATKAN KINERJA UMKM (Studi Kasus Pada BMT NURUL JANNAH GRESIK)." *Jebis*, 1(1), 21–36. <https://doi.org/10.20473/jebis.v1i1.1435>.
- Muttaqiena, Abida. 2013. "Analisis Pengaruh Pdb, Inflasi, Tingkat Bunga, Dan Nilai Tukar Terhadap Dana Pihak Ketiga Perbankan Syariah Di Indonesia 2008-2012." *Economics Development Analysis Journal* 2(3), 175–86. <https://doi.org/10.15294/edaj.v2i3.1971>.

- Nawaz, Huma, Maira Abrar, Asma Salman, and Syed Muhammad Hassan Bukhari. 2019. "Beyond Finance: Impact of Islamic Finance on Economic Growth in Pakistan." *Economic Journal of Emerging Markets*, 11(1), 8–18. <https://doi.org/10.20885/ejem.vol11.iss1.art2>.
- Nugraheni, Peni. 2018. "Sharia Supervisory Board and Social Performance of Indonesian Islamic Banks." *Jurnal Akuntansi & Auditing Indonesia*, 22(2), 137–47. <https://doi.org/10.20885/jaai.vol22.iss2.art6>.
- Nugroho, Lucky, Ahmad Badawi, and Nurul Hifayah. 2019. "Indonesia Islamic Bank Profitability 2010-2017." *Shirkah: Journal of Economics and Business*, 4(1), 2503–4243. <https://doi.org/10.22515/shirkah.v4i1.240>.
- Pambuko, Zulfikar Bagus, Nur Ichsan, and MB. Hendrie Anto. 2018. "Islamic Banks' Financial Stability and Its Determinants: A Comparison Study With Conventional Banks in Indonesia." *Iqtishadia*, 11(2), 371. <https://doi.org/10.21043/iqtishadia.v11i2.3346>.
- Pramuka, Bambang Agus. 2012. "The Feasibility of Financing Indonesian Migrant Workers By Islamic Banks." *Economic Journal of Emerging Markets*, 4(2): 173–80. <https://doi.org/10.20885/ejem.v4i2.3319>.
- Puspita, Maya. 2013. "Analisis Rasio Likuiditas, Permodalan Dan Manajemen Di KSPS BMT LOGam Mulia." *IQTISHADIA Jurnal Kajian Ekonomi dan Bisnis Islam*, 7(1), 85–110. <https://doi.org/10.21043/iqtishadia.v7i1.1102>.
- Putriandini, Silviana. 2012. "Implementasi Sistem Pengendalian Internal Pada Sistem Pengendalian Internal ..." *Jurnal Akuntansi Multiparadigma*. <http://dx.doi.org/10.18202/jamal.2012.04.7150>
- Qodin, Ahmad. 2015. "Analisis Penyelesaian Pembiayaan Di Kjks Bmt Fastabiq Pati." *Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam STAIN Kudus*, 8(2), 305–28. <http://dx.doi.org/10.21043/iqtishadia.v8i2.961>.
- Qolby, Muhammad Luthfi. 2013. "Faktor – Faktor Yang Mempengaruhi Pembiayaan Pada Perbankan Syariah Di Indonesia Periode Tahun 2007 - 2013." *Economics Development Analysis Journal*, 2(4), 367–83. <https://doi.org/10.15294/edaj.v2i4.3206>.
- Raksayudha, Aldy Mochammad Faiz, and Regina Agustina. 2019. "Linking Religiosity and Job Performance in Islamic Rural Banks." *International Journal of Applied Business Research*, 1(02), 155–69. <https://doi.org/10.35313/ijabr.v0i0.77>.
- Ramdhoni, Mokhammad Ikhsan, and Firdaus Ahmad Fauzi. 2020. "An Analysis of Islamic Banks Performance Using Sharia Maqashid Index, Sharia Conformity and Profitability (SCnP) and CAMELS." *International Journal of Applied Business Research*, 2(01), 15–30. <https://doi.org/10.35313/ijabr.v2i01.79>.

- Rokhman, Wahibur. 2016. "Pengaruh Biaya, Angsuran Dan Kualitas Pelayanan Terhadap Kepuasan Nasabah Pembiayaan BMT Di Kabupaten Kudus." *IQTISHADIA Jurnal Kajian Ekonomi dan Bisnis Islam*, 9(2), 326. <http://dx.doi.org/10.21043/iqtishadia.v9i2.1734>.
- Rusdi, Kartika, and Indriastuti. 2021. "Toward Firm Performance in Indonesia: The Role of Good Corporate Governance and Investment Opportunity Set." *Jurnal Economia* 17(1), 124. <https://doi.org/10.21831/economia.v17i1.35562>.
- Salwah, and Herianti. 2019. "Pengaruh Aktivitas Thin Capitalization Terhadap Penghindaran Pajak." *Jurnal Riset Bisnis*, 3(1):, 97–129. <https://doi.org/10.35592/jrb.v3i1.978>.
- Setiawan, Iwan. 2019. "The Role of Islamic Banking in the Development of Economic Sectors in Indonesia." *International Journal of Applied Business Research*, 1(02): 88–99. <https://doi.org/10.35313/ijabr.v1i02.70>.
- Siregar, Saparuddin. 2016. "Apakah Distribusi Bagi Hasil Cash Basis Adil Bagi Depositor Bank Syariah?" *Jurnal Akuntansi Multiparadigma*, 7(1). <http://dx.doi.org/10.18202/jamal.2016.04.7007>.
- Siswanti, Indra. 2016. "Implementasi Good Corporate Governance Pada Kinerja Bank Syariah." *Jurnal Akuntansi Multiparadigma*, 307–21. <https://doi.org/10.18202/jamal.2016.08.7023>.
- Suprianto, Edy. 2014. "Pengaruh Penerapan Tata Kelola Pemerintahan Yang Baik Dan Teknologi Informasi Terhadap Kinerja Satuan Kerja Perangkat Daerah (Skpd) Guna Mendukung Implementasi Otonomi Daerah." *Jurnal Ekonomi Dan Bisnis*, 15(1), 109–20. <http://dx.doi.org/10.30659/ekobis.15.1.17-30>.
- Suprianto, Edy, Rahmawati, Doddy Setiawan, and Anni Aryani. 2019. "Controlling Generation Of Family Firms And Earnings Management In Indonesia: The Role Of Accounting Experts Of Audit Committees." *Journal Of International Studies*, 12(3), 246. <https://doi.org/10.14254/2071-8330.2019/12-3/21>.
- Suprianto, Edy, and Doddy Setiawan. 2017. "Manajemen Laba Di Indonesia: Studi Sebuah Bibliografi." *Jurnal Keuangan Dan Perbankan*, 21(2), 59–84. <https://doi.org/10.26905/jkdp.v21i2.1314>.
- . 2018. "Impact Of Family Control On The Relationship Between Earning Management And Future Performance In Indonesia." *Business And Economic Horizons*, 6(2), 293–317. <https://doi.org/10.15208/beh.2018.25>.
- . 2021. "Accrual Earning Management And Future Performance: Evidence From Family Firm In Indonesia." *Jurnal Akuntansi Dan Auditing Indonesia*, 24(1), 1. <https://doi.org/10.20885/jaai.vol24.iss1.art4>.

- Supriyanto, Eddy. 2017. "Peningkatan Kinerja Pemerintah Daerah Melalui E-Governance Berbasis Sumber Daya Manusia Strategik (Studi Kasus Di Pemerintah Kabupaten Demak)." *Riset Akuntansi dan Keuangan Indonesia*, 2(1), 61–74. <http://dx.doi.org/10.30659/jai.4.1.12-23>.
- Suseno, Priyonggo, and Omar Bamahriz. 2017. "Examining the Impact of Bank's Risks to Islamic Banks' Profitability." *Economic Journal of Emerging Markets*, 9(2), 125–37. <https://doi.org/10.20885/ejem.vol9.iss2.art2>.
- Trimulato, Trimulato. 2015. "Pengembangan Produk Bank Syariah Melalui Investasi Mudharabah Dengan Bagi Hasil Yang Pasti." *Jurnal Akuntansi dan Bisnis*, 15(2), 74. <http://dx.doi.org/10.20961/jab.v15i2.178>.
- Wahyudi, Rofiul, Siti Mujibatun, and Riduwan Riduwan. 2019. "Debt And Equity-Based Financing, Size And Islamic Banks Profitability: Empirical Evidence from Indonesia." *Iqtishadia*, 12(2), 227. <http://dx.doi.org/10.21043/iqtishadia.v12i2.3539>.
- Waluyo, Bambang. 2016. "Implementasi Pembiayaan Mudharabah Pada Bank Syariah Untuk Merealisasikan Tujuan Ekonomi Islam." *Jurnal Ekonomi dan Bisnis Islam* 2(2), 188–206. <https://doi.org/10.20473/jebis.v2i2.3167>.
- Yudhiyati, Ratna, and Mahfud Solihin. 2016. "Apakah Pengungkapan Sosial Memediasi Hubungan Antara Variabel Kontekstual Dan Kinerja Keuangan? Bukti Empiris Pada Bank Syariah." *Jurnal Akuntansi & Auditing Indonesia*, 20(2), 85–98. <https://doi.org/10.20885/jaai.vol20.iss2.art2>.
- Yuliana, Rita. 2014. "Pemetaan Penelitian Kinerja Bank Syariah Dengan Menggunakan Informasi Keuangan." *Jurnal Akuntansi Multiparadigma*, 5(1). <http://dx.doi.org/10.18202/jamal.2014.04.5004>.
- Zainudin, Nik Nurul Hidayah Nik, S. Shahida, and Ahmad Azam Sulaiman@Mohamad. 2019. "Do Bankruptcy Profiles of Islamic Banks Differ across Organizational Structure? Evidence from Malaysia." *Economic Journal of Emerging Markets*, 11(2), 195–212. <https://doi.org/10.20885/ejem.vol11.iss2.art7>.
- Zulfikar, Z, Mujiyati, Andi Dwi Bayu Bawono, and Sri Wahyuni. 2019. "Dampak Kebijakan Cadangan Kerugian Penurunan Nilai Pembiayaan Musyarakah Pada Kinerja Keuangan Bank Unit Usaha Syariah Di Indonesia." *Riset Akuntansi dan Keuangan Indonesia*, 4(2), 43–52. <https://doi.org/10.23917/reaksi.v4i1.7031>.